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IMPORTANT INSIGHTS

IRDAI Proposes Public Insurance Registry to Build Digital Public Infrastructure for India's Insurance Sector

Recent Developments:

- The **Insurance Regulatory and Development Authority of India (IRDAI)** released a consultation paper on **1 September 2026** proposing a **Public Insurance Registry (PIR)** as a Digital Public Infrastructure (DPI) for the insurance sector.
- The proposed PIR is intended to address **information gaps, fragmented records and interoperability challenges** while creating a more transparent and efficient insurance ecosystem.
- The consultation is linked to the objectives of the **Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025**, while its implementation will also have to operate within applicable data-protection and technology laws.
- IRDAI has invited comments on issues including **data architecture, identity framework, data standards, privacy and consent safeguards, commercial confidentiality, governance and implementation readiness**, with submissions due by **30 September 2026**.

Public Insurance Registry: Concept and Objectives:

What is the PIR?

- The **Public Insurance Registry** is proposed as a **population-scale, interoperable and non-exclusionary Digital Public Infrastructure** for insurance.
- It is envisaged as a **common information-exchange layer** through which authorised participants can discover, verify and exchange insurance-related information without creating a conventional centralised database.
- The core objective is to create a **consistent and authoritative view of insurance records** while allowing relevant data to remain with the institutions that originally hold it.
- The PIR is therefore intended to function as an **information and interoperability infrastructure**, rather than merely as a repository containing copies of all insurance records.

Key Objectives:

- Promote **insurance inclusion, transparency, trust, affordability and efficiency**.
- Reduce **information asymmetry** between policyholders, insurers and intermediaries.
- Improve the quality of **underwriting, claims management, fraud detection and risk assessment**.
- Facilitate portability and informed comparison by making verified insurance information more accessible.
- Enable regulators and other authorised institutions to use reliable information for **supervision, policy design and risk management**.

Why is a Public Insurance Registry Needed?

Existing Information Gaps:

- Insurance information is distributed across multiple insurers, intermediaries and other institutions, making it difficult to obtain a consolidated view of an individual's insurance position.

- Customers may repeatedly provide information for **KYC, policy servicing and claims**, while insurers may lack easily accessible verified historical information.
- Fragmented claims and policy histories can increase **information asymmetry**, affect underwriting and make switching between insurers more difficult.
- Limited access to verified information can also increase the scope for **mis-selling, fraud and inefficient product comparison**.
- The PIR seeks to move the ecosystem towards a model in which insurance can increasingly be **researched and purchased by informed consumers**, rather than remaining predominantly dependent on intermediary-led information.

PIR and Digital Public Infrastructure:

UPI as the DPI Model:

- **Unified Payments Interface (UPI)** demonstrates how DPI can transform an entire market by establishing interoperable infrastructure on which multiple service providers can operate.
- The significance of the DPI model lies in creating **shared foundational infrastructure**, rather than requiring every participant to build isolated systems.
- The PIR seeks to apply a similar approach to insurance by making **interoperability and trusted information exchange** foundational features of the ecosystem.

Core DPI Principles Relevant to PIR:

- **Interoperability:** Different systems should communicate and exchange information without requiring every provider to adopt an identical internal architecture.
- **Minimalist building blocks:** Public infrastructure should provide foundational capabilities while allowing private and institutional participants to develop their own applications and services.
- **Federated architecture:** Information can remain with the institution that collects or maintains it, while authorised systems interact through defined mechanisms.
- **Non-exclusion:** Infrastructure should support broad participation and should not become dependent on a single private provider or proprietary ecosystem.

Architecture and Data Governance:

Federated Data Architecture:

- The PIR proposes **source-system primacy**, under which relevant information remains with the source institution instead of being copied into one universal central database.
- This architecture can reduce the risks associated with concentrating sensitive insurance information in a single repository.
- However, a federated model does not eliminate privacy risks because **identity, authentication, authorisation, data-sharing protocols and query mechanisms** must still be securely governed.

Data Protection and Consent:

- PIR implementation must be aligned with the **Digital Personal Data Protection Act, 2023** and other applicable legal and technological safeguards.
- Key concerns include **purpose limitation, consent, access control, data minimisation, cybersecurity, commercial confidentiality and accountability**.
- The consultation itself recognises privacy, consent and commercial confidentiality as important design questions.

Institutional and Governance Framework:

Role of Insurance Information Bureau:

- The proposed governance framework envisages restructuring the **Insurance Information Bureau of India (IIB)** into a **not-for-profit entity wholly owned by IRDAI**.
- The model seeks to combine regulatory legitimacy with independent operational execution.
- Proposed features include **institutional neutrality, independent execution and rotating industry representation**.
- Effective governance will be essential to prevent conflicts of interest and ensure that infrastructure serving the entire insurance ecosystem is not dominated by particular market participants.

Phased Implementation:

- The PIR is proposed to be developed through a **phased approach**, allowing use cases and technical specifications to evolve with stakeholder participation.
- This approach can help identify interoperability, data-quality and cybersecurity problems before large-scale implementation.
- The proposal currently remains at the **consultation stage**, and a specific operational implementation date has not been established in the available regulatory material.

Stakeholder-Level Benefits:

For Policyholders:

- A consolidated view of **policies, nominees, renewals, claims and unclaimed benefits** can improve consumer awareness and policy servicing.
- Easier access to verified information can strengthen **portability, comparison and informed decision-making**.

For Insurers and Intermediaries:

- Verified policy and claims histories can improve **underwriting, risk assessment, pricing, claims processing and fraud prevention**.
- Standardised information exchange can reduce duplication and improve operational efficiency.

For Reinsurers and Regulators:

- Aggregated and standardised exposure information can strengthen **catastrophe-risk assessment, regulatory supervision and financial resilience**.
- Better information can support more accurate assessment of **systemic and sector-wide insurance risks**.

For Financial Institutions and Government:

- Verified insurance information can help financial institutions assess **policy ownership and collateral coverage** while strengthening borrower-risk assessment.
- Government agencies can use authorised insurance information and coverage-gap insights for **policy formulation, welfare delivery and resilience planning**.

Linkages with Other Insurance Reforms:

Sabka Bima Sabki Raksha Act, Bima Sugam and PIR:

- The **Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025** provides an important statutory context for ongoing insurance-sector reforms.
- **Bima Sugam** is being developed as a digital insurance marketplace, while the PIR is intended to strengthen the underlying **information and interoperability infrastructure**.
- These initiatives address different layers of the ecosystem: **PIR focuses on trusted information infrastructure, while Bima Sugam focuses on digital access and transactions**.
- IRDAI has indicated that initial Bima Sugam products covering areas such as **motor, health and term insurance** were expected around September 2026, subject to technology integration by insurers.

Significance for the Indian Economy:

- Improved information availability can reduce **transaction costs and information asymmetry** in insurance markets.
- Better underwriting and fraud detection can strengthen insurer financial sustainability.
- Faster and more reliable claims processing can improve **consumer confidence and insurance penetration**.
- Better exposure information can strengthen **disaster-risk financing and catastrophe preparedness**.
- Verified insurance information can potentially support **credit markets**, particularly where insurance coverage forms part of risk assessment or collateral protection.
- The broader significance of PIR lies in shifting insurance competition towards **product innovation, pricing, service quality and customer experience** rather than information advantage.

Challenges and Critical Issues:

Data Privacy and Cybersecurity:

- Federated architecture reduces the need for a single central repository but does not remove risks involving **unauthorised access, identity theft, data leakage and cyberattacks**.
- Strong consent, authentication, access-control and audit mechanisms will therefore be essential.

Data Standardisation and Interoperability:

- Different insurers and institutions may use different **data formats, identifiers and legacy IT systems**.
- Effective interoperability will require common standards without forcing participants to abandon their internal systems.

Participation and Data Completeness:

- If participation begins voluntarily, incomplete adoption could produce an incomplete information layer.
- Wider participation will therefore depend on **clear incentives, regulatory clarity and demonstrable benefits**.

Governance and Institutional Independence:

- The proposed ownership and industry-representation structure must maintain **regulatory neutrality and operational independence**.

- Governance arrangements will determine whether the PIR remains a public-interest infrastructure rather than becoming vulnerable to industry concentration or regulatory capture.

Balancing Transparency with Commercial Confidentiality:

- Greater information sharing can improve market efficiency, but sensitive **commercial, actuarial and customer information** must not become unnecessarily accessible.
- Access should therefore follow clearly defined **purpose, authorisation and accountability frameworks**.

Way Forward:

- Establish **clear data-governance and consent standards** before large-scale implementation.
- Adopt interoperable data standards while preserving flexibility for insurers' internal systems.
- Implement strong **privacy-by-design, cybersecurity and audit mechanisms**.
- Use phased pilots to test high-value use cases before nationwide expansion.
- Create transparent governance mechanisms with clearly defined roles for **IRDAI, IIB, insurers, intermediaries and other stakeholders**.
- Ensure that PIR complements rather than duplicates existing platforms such as **Bima Sugam, Central KYC infrastructure and sector-specific databases**.

Value Addition for UPSC:

GS-II — Governance and Regulatory Institutions:

- **IRDAI:** Statutory regulator for the insurance sector; PIR illustrates the role of regulatory institutions in building digital public infrastructure and strengthening consumer protection.
- **Key themes:** Regulatory governance, institutional accountability, data protection, transparency and citizen-centric digital services.

GS-III — Economy and Financial Sector:

- PIR is relevant to **financial inclusion, insurance penetration, fintech, digital economy, risk management and financial stability**.
- It demonstrates how public digital infrastructure can reduce information asymmetry and transaction costs in financial markets.

GS-III — Disaster Management:

- Consolidated exposure information can strengthen **catastrophe-risk assessment, disaster preparedness and risk-financing mechanisms**.

Essay / Interview Keywords:

- **Digital Public Infrastructure**
- **Interoperability**
- **Federated Data Architecture**
- **Source-System Privacy**
- **Information Asymmetry**
- **Data Protection**
- **Financial Inclusion**

- Consumer Protection
- Insurance Penetration
- Privacy by Design
- Public-Private Innovation

Prelims Facts to Remember:

- **PIR:** Proposed Public Insurance Registry.
- **Regulator:** Insurance Regulatory and Development Authority of India.
- **Consultation Paper:** Released on 1 September 2026.
- **Consultation Deadline:** 30 September 2026.
- **Core Model:** Digital Public Infrastructure.
- **Architecture:** Interoperable and federated, with source-system primacy.
- **Related Reform:** Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025.
- **Related Digital Platform:** Bima Sugam.
- **Institutional Link:** Insurance Information Bureau of India (IIB).

Nifty 50 Companies Report Higher POSH Complaints in FY26, Highlighting Workplace Safety and Implementation Gaps

Recent Developments:

- Nifty 50 companies reported 1,327 complaints under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 during FY26, compared with 1,269 complaints in FY25, representing a 4.6% increase.
- The increase in reported complaints **does not by itself establish an increase in the incidence of sexual harassment**, as higher reporting can also reflect greater awareness, improved sensitisation and increased confidence in formal redressal mechanisms.
- Excluding two companies for which comparable data was unavailable, reported complaints increased by **6.3% in FY25** and **5.2% in FY26**, indicating a continued rise in formal reporting.
- Recent reporting also highlights the growing relevance of **digital harassment through messaging platforms, email and social media**, along with complaints involving colleagues at the same organisational level.
- The trend is more visible among large listed companies because **SEBI's Business Responsibility and Sustainability Reporting framework** requires disclosure of POSH-related complaint information.

About the POSH Act, 2013:

Legal Background:

- The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 provides statutory protection to women against workplace sexual harassment and establishes mechanisms for its **prevention, prohibition and redressal**.
- The Act was enacted following the Supreme Court's **Vishaka v. State of Rajasthan (1997)** judgment, in which the Court laid down the **Vishaka Guidelines** in the absence of a dedicated statutory framework. The Supreme Court continues to list *Vishaka v. State of Rajasthan* among its landmark cases.

- The Act came into force on **9 December 2013** and is administered under the **Ministry of Women and Child Development**.

Constitutional and International Basis:

- The framework advances the constitutional guarantees of **equality before law under Article 14, non-discrimination under Article 15, freedom to practise any profession under Article 19(1)(g), and life and personal liberty with dignity under Article 21**.
- The Act also reflects India's international commitment under **CEDAW**, which seeks elimination of discrimination against women and protection of women from discrimination in employment.

Key Provisions of the Act:

Definition and Scope of Workplace:

- The Act provides a broad conception of the **workplace**, covering government and private organisations, institutions, hospitals, educational institutions, sports institutions and other workplaces, as well as places visited during employment.
- The framework therefore extends beyond the conventional office environment and can encompass work-related travel and other locations connected with employment.
- The changing nature of work has also made **virtual and hybrid work environments** increasingly relevant to the application of workplace-harassment principles.

Internal Committee:

- Every workplace employing **10 or more workers** is required to constitute an **Internal Committee** to receive and inquire into complaints of sexual harassment.
- The committee must include a **woman Presiding Officer, at least two employee members and one external member** familiar with issues relating to sexual harassment, with **at least half of the members being women**.
- The composition requirement is intended to provide institutional independence, gender representation and relevant expertise in the redressal process.

Local Committee:

- A **Local Committee** is constituted at the district level by the District Officer to receive complaints from establishments where an Internal Committee cannot be constituted, including establishments employing **fewer than 10 workers**, and from certain other situations specified under the Act.
- The Local Committee is therefore particularly important for extending legal protection beyond large formal workplaces to **small establishments and parts of the unorganised sector**.

Complaint and Inquiry Timeline:

- An aggrieved woman may ordinarily submit a written complaint within **3 months** from the date of the incident or, in case of a series of incidents, within 3 months from the date of the last incident; the committee may extend this period by another **3 months** for recorded reasons.
- The inquiry must be completed within **90 days**.
- After completion of the inquiry, the Internal Committee or Local Committee must submit its findings to the employer or District Officer within **10 days**, and the findings must be made available to the concerned parties.
- The recommendations are required to be acted upon within **60 days**, making the redressal framework time-bound rather than open-ended.

Why was the POSH Act Needed?

Legal Vacuum and Judicial Intervention:

- Before 2013, India lacked a dedicated legislation dealing comprehensively with sexual harassment at the workplace, making the **Vishaka Guidelines** the principal judicial framework for prevention and redressal.
- The POSH Act converted these judicial principles into a **statutory compliance framework** applicable across relevant public and private workplaces.

Women's Workforce Participation:

- A safe workplace is important for **women's labour-force participation, retention and career progression**, particularly when concerns about harassment can influence women's decisions to enter or remain in paid employment.
- Effective grievance redressal can therefore contribute to the broader objective of converting India's demographic potential into productive economic participation.

International Commitments:

- The Act is consistent with India's obligations under **CEDAW**, strengthening the legal framework against discrimination and unsafe working conditions for women.

Significance of the POSH Framework:

Institutional Trust and Reporting:

- Functional complaint mechanisms can reduce the dependence on informal resolution and provide women with an institutional avenue for reporting workplace harassment.
- The FY26 increase in complaints among Nifty 50 companies may partly indicate **greater awareness and willingness to use formal mechanisms**, although complaint numbers alone cannot measure the actual prevalence of harassment.

Corporate Governance and ESG: Best Institute for OAS/IAS

- POSH compliance has become relevant to **corporate governance and sustainability reporting**, as SEBI's BRSR framework requires disclosure of complaints under the POSH Act, including complaints as a proportion of female employees or workers and complaints upheld.
- This creates greater transparency for investors and other stakeholders regarding workplace practices.

Gender Equality and Demographic Dividend:

- Safe and inclusive workplaces can support **Female Labour Force Participation Rate**, women's economic independence and more effective utilisation of human capital.
- Effective implementation therefore connects workplace regulation with broader objectives of **gender equality, inclusive growth and demographic dividend realisation**.

Implementation Challenges:

Informal Sector and Local Committee Gaps:

- Protection remains uneven because small establishments and informal workplaces depend significantly on functional **Local Committees**, district-level capacity and awareness of available redressal mechanisms.
- Recent reporting indicates that smaller companies and the informal economy continue to face substantial compliance and access gaps.

Awareness and Compliance Deficit:

- Some employers and employees may lack adequate awareness of statutory obligations, complaint procedures and committee responsibilities.
- Merely constituting a committee without adequate training, independence and resources can result in **procedural compliance without substantive protection**.

Digital and Hybrid Workplace Harassment:

- Increased use of messaging platforms, email and social media has expanded the forms through which inappropriate conduct can occur.
- Digital evidence can involve **messages, emails, screenshots, social-media interactions and electronic records**, requiring committees to develop appropriate evidence-handling capabilities.

Fear of Retaliation and Underreporting:

- Fear of professional repercussions, reputational consequences, social stigma and workplace isolation can discourage reporting.
- Therefore, the number of complaints should not be interpreted as a complete measure of the prevalence of workplace sexual harassment.

Committee Effectiveness:

- Improper constitution, inadequate training, conflicts of interest or inactive committees can undermine confidence in the redressal mechanism.
- Confidentiality, procedural fairness and protection against adverse consequences for complainants are essential for institutional credibility.

Government and Institutional Measures:

Digital Governance and SHe-Box:

- The Ministry of Women and Child Development launched the **Sexual Harassment electronic Box (SHe-Box) Portal** as a digital governance initiative to facilitate reporting and monitoring of workplace sexual-harassment complaints.
- The initiative seeks to strengthen access to complaint mechanisms and improve institutional monitoring across workplaces.

Training and Capacity Building:

- Government institutions have continued to constitute or reconstitute Internal Committees and provide **POSH-related training**, including through the **iGOT Karmayogi** platform.
- Capacity building should cover legal procedure, evidence assessment, confidentiality, digital harassment and unconscious bias.

Way Forward:***Strengthen Implementation:***

- Ensure that every eligible workplace has a **properly constituted and functional Internal Committee**, while district administrations strengthen Local Committees for smaller establishments and the informal sector.
- Establish regular **training, audits and compliance monitoring** rather than treating committee formation as a one-time requirement.

Address Emerging Forms of Harassment:

- Develop clearer institutional protocols for **digital, remote and hybrid workplace harassment**, including preservation and assessment of electronic evidence.
- Update training programmes to reflect changing workplace relationships and communication technologies.

Improve Access and Accountability:

- Strengthen awareness among women workers, employers and employees regarding complaint procedures, confidentiality and available remedies.
- Improve monitoring through **SHe-Box, BRSR disclosures and institutional reporting mechanisms**, while protecting complainant confidentiality.

Integrate with Broader Labour Governance:

- POSH compliance should be aligned with broader labour-governance reforms and workplace-safety mechanisms without weakening the specific protections and institutional responsibilities created by the POSH framework.

Value Addition for UPSC:***GS-I — Society:***

- **Themes:** Women empowerment, gender equality, women's workforce participation, changing workplace relations and social attitudes towards consent.

GS-II — Polity and Governance:

- **Constitutional provisions:** Articles 14, 15, 19(1)(g) and 21.
- **Governance themes:** Judicial activism, statutory institutionalisation, accountability, grievance redressal and protection of vulnerable groups.
- **Landmark case:** Vishaka v. State of Rajasthan, 1997.

GS-III — Economy:

- **Themes:** Female Labour Force Participation Rate, human-capital utilisation, demographic dividend, corporate governance and ESG reporting.
- **Regulatory linkage:** SEBI's **BRSR framework** incorporates workplace sexual-harassment disclosures.

Essay / Interview Keywords:

- Safe and inclusive workplaces
- Gender-responsive governance
- Institutional accountability
- Access to justice
- Workplace dignity
- Digital workplace
- Female Labour Force Participation
- Corporate governance
- Social sustainability
- Substantive compliance over symbolic compliance

Prelims Facts to Remember:

- **Act:** Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.
- **Origin:** Vishaka Guidelines, 1997.
- **Constitutional linkage:** Articles 14, 15, 19(1)(g) and 21.
- **Internal Committee:** Required at workplaces with **10 or more workers**.
- **Local Committee:** District-level mechanism for establishments where an Internal Committee cannot be constituted, including establishments with fewer than **10 workers**.
- **Complaint period:** **3 months**, extendable by another **3 months** for recorded reasons.
- **Inquiry period:** **90 days**.
- **Inquiry report:** Within **10 days** of completion of inquiry.
- **Action on recommendations:** Within **60 days**.
- **Reporting framework:** SEBI's **BRSR** includes POSH-related disclosures.
- **Digital grievance mechanism:** **SHe-Box Portal**.

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UCC Debate Gains Momentum as Uttarakhand Implements Common Civil Framework and Three States Await Presidential Assent**Recent Developments:**

- **Uttarakhand:** Became the first Indian state to implement a state-specific **Uniform Civil Code (UCC)** on **27 January 2025**; its official framework covers marriage, divorce, inheritance, adoption and succession. The state has also issued amendments to its UCC framework during 2025–26.
- **Assam:** The State Assembly passed its UCC legislation on **27 May 2026**; the Bill has been sent for **Presidential consideration**.
- **Gujarat:** The State Assembly passed its UCC Bill on **24 March 2026**, after which it was reserved and referred to the President by the Governor.

- **Madhya Pradesh:** The State Assembly passed its UCC Bill on **21 July 2026**, and it was subsequently sent for Presidential consideration.
- Thus, as of **September 2026**, Uttarakhand has an operational UCC, while Assam, Gujarat and Madhya Pradesh have enacted state legislation that is yet to become operational pending the constitutional assent process.

What is a Uniform Civil Code?

Definition and Scope:

- A **Uniform Civil Code** envisages a common framework of civil laws applicable to citizens irrespective of religion or community in areas such as **marriage, divorce, adoption, maintenance, guardianship, inheritance and succession**.
- UCC primarily concerns **personal and family law**, unlike criminal law and several areas of commercial law that already operate through substantially uniform central legislation.
- The objective is not merely legal uniformity but the creation of **common civil standards**, particularly where personal laws may produce unequal outcomes.

Constitutional Basis:

- **Article 44:** Directs that “*The State shall endeavour to secure for the citizens a Uniform Civil Code throughout the territory of India.*” It forms part of **Part IV — Directive Principles of State Policy (DPSP)**.
- **Article 37:** DPSPs are **fundamental in the governance of the country**, but their provisions are not enforceable by courts.
- UCC therefore represents a **constitutional objective rather than an immediately enforceable Fundamental Right**.
- The debate also involves balancing **Articles 14, 15 and 21** with **Articles 25–29**, particularly equality, non-discrimination, personal liberty, religious freedom and cultural rights.

Personal Laws in India:

Community-Specific and Secular Frameworks:

- **Hindus, Buddhists, Jains and Sikhs:** Major areas of personal law are codified through the **Hindu Marriage Act, 1955; Hindu Succession Act, 1956; Hindu Minority and Guardianship Act, 1956; and Hindu Adoptions and Maintenance Act, 1956**.
- **Muslims:** Personal matters continue to be governed through a combination of statutory provisions and **uncodified Muslim personal law**, including the Muslim Personal Law (Shariat) Application Act, 1937.
- **Christians and Parsis:** Their personal matters are governed through specific enactments including the **Indian Christian Marriage Act, 1872** and the **Parsi Marriage and Divorce Act, 1936**.
- **Special Marriage Act, 1954:** Provides a secular legal framework for marriage outside religious personal-law systems.
- **Tribal and customary practices:** Constitutional safeguards under the **Fifth and Sixth Schedules** and special provisions for certain states create an additional layer of complexity for any nationwide uniform framework.

Why is UCC Significant?

Gender Justice and Equality:

- A common civil framework can establish **uniform standards for inheritance, marriage, divorce, maintenance and guardianship**, potentially strengthening substantive equality for women.
- UCC can address discriminatory provisions where unequal rights arise from different personal-law regimes.

Constitutional Secularism:

- Civil rights would be determined primarily by **citizenship and civil status rather than religious identity**, strengthening the secular character of civil law.
- The constitutional challenge is to reconcile **equal citizenship** with the protection of legitimate religious and cultural freedoms.

National Integration:

- Common civil standards can reduce legal differences between communities and create a more consistent framework for civil rights and obligations.
- However, **legal uniformity and national integration are not automatically synonymous**; social acceptance and constitutional legitimacy remain important.

International Commitments:

- India is a party to instruments including **CEDAW, 1979** and the **ICCPR, 1966**, which reinforce principles of equality and non-discrimination.
- Reform of discriminatory personal-law provisions can therefore be examined in the context of India's broader **international human-rights commitments**.

Key Concerns and Challenges:

Pluralism and Religious Freedom:

- Critics argue that a uniform framework could affect **religious practices, cultural autonomy and community-specific traditions**, particularly where family law is closely connected with religious identity.
- The constitutional question involves reconciling **Articles 25 and 26** with the State's authority to undertake social reform.

Tribal and Customary Laws:

- A nationwide framework may interact with **tribal customary practices**, particularly in the North-East and Fifth Schedule areas.
- Exemptions, consultations and state-specific safeguards may therefore be necessary to prevent unintended disruption of established customary systems.

Uniformity versus Substantive Equality:

- **Uniformity does not automatically produce equality**; a common rule can still have unequal effects on different social groups.

- An alternative approach is to identify and remove **discriminatory provisions within existing personal laws** while preserving legitimate cultural practices.

Federal and Legislative Complexity:

- Personal law intersects with subjects in the **Concurrent List**, allowing both Parliament and State Legislatures to legislate in relevant areas.
- Multiple state-specific UCCs also raise questions about **inter-state consistency**, particularly when citizens move between states or possess civil relationships across state boundaries. The emergence of different state models has therefore shifted part of the debate from merely “whether” to “how uniform” a UCC can actually be.

Landmark Supreme Court Pronouncements:

Shah Bano Case, 1985:

- In **Mohd. Ahmed Khan v. Shah Bano Begum**, the Supreme Court upheld a divorced Muslim woman's entitlement to maintenance under Section 125 of the CrPC and referred to the constitutional aspiration for a UCC.

Sarla Mudgal Case, 1995:

- In **Sarla Mudgal v. Union of India**, the Court held that conversion to Islam could not be used merely to contract a second marriage while an existing Hindu marriage remained legally subsisting, highlighting the potential for conflict between personal-law systems.

Daniel Latifi Case, 2001:

- In **Danial Latifi v. Union of India**, the Court upheld the Muslim Women (Protection of Rights on Divorce) Act, 1986 while interpreting it to ensure **reasonable and fair provision** for a divorced Muslim woman beyond the Iddat period.

John Vallamattom Case, 2003:

- The Court struck down Section 118 of the Indian Succession Act, 1925 as discriminatory and discussed the relationship between **equality, succession law and the constitutional objective of a common civil code**.

Shayara Bano Case, 2017:

- The Supreme Court declared **Talaq-e-Biddat (instant triple talaq)** unconstitutional, demonstrating that personal-law practices can be examined against constitutional standards.

Jose Paulo Coutinho Case, 2019:

- In **Jose Paulo Coutinho v. Maria Luiza Valentina Pereira**, the Supreme Court described Goa as an example of a state having a civil-law framework applicable across religious communities, while recognising limited exceptions.

Way Forward:

Prioritise Gender Justice:

- Reform should focus on securing **equal civil rights for women** in marriage, divorce, maintenance, adoption, guardianship and inheritance across communities.

Build Constitutional Consensus:

- Any UCC framework should remain consistent with **Fundamental Rights, constitutional morality, religious freedom and legitimate cultural protections**.
- Broad consultation with **women's organisations, religious communities, tribal groups, legal experts and civil-society stakeholders** can improve legitimacy and implementation.

Adopt a Reform-Based Rather Than Merely Uniform Approach:

- The **21st Law Commission's 2018 Consultation Paper on Reform of Family Law** placed emphasis on eliminating discrimination within family laws rather than treating uniformity as the sole objective. The Law Commission's records continue to identify family-law reform and UCC as significant areas of legal consultation.
- The practical priority can therefore be **"equality within communities" alongside equality across communities**, particularly in areas such as inheritance, guardianship and adoption.

Protect Legitimate Customary Practices:

- Special constitutional arrangements for **Scheduled Tribes and protected customary systems** should be carefully examined before extending a uniform framework.
- Clear exemptions and safeguards can prevent conflict between civil-law reform and constitutionally protected customary institutions.

Value Addition for UPSC:

Prelims Keywords:

- **Article 44:** Uniform Civil Code.
- **Article 37:** DPSPs are non-justiciable but fundamental to governance.
- **Articles 14, 15, 21:** Equality, non-discrimination and personal liberty.
- **Articles 25–29:** Religious freedom and cultural/minority rights.
- **Special Marriage Act, 1954:** Secular marriage framework.
- **Uttarakhand:** First state to operationalise a state-specific UCC in 2025.

Mains Linkages:

- **GS-I:** Indian society, secularism, women, communal and cultural diversity.
- **GS-II:** Constitution, Fundamental Rights, DPSPs, judiciary, federalism and governance.
- **GS-IV:** Constitutional morality, equality, dignity, tolerance and social justice.
- **Essay:** "Uniformity versus pluralism", "Equality versus identity", "Constitutional morality and social reform".

Project Cheetah Expands to Gandhi Sagar as India's Cheetah Population Reaches 56 with Second-Generation Births

Recent Developments:

- **Gandhi Sagar expansion:** On 20 September 2026, a three-year-old female cheetah, **CCB-2**, brought from Botswana, was released into **Gandhi Sagar Wildlife Sanctuary** in Madhya Pradesh after being relocated from Kuno National Park. This strengthens Gandhi Sagar as the **second major cheetah habitat** under Project Cheetah.
- **KGP12's four cubs:** In September 2026, **KGP12**, an India-born female cheetah and daughter of South African cheetah Gamini, gave birth to **four cubs at Kuno National Park**. This is significant because an India-born cheetah has now produced offspring, marking the emergence of a **second generation born in India**.
- **Population milestone:** The latest births reportedly raised India's cheetah population to **56**, including **36 cheetahs born in India**; 53 were at Kuno and 3 at Gandhi Sagar before the latest relocation.
- **Programme expansion:** The National Tiger Conservation Authority has identified **Gandhi Sagar Wildlife Sanctuary** as a second reintroduction site and is pursuing a broader landscape approach rather than concentrating the entire population at Kuno.

Project Cheetah:

Genesis and Objectives:

- The initiative to restore cheetahs in India gained institutional momentum after discussions initiated in **2009**, followed by preparation of the **Action Plan for Introduction of Cheetah in India**.
- India's cheetah reintroduction programme formally began on **17 September 2022**, when the first batch of **8 cheetahs from Namibia** arrived at Kuno National Park.
- A second batch of **12 cheetahs from South Africa** arrived in February 2023, followed by **9 cheetahs from Botswana in February 2026**.
- The programme seeks to **re-establish a viable cheetah population**, restore the species' ecological role in Indian grassland and semi-arid ecosystems, and contribute to global cheetah conservation.
- The long-term approach has shifted from merely introducing individual animals towards establishing **multiple viable habitats, breeding populations and a connected metapopulation**.

Why Cheetah Reintroduction Matters:

- The cheetah was declared **extinct in India in 1952**, making it the only large carnivore species to have gone extinct in independent India.
- Cheetahs function as a **flagship species for grassland and semi-arid ecosystems**; conservation measures directed towards them can also protect prey species and other threatened grassland biodiversity.
- Project Cheetah therefore combines **species recovery, habitat restoration, prey-base conservation and landscape-level ecological management**.

Kuno National Park: Primary Reintroduction Site:

Ecological Suitability:

- **Kuno National Park**, located in Madhya Pradesh, was selected as the first reintroduction site because of its suitable habitat, adequate prey base and comparatively low human disturbance.
- Kuno is particularly significant because substantial **village relocation** created a relatively large landscape with reduced human pressure.
- The wider Kuno landscape also has potential significance for conserving multiple large carnivores, including the **tiger, leopard, lion and cheetah**, subject to ecological suitability and management requirements.

From Reintroduction to Natural Reproduction:

- The programme's conservation benchmark is gradually shifting from **successful translocation and survival** towards mating, reproduction and survival of India-born cheetahs under natural conditions.
- The birth of four cubs to **KGP12**, itself born in India, demonstrates that animals introduced under the programme are entering subsequent generations.
- Such births are more important for long-term population establishment than simply increasing the number of translocated animals because they demonstrate **reproductive adaptation to Indian conditions**.

Why Gandhi Sagar Matters:

Location and Habitat:

- **Gandhi Sagar Wildlife Sanctuary**, notified in **1974**, covers about **368 sq km** across Mandsaur and Neemuch districts of western Madhya Pradesh near the Rajasthan border.
- The **Chambal River** divides the sanctuary into two broad portions, while the Gandhi Sagar Dam is located within the sanctuary landscape.
- The habitat is a mosaic of **savanna, grasslands, dry deciduous forest and riverine evergreen patches**, providing ecological conditions suitable for cheetahs.

Prey Base and Carrying Capacity:

- The official Gandhi Sagar action plan identifies **chinkara as the most abundant wild prey**, along with nilgai, chital, wild pig, langur, peafowl and hare.
- Scientific assessment estimated that Gandhi Sagar Wildlife Sanctuary itself could potentially sustain **up to 10 cheetahs** based on the existing prey base.
- The broader **Kuno-Gandhi Sagar landscape** has been assessed for developing a larger viable population through habitat restoration, prey management and scientific monitoring.
- **Carrying capacity** is therefore central to Project Cheetah because population expansion must remain consistent with available prey, water, habitat and space.

Second Cheetah Habitat:

- Gandhi Sagar became India's **second cheetah reintroduction site** after Kuno when two male cheetahs, **Pavak and Prabhash**, were relocated there in April 2025.
- The subsequent arrival of **CCB-2** strengthens the sex ratio and improves the prospects of establishing a breeding population at the site.
- Gandhi Sagar also provides an important **geographical buffer** against the risks associated with concentrating the entire population at one location.

Significance of Geographic Diversification:

Reducing Conservation Risk:

- Concentrating a reintroduced population at a single site increases vulnerability to **disease outbreaks, extreme weather events, ecological disturbances, prey fluctuations and localised mortality**.
- Multiple sites distribute these risks and provide greater resilience to the overall population.

Metapopulation Approach:

- Project Cheetah increasingly follows a **metapopulation model**, in which multiple populations occupy separate but potentially connected habitats and can be managed through planned movement of individuals.
- The objective is to develop **self-sustaining populations across suitable landscapes**, rather than create a single isolated population at Kuno.
- The NTCA has emphasised landscape-level management and expansion of Project Cheetah to additional sites, including Gandhi Sagar and the **Banni Grasslands of Gujarat**.

Genetic and Demographic Resilience:

- Planned translocations between suitable sites can support **genetic diversity and demographic stability**, provided that movement is based on scientific assessments.
- A balanced population containing sufficient breeding individuals is essential for avoiding excessive dependence on repeated imports.

Key Conservation Challenges:

Carrying Capacity and Prey Availability:

- Population growth must remain within the ecological limits of available habitat and prey.
- Overpopulation relative to prey availability can increase competition, dispersal pressure and human–wildlife conflict.

Mortality and Veterinary Management:

- Reintroduced animals face risks associated with **adaptation, disease, injuries, territorial conflict, dispersal and environmental stress**.
- Continuous veterinary surveillance and rapid response systems are therefore essential.

Habitat Connectivity:

- Long-term success requires movement between suitable habitats where ecologically and socially feasible.
- **Wildlife corridors and landscape connectivity** can reduce isolation and support natural dispersal and genetic exchange.

Human–Wildlife Interface:

- Cheetah conservation requires cooperation with communities surrounding protected areas.
- Compensation mechanisms, awareness programmes, livestock protection and community participation can reduce potential conflict and improve local support.

Way Forward:

Science-Based Population Management:

- Continue systematic monitoring of **survival, health, reproduction, mortality, dispersal and territorial behaviour**.
- Use carrying-capacity assessments before expanding populations or introducing additional animals.

Landscape-Level Conservation:

- Develop an integrated **Kuno–Gandhi Sagar landscape management framework** covering habitat restoration, prey augmentation, corridors and inter-state coordination.
- Strengthen preparation of additional suitable sites such as **Nauradehi Wildlife Sanctuary** and the **Banni Grasslands**, subject to ecological and management assessments.

Genetic Management:

- Maintain genetic diversity through scientifically planned **translocations and international sourcing**, where required.
- Gradually prioritise reproduction and population growth within India so that long-term sustainability becomes less dependent on external supplementation.

Community-Centric Conservation:

- Involve local communities in habitat protection, ecotourism-linked livelihoods and conflict mitigation.
- Ensure that expansion of cheetah habitats does not create avoidable pressure on local communities or traditional land use.

Conclusion:

- Project Cheetah has evolved from a **species reintroduction exercise** into a broader programme of ecological restoration, population establishment and landscape-level conservation.
- The development of Gandhi Sagar as a second major habitat reduces dependence on Kuno and supports a **multi-site conservation strategy**.
- The birth of four cubs to India-born KGP12 demonstrates the emergence of **successive generations under the reintroduction programme**, strengthening the biological basis for a self-sustaining population.
- The ultimate measure of success will be the establishment of **genetically diverse, ecologically viable and self-sustaining wild populations** capable of surviving and reproducing with progressively reduced management intervention.

Value Addition for UPSC:

Prelims Keywords:

- **Project Cheetah:** Launched on **17 September 2022**.
- **First site:** Kuno National Park, Madhya Pradesh.
- **Second major site:** Gandhi Sagar Wildlife Sanctuary, Madhya Pradesh.
- **Sources:** Namibia, South Africa and Botswana.
- **Species:** Cheetah, *Acinonyx jubatus*.
- **Extinction in India:** Declared extinct in **1952**.

- **Key ecological concepts:** Carrying capacity, metapopulation, prey base, habitat connectivity, reintroduction and adaptive management.

Mains Linkages:

- **GS-I:** Geography of ecosystems, grasslands, biodiversity and human–environment interaction.
- **GS-III:** Biodiversity conservation, species reintroduction, wildlife management and environmental governance.
- **Essay:** Species reintroduction, ecological restoration and coexistence between development and conservation.
- **Environment:** Wildlife (Protection) Act, 1972, National Tiger Conservation Authority, protected areas, corridors and landscape-level conservation.

Swachhata Hi Seva 2026 Promotes Citizen Participation, Scientific Waste Management and Sustainable Sanitation for Viksit Bharat

Recent Developments:

- **Swachhata Hi Seva (SHS) 2026** is being observed nationwide from **17 September to 2 October 2026** under the theme “**Swachhata Mein Sahbhag; Swachh Bharat, Viksit Bharat**”, emphasising citizen participation and collective responsibility for cleanliness.
- The campaign follows a **Whole of Government** and **Whole of Society** approach, with greater emphasis on youth engagement, stakeholder responsibilities, community ownership and sustained behavioural change.
- SHS 2026 also seeks to create awareness about the **Solid Waste Management Rules, 2026**, which came into force on **1 April 2026** and replaced the 2016 Rules.
- On **1 October**, citizens are being mobilised for collective **Shramdaan** under “**Ek Din, Ek Ghanta, Ek Saath**”, while **2 October** is being observed as **Swachh Bharat Diwas** with special Gram Sabhas in rural areas and special council meetings in urban areas.

Swachhata Hi Seva: Evolution and Significance:

Origin and Objective:

- **Swachhata Hi Seva** has been observed annually since **2017** as a dedicated cleanliness campaign preceding **Swachh Bharat Diwas on 2 October**.
- It emerged from the broader **Jan Bhagidari** approach of the **Swachh Bharat Mission (SBM)** and seeks to convert cleanliness from an administrative activity into a **people-driven movement**.
- Its focus has progressively expanded from visible cleanliness to **sustainable sanitation, waste management, sanitation-worker welfare, youth participation and behavioural change**.

Whole-of-Society Approach:

- SHS integrates **government institutions, local bodies, educational institutions, civil society, private stakeholders and citizens** around shared sanitation responsibilities.
- The approach emphasises that sustained cleanliness requires **everyday behavioural change**, source-level waste management and community ownership rather than periodic cleaning drives alone.

Five Core Activity Pillars of SHS 2026:

1. Transformation of Cleanliness Target Units and Public Places:

- **Cleanliness Target Units (CTUs)** are neglected garbage points and difficult-to-clean locations identified for concentrated sanitation intervention.
- The campaign seeks their **waste removal, beautification, transformation and sustained maintenance**, thereby converting neglected spaces into clean public areas.
- Citizens can report sanitation and garbage-related grievances through the **Swachhata App**, while identified locations can be mapped for targeted intervention.
- Public and community toilets are assessed through **FACES parameters** — **F**unctional, **A**ccessible, **C**lean, **E**co-friendly and **S**afe.

2. Swachh Paathshala – Yuva for Swachhata:

- The initiative places **students and youth** at the centre of long-term behavioural change and community cleanliness.
- Students from **Classes 6–12** participate in **Swachhata Gyan Yatras** to understand sanitation practices, waste management and responsible waste behaviour.
- Youth participation strengthens the transition from campaign-based cleanliness to **intergenerational behavioural change**.

3. SafaiMitra Suraksha Evam Samman Shivirs:

- These camps focus on the **health, safety, welfare and dignity of sanitation workers and their families**.
- Activities include **preventive health check-ups, safety equipment, welfare-scheme linkages, PPE support and financial inclusion services**.
- The initiative recognises sanitation workers as essential stakeholders in urban and rural sanitation rather than treating sanitation solely as an infrastructure issue.

4. Jan Bhagidari for Swachhata:

- **Jan Bhagidari** promotes individual and institutional responsibility for everyday cleanliness through source segregation, responsible disposal and reduction of littering.
- SHS 2026 promotes awareness about the **Solid Waste Management Rules, 2026, four-way source segregation**, home composting and responsible waste handling.
- Activities include **Swachhata rallies, human chains, cleanliness pledges, reusable-item collection drives and campaigns against single-use plastics**.
- The “**Swachh Parv, Harit Parv**” approach encourages eco-friendly and plastic-free celebrations during festivals.

5. Swachhata Se Samriddhi:

- This pillar links sanitation with **resource recovery, waste-to-wealth and circular economy principles**.
- The **Reduce, Reuse and Recycle (3R)** approach promotes minimisation of waste generation and productive reuse of discarded materials.
- **Kabaad Se Jugaad** promotes useful products from discarded materials, while **Kabaad Se Kala** encourages artistic use of waste.
- The broader objective is to shift the perception of waste from a **disposal burden to a recoverable resource**.

Solid Waste Management Rules, 2026: Key UPSC Linkage:

Major Provisions and Significance:

- The **Solid Waste Management Rules, 2026** replaced the Solid Waste Management Rules, 2016 and came into force on **1 April 2026**.
- Their coverage extends across **urban and rural local bodies**, government and private establishments, industrial areas, transport infrastructure, ports, airports, defence establishments and other specified premises.
- The Rules strengthen the regulatory foundation for **scientific waste management, source-level responsibility and resource recovery**.
- SHS 2026 complements this regulatory framework by creating **public awareness and behavioural ownership** around waste-management responsibilities.

Swachh Bharat Mission: Institutional Framework:

Launch and Core Objective:

- **Swachh Bharat Mission (SBM)** was launched on **2 October 2014** as a nationwide sanitation mission covering rural and urban India.
- Its approach has evolved from **toilet access and open-defecation elimination** towards sustainable sanitation, solid-liquid waste management, public-space cleanliness and behavioural change.
- The SBM logo uses **Mahatma Gandhi's spectacles** as a symbol of cleanliness and civic responsibility.

Rural and Urban Components:

- **Swachh Bharat Mission–Grameen (SBM-G)** focuses on rural sanitation, ODF sustainability, solid and liquid waste management and behaviour change.
- **Swachh Bharat Mission–Urban (SBM-U)** focuses on urban sanitation, scientific waste management, public spaces, sanitation infrastructure and **Garbage-Free Cities**.
- The rural component has therefore moved from **toilet construction to ODF sustainability and ODF Plus outcomes**, while the urban component increasingly emphasises integrated waste management and resource recovery.

ODF Plus: From Open Defecation Free to Sustainable Sanitation:

ODF Plus Concept:

- India's rural areas were declared **Open Defecation Free (ODF)** in **2019**, marking a transition towards sustaining sanitation outcomes.
- An **ODF Plus Model Village** sustains its ODF status, manages **solid and liquid waste**, maintains visual cleanliness and displays appropriate ODF Plus awareness messaging.
- Under the ODF Plus framework, villages are categorised as:
 - **Aspiring:** Manages either solid waste or liquid waste.
 - **Rising:** Manages both solid waste and liquid waste.
 - **Model:** Manages both waste streams along with **visual cleanliness and ODF Plus awareness messaging**.
- The SBM-G dashboard currently records more than **5.69 lakh ODF Plus villages** and more than **5.25 lakh ODF Plus Model villages**, demonstrating the scale of India's transition towards sustainable rural sanitation.

Significance for Governance and Sustainable Development:

From Campaign to Behavioural Change:

- SHS demonstrates the shift from **government-provided sanitation infrastructure** towards **citizen-owned sanitation outcomes**.
- Its emphasis on youth, community participation and sanitation workers strengthens the social foundations required for sustained cleanliness.

Circular Economy and Resource Recovery:

- Source segregation, composting, recycling and reuse reduce pressure on **landfills and municipal waste systems**.
- Waste-to-wealth initiatives can create opportunities for **resource recovery, local livelihoods and circular production systems**.

Public Health and Human Dignity:

- Effective sanitation reduces exposure to **pathogens, contaminated environments and unmanaged waste**, supporting preventive public health.
- SafaiMitra welfare measures address occupational risks and reinforce the principle of **dignity of labour**.

Local Governance:

- Implementation depends heavily on **Urban Local Bodies, Gram Panchayats, community institutions and citizens**.
- SHS therefore provides a practical example of **cooperative governance and decentralised service delivery**.

Challenges and Way Forward:

Key Challenges:

- **Behavioural sustainability:** One-time cleanliness drives may not produce lasting behavioural change without regular community monitoring.
- **Waste segregation:** Mixed waste at source reduces the efficiency of recycling, composting and material recovery.
- **Infrastructure gaps:** Local bodies continue to require adequate collection systems, processing facilities, sanitation infrastructure and technical capacity.
- **Sanitation-worker safety:** Mechanisation, protective equipment, occupational health services and social-security coverage require sustained attention.
- **Rural-urban waste management:** Increasing waste generation requires integrated systems extending from source segregation to processing and final disposal.

Way Forward:

- Strengthen **source segregation and decentralised waste processing** at household, institutional and community levels.
- Link cleanliness campaigns with measurable indicators such as **waste recovery, processing efficiency, ODF sustainability and public-space cleanliness**.

- Institutionalise sanitation-worker welfare through regular health screening, PPE provision, mechanisation and social-security linkages.
- Promote **circular economy models** based on composting, recycling, reuse and material recovery.
- Use SHS as a platform for sustained **Jan Bhagidari**, rather than limiting participation to annual cleanliness campaigns.

Value Addition for UPSC:

Prelims Keywords:

- **Swachh Bharat Mission:** Launched on **2 October 2014**.
- **Swachhata Hi Seva:** Annual campaign observed since **2017**.
- **SHS 2026 Theme:** “Swachhata Mein Sahbhag; Swachh Bharat, Viksit Bharat.”
- **SHS 2026 Period:** **17 September–2 October 2026**.
- **Solid Waste Management Rules, 2026:** Effective from **1 April 2026**.
- **ODF:** Rural India declared ODF in **2019**.
- **ODF Plus Model:** ODF sustainability + solid and liquid waste management + visual cleanliness + awareness messaging.

Mains Linkages:

- **GS-II:** Local governance, citizen participation, cooperative governance, public-service delivery.
- **GS-III:** Environmental pollution, solid-waste management, circular economy, resource recovery and sustainable development.
- **GS-IV:** Swachhata, dignity of labour, public responsibility, ethical citizenship and Jan Bhagidari.
- **Essay:** “Cleanliness becomes sustainable when citizens treat it as a responsibility rather than a government service.”

QUESTIONS

1. With reference to the Public Insurance Registry (PIR) proposed by IRDAI, consider the following terms and concepts:

- (1) Federated Data Architecture
- (2) Centralized Data Mirroring
- (3) Source-System Primacy
- (4) Interoperable Building Blocks
- (5) Proprietary Monolithic Ecosystem

How many of the above structural features/concepts form the core design principles of the proposed Public Insurance Registry?

- (A) Only two
- (B) Only three
- (C) Only four
- (D) All five

2. Consider the following statements regarding the legal evolution of POSH frameworks in India:

Statement I: Prior to the enactment of the POSH Act in 2013, workplace sexual harassment in India was addressed primarily through judicially crafted norms known as the Vishaka Guidelines.

Statement II: The Vishaka Guidelines were formulated by reading the Fundamental Rights under Articles 14, 15, 19(1)(g), and 21 in conjunction with international obligations under CEDAW.

Which one of the following is correct in respect of the above statements?

- (A) Both Statement I and Statement II are correct and Statement II is the correct explanation for Statement I
- (B) Both Statement I and Statement II are correct but Statement II is NOT the correct explanation for Statement I
- (C) Statement I is correct but Statement II is incorrect
- (D) Statement I is incorrect but Statement II is correct

3. Regarding the legislative and constitutional dynamics of enacting state-specific Uniform Civil Codes in India, consider the following statements:

- (1) Personal law is a subject falling under the Exclusive Union List (List I) of the Seventh Schedule, prohibiting State Assemblies from enacting UCC bills without prior Parliamentary authorization.
- (2) A State UCC Bill passed by a State Assembly that conflicts with existing Central laws on personal matters requires Presidential Assent under Article 254(2) to prevail within that State.
- (3) Uttarakhand became the first state in post-independence India to operationalize a state-specific Uniform Civil Code framework.
- (4) State-specific UCC enactments automatically override constitutional protections guaranteed to Scheduled Tribes under the Fifth and Sixth Schedules without requiring constitutional amendments.

Which of the statements given above are correct?

- (A) 1 and 4 only
- (C) 1, 2 and 3 only

- (B) 2 and 3 only
(D) 2, 3 and 4 only

4. Consider the following statements regarding the species *Acinonyx jubatus* and its ecological role in India:

- (1) It is classified as a flagship species specifically for grassland and semi-arid savanna ecosystems.
(2) It represents the only large carnivore species to have been officially declared extinct in independent India.
(3) The species functions as an apex predator whose conservation directly safeguards sympatric ungulate prey species such as chinkara and nilgai.
(4) Under the metapopulation management approach, long-term genetic viability is achieved exclusively through continuous imports from founder populations without inter-site translocations.
(5) The species was historically declared extinct in India in 1952.

How many of the above statements are correct?

- (A) Only two
(B) Only three
(C) Only four
(D) All five

5. Consider the following statements regarding the institutional and operational framework of Swachhata Hi Seva (SHS) 2026:

- (1) Cleanliness Target Units (CTUs) refer exclusively to designated municipal sanitary landfills earmarked for bio-mining and total closure.
(2) The campaign integrates the FACES framework—Financial, Accessible, Clean, Economical, and Sustainable—specifically for assessing public and community toilets.
(3) The "Swachh Paathshala – Yuva for Swachhata" pillar targets students from Classes 6 to 12 through Swachhata Gyan Yatras to instill intergenerational behavioral change.
(4) The Solid Waste Management Rules, 2026 came into force on 1 April 2026, replacing the erstwhile 2016 framework.
(5) Under the campaign, 2 October is observed as Swachh Bharat Diwas, featuring special Gram Sabhas in rural areas and special council meetings in urban areas.

How many of the above statements are correct?

- (A) Only two
(B) Only three
(C) Only four
(D) All five

ANSWER KEY

1 – Answer (B), 2 – Answer (A), 3 – Answer (B), 4 – Answer (C), 5 – Answer (B)



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