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IMPORTANT INSIGHTS

Government Constitutes Social Security Boards to Extend Welfare Protection to Unorganised, Gig and Platform Workers

Recent Developments: Constitution of National Social Security Boards

- On **30 October 2026**, the Ministry of Labour and Employment notified the constitution of the **National Social Security Board (NSSB) for Unorganised Workers** and its gig and platform workers' welfare arrangement under the Code on Social Security, 2020.
- The notified arrangements comprise a 40-member board for unorganised workers and a 22-member composition for gig and platform workers.
- Both arrangements aim to strengthen social security coverage through welfare schemes, institutional monitoring and recommendations to the Central Government.
- The Union Minister for Labour and Employment serves as Chairperson, while the Labour Secretary serves as Vice-Chairperson.
- The development is significant because it brings workers operating outside conventional employer–employee relationships into India's formal social security framework.

Background: Code on Social Security, 2020

Consolidation of Social Security Laws:

- The **Code on Social Security, 2020** consolidates and rationalises nine central social security laws into a unified legislative framework.
- It is one of the four Labour Codes made effective from **21 November 2025**, alongside the Code on Wages, 2019, Industrial Relations Code, 2020 and Occupational Safety, Health and Working Conditions Code, 2020.
- The four Labour Codes rationalise 29 existing central labour laws, reducing regulatory fragmentation and simplifying compliance.
- The Code seeks to extend social security to organised, unorganised, gig, platform and other categories of workers.

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Recognition of New Categories of Workers:

- For the first time in India's central social security legislation, the Code provides specific legal definitions of **gig workers and platform workers**.
- Section 2(35) defines a gig worker as an individual who performs work or participates in a work arrangement and earns from activities outside the traditional employer–employee relationship.
- Sections 2(60) and 2(61) provide definitions of platform work and platform workers, respectively.
- The Code provides for worker registration and enables the Central Government to formulate dedicated social security schemes.

Composition of the National Social Security Boards

Board for Unorganised Workers: 40 Members

- **Chairperson:** Union Minister for Labour and Employment.
- **Vice-Chairperson:** Secretary, Ministry of Labour and Employment.

- **Worker representatives:** 7 members representing unorganised sector workers.
- **Employer representatives:** 7 members representing employers of unorganised workers.
- **Civil society:** 7 eminent persons.
- **Parliamentary representation:** 2 Lok Sabha members and 1 Rajya Sabha member.
- **Central Government:** 10 representatives from concerned ministries and departments.
- **State Governments:** 5 representatives.
- **Union Territories:** 1 representative.

Gig and Platform Workers' Board: 22 Members

- The Union Labour Minister and Labour Secretary serve as Chairperson and Vice-Chairperson, respectively.
- **Industry representation:** Representatives of aggregators and digital platforms, including Eternal, Swiggy, Zepto, Urban Company and other relevant organisations.
- **Worker representation:** Representatives of organisations such as the Bharatiya Mazdoor Sangh (BMS), Indian Federation of App-Based Transport Workers (IFAT) and National Front of Indian Trade Unions (NFITU).
- Other members include representatives of government institutions, experts and State Governments.

Statutory clarification: Section 114(6) of the Code provides that the National Social Security Board constituted under Section 6 will also serve gig and platform workers, with a modified membership composition for this purpose.

Functions and Responsibilities of the Boards

- The Boards must meet **at least three times a year**.
- Their principal responsibility is to recommend suitable social security schemes to the Central Government for different categories of unorganised, gig and platform workers.
- They monitor the implementation of social welfare schemes administered by the Central Government and review expenditure from the relevant social security funds and accounts.
- They review record-keeping functions performed at the State level, particularly those relating to the welfare of gig and platform workers.
- They advise the Central Government on administrative and policy matters arising from the implementation of the Code.
- They undertake additional responsibilities assigned by the Central Government.

Social Security Fund: Funding Mechanism and Benefits

Sources of Funding:

- The Code provides for financing social security schemes through Central and State Government contributions, aggregator contributions, Corporate Social Responsibility (CSR) funds and other permissible sources.
- Under **Section 114(4)**, notified categories of aggregators must contribute between **1% and 2% of their annual turnover**, at the rate prescribed by the Central Government.
- However, an aggregator's contribution cannot exceed **5% of the amount paid or payable to gig and platform workers**.
- The contribution rate is not automatically applicable to every platform; it depends on the prescribed notification and the categories specified under the Code.

Benefits Envisaged:

The Central Government may formulate schemes covering:

- **Life and disability protection**, providing financial assistance against death and disability.
- **Accident insurance**, protecting workers against occupational and work-related accidents.
- **Health and maternity benefits**, improving access to healthcare and maternity protection.
- **Old-age protection**, supporting financial security after retirement.
- **Crèche facilities**, supporting workers with childcare responsibilities.

Expanded EPFO Coverage: A Structural Labour Reform

- The Code expands the applicability of the **Employees' Provident Fund Organisation (EPFO)** framework to every establishment employing **20 or more employees**, irrespective of its industry.
- Under the earlier Employees' Provident Funds and Miscellaneous Provisions Act, 1952, applicability was linked to specified establishments and industries listed in Schedule I, subject to the prescribed employee threshold.
- The Code's First Schedule provides a broader establishment-based applicability framework, reducing the earlier industry-specific limitation.
- This reform strengthens the potential coverage of provident fund benefits across different sectors of the economy.
- However, EPFO coverage does not automatically extend to every gig worker; its applicability depends on the statutory employment and establishment conditions.

Gig Economy in India: Meaning, Growth and Significance

Meaning and Characteristics:

- The **gig economy** refers to an economic arrangement in which individuals undertake short-term, task-based or project-based assignments rather than relying exclusively on conventional permanent employment.
- Examples include food delivery, ride-hailing, home services, online freelancing and independent professional assignments.
- Gig workers may operate through digital platforms or independently without using an application.
- **Platform workers** form a specific category of gig workers who access or perform work through digital platforms.
- Thus, the gig economy is broader than app-based employment.

Growth of India's Gig Workforce:

- According to the **Economic Survey 2025–26**, India's gig workforce increased from approximately 77 lakh in FY2021 to 1.2 crore in FY2025, registering growth of around 55%.
- NITI Aayog's 2022 report, *India's Booming Gig and Platform Economy*, projected that the workforce could reach **2.35 crore by 2029–30**.
- The report estimated that gig workers could constitute 6.7% of the non-agricultural workforce and 4.1% of total employment by 2029–30.
- Its estimated skill composition was 47% medium-skilled, 22% high-skilled and 31% low-skilled workers.

Advantages of the Gig Economy:

- **Workers:** Flexible working hours, multiple income opportunities, independent work arrangements and skill development.
- **Consumers:** Convenient services, faster delivery, competitive prices and wider choices.
- **Businesses:** Flexible workforce management, lower fixed employment costs and the ability to respond to fluctuating demand.

International Best Practices in Gig Worker Protection

- **European Union:** The Platform Work Directive, 2024 strengthens protection against opaque algorithmic management and requires human oversight of important automated decisions.
- **United Kingdom:** In *Uber BV v. Aslam* (2021), the UK Supreme Court recognised Uber drivers as workers, making them eligible for statutory protections such as minimum wages and paid annual leave.
- **Spain:** The Riders Law establishes a presumption of employment for certain delivery riders and strengthens transparency regarding algorithmic management.
- **Singapore:** The Platform Workers Act, effective from 1 January 2025, provides work injury compensation, retirement-related CPF contributions and representation rights for platform workers.

Challenges and the Way Forward

- **Employment classification:** The distinction between independent contractors and employees can create difficulties in determining the extent of workers' statutory protection.
- **Income insecurity:** Fluctuating demand, uncertain earnings and the absence of guaranteed minimum income make gig workers economically vulnerable.
- **Algorithmic control:** Automated allocation of assignments, rating systems and account deactivation can adversely affect workers without adequate transparency or grievance redressal.
- **Implementation gaps:** Effective registration, inter-State portability, timely benefit delivery and coordination between Central and State Governments remain essential.
- **Worker representation:** Boards must ensure meaningful participation of workers rather than allowing aggregator interests to dominate decision-making.
- **Financial sustainability:** Aggregator contributions and government funding must be implemented transparently to ensure adequate resources for long-term welfare schemes.
- **Social security portability:** The e-Shram framework and Universal Account Number (UAN) can support identification and continuity of benefits across States and employment arrangements.

Value Addition for UPSC

- **GS Paper II – Governance:** Institutional mechanisms for inclusive welfare delivery, social justice and protection of vulnerable occupational groups.
- **GS Paper III – Indian Economy:** Labour market transformation, platform-based employment, formalisation and the expansion of the digital economy.
- **GS Paper III – Inclusive Growth:** Extending social protection to workers outside traditional employment arrangements.
- **Constitutional Provisions:** Article 38 (promotion of social welfare), Article 39(e) (protection of workers' health and strength), Article 41 (right to work and public assistance), Article 42 (just and humane conditions of work and maternity relief) and Article 43 (living wage and decent standard of life).
- **SDG Linkages:** SDG 1 (No Poverty), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth) and SDG 10 (Reduced Inequalities).
- **Policy Direction:** India's social security architecture must evolve from employment-linked protection towards a more inclusive and portable system that accommodates changing forms of work.

Conclusion: The constitution of the National Social Security Boards represents an important institutional step towards extending social protection to India's unorganised and platform-based workforce. The effectiveness of this reform will depend on adequate funding, transparent aggregator contributions, meaningful worker representation, effective grievance redressal and the timely delivery of portable social security benefits.

India's Renewable Energy Transition Advances Through Decentralised Solar Power, Domestic Manufacturing and Grid Modernisation

Recent Developments: India's Renewable Energy Transformation

- On 2 November 2026, the Union Minister for New and Renewable Energy highlighted India's transition towards a **decentralised, people-led solar economy**, with more than 21 lakh out of 65 lakh households covered under the **PM Surya Ghar: Muft Bijli Yojana** achieving zero electricity bills.
- Solar electricity tariffs have declined from approximately ₹8–₹10 per unit in 2014–15 to bids as low as ₹2.15 per unit, improving the economic viability of solar power.
- According to the Ministry of New and Renewable Energy (MNRE), India's installed solar capacity reached **171.05 GW as of 30 September 2026**, compared with approximately 2.82 GW in March 2014.
- Total renewable energy capacity, including large hydropower, reached approximately **299.25 GW**, while total non-fossil electricity capacity, including nuclear power, reached 308.03 GW.
- India achieved its commitment of obtaining 50% of cumulative installed electricity capacity from non-fossil sources in 2025, five years ahead of its 2030 target.

Renewable Energy: Meaning and Significance

Meaning and Major Sources:

- **Renewable energy** refers to energy obtained from naturally replenishing sources that are not depleted through their utilisation.
- Major sources include solar energy, wind energy, hydropower, biomass, geothermal energy and ocean energy.
- Green hydrogen is an important clean-energy carrier produced using renewable electricity through electrolysis; it is not itself a primary renewable energy source.

Significance for India:

- **Energy security:** Reduces dependence on imported fossil fuels and exposure to international fuel-price fluctuations.
- **Climate commitments:** Supports India's Nationally Determined Contributions (NDCs) and its long-term net-zero emissions target for 2070.
- **Economic development:** Creates employment in manufacturing, installation, transmission, maintenance and energy storage.
- **Rural development:** Enables decentralised electricity generation, solar irrigation and improved energy access.
- **Industrial competitiveness:** Promotes domestic manufacturing of solar modules, batteries, electrolysers and other clean-energy technologies.

Evolution of Renewable Energy in India

Pre-2014: Foundation Phase:

- India's renewable energy development was primarily driven by wind power, small hydropower and limited solar installations.
- High solar project costs and dependence on government-supported tariffs restricted large-scale solar deployment.

2014–2020: Utility-Scale Expansion:

- The National Solar Mission's original solar capacity target of 20 GW was enhanced to **100 GW by 2022**.
- Competitive bidding, reverse auctions and solar park development accelerated large-scale solar installations.
- Declining technology costs improved the commercial viability of renewable energy projects.

2021–2025: Manufacturing and Decarbonisation:

- At COP26 in 2021, India announced its **Panchamrit commitments**, including 500 GW of non-fossil electricity capacity by 2030.
- Production Linked Incentive (PLI) schemes promoted domestic manufacturing of high-efficiency solar photovoltaic modules.
- The **National Green Hydrogen Mission**, approved in 2023, strengthened India's ambitions in clean hydrogen production and utilisation.

2026 Onwards: Storage and Grid Integration:

- Policy priorities increasingly focus on battery storage, pumped-storage hydropower, smart grids and stronger transmission infrastructure.
- The emphasis is shifting from merely increasing renewable capacity towards ensuring reliable, dispatchable and round-the-clock clean electricity.

Major Government Initiatives

PM Surya Ghar: Muft Bijli Yojana:

- Launched in February 2024, the scheme aims to install rooftop solar systems in **one crore households**, with an approved financial outlay of ₹75,021 crore.
- It provides Central Financial Assistance to residential consumers, with support for systems generally up to 300 units of monthly consumption.
- Households can reduce electricity expenditure, receive benefits through net metering and potentially earn revenue by exporting surplus electricity.
- The scheme promotes decentralised electricity generation and greater citizen participation in the energy transition.

PM-KUSUM:

- The **Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan** aims to reduce diesel consumption in agriculture and improve farmers' energy security.
- Its three components cover decentralised solar power plants, standalone solar agricultural pumps and solarisation of existing grid-connected agricultural pumps and feeders.

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- It also enables farmers to generate additional income by selling surplus electricity to distribution companies.

Production Linked Incentive (PLI) Scheme:

- The PLI scheme for high-efficiency solar photovoltaic modules promotes domestic manufacturing and reduces dependence on imported solar components.
- It supports the development of an integrated solar manufacturing ecosystem, including solar cells and modules.
- The Approved List of Models and Manufacturers (ALMM) strengthens quality standards and supports domestic manufacturing.

National Green Hydrogen Mission:

- Approved in January 2023 with an initial outlay of ₹19,744 crore, the mission seeks to establish India as a global hub for green hydrogen production, utilisation and export.
- It supports domestic electrolyser manufacturing, green hydrogen production and the decarbonisation of hard-to-abate sectors such as steel, fertilisers and refining.

Green Energy Corridor Phase-III:

- Approved by the Union Cabinet in September 2026, the scheme strengthens intra-State transmission infrastructure to facilitate renewable energy evacuation of up to **135 GW**.
- It includes deployment of **50 GWh of Battery Energy Storage Systems (BESS)** and has a total project outlay of ₹1,86,405 crore, including ₹50,000 crore for battery storage.
- The scheme is targeted for completion by FY2032–33 and will improve grid flexibility, reduce congestion and facilitate renewable electricity integration.

Major Challenges in India's Renewable Energy Transition

Intermittency and Energy Storage:

- Solar and wind generation depend on weather conditions and are not continuously available, creating supply-demand mismatches.
- According to the National Electricity Plan, India's projected BESS requirement by 2031–32 is approximately **236 GWh**, alongside 175 GWh of pumped-storage capacity.
- High battery costs, dependence on imported minerals and limited storage infrastructure constrain round-the-clock renewable electricity supply.

Domestic Manufacturing and Supply Chain:

- Although domestic solar module manufacturing has expanded significantly, dependence on imported upstream inputs, particularly polysilicon, ingots and wafers, remains a strategic vulnerability.
- Concentration of global solar supply chains and fluctuations in critical mineral prices can affect domestic manufacturing costs.
- India also needs stronger domestic capabilities in battery cells, power electronics and electrolysers.

Financial Weakness of DISCOMs:

- Financial losses, accumulated debts and delayed payments by State Distribution Companies (DISCOMs) affect renewable energy developers.

- Delays in power purchase agreements, tariff approvals and subsidy reimbursements weaken investment confidence.
- Weak distribution infrastructure also restricts rooftop solar adoption and the integration of distributed renewable electricity.

Land and Transmission Constraints:

- Large solar and wind projects require substantial land and dedicated transmission infrastructure.
- Land acquisition, environmental clearances and competing land-use requirements can delay projects.
- Transmission bottlenecks in renewable-rich regions restrict electricity evacuation to industrial and urban consumption centres.

Way Forward: Building a Reliable and Self-Reliant Energy Ecosystem

- **Strengthen domestic manufacturing:** Expand PLI support towards polysilicon, ingots, wafers, solar cells, battery components and electrolyser manufacturing.
- **Accelerate energy storage:** Develop grid-scale BESS, pumped-storage hydropower and emerging storage technologies to improve renewable power reliability.
- **Modernise electricity distribution:** Improve DISCOM finances through smart prepaid metering, reduced transmission and distribution losses, timely subsidy payments and transparent tariff mechanisms.
- **Strengthen transmission infrastructure:** Accelerate Green Energy Corridors, interstate transmission networks and smart-grid deployment.
- **Promote decentralised renewable energy:** Expand rooftop solar, solar irrigation, mini-grids and off-grid renewable solutions in rural and remote regions.
- **Improve research and development:** Invest in advanced solar technologies, recycling, battery chemistry, grid management and domestic clean-energy innovation.
- **Expand international cooperation:** Utilise the International Solar Alliance (ISA) and other multilateral platforms to promote technology transfer, affordable finance and renewable energy deployment across developing countries.

Value Addition for UPSC

India's International Commitments:

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- **Panchamrit (COP26, 2021):** 500 GW non-fossil electricity capacity by 2030, 50% energy requirements from renewable sources by 2030, reduction of projected carbon emissions by one billion tonnes by 2030, reduction in carbon intensity of GDP by 45% from 2005 levels by 2030 and net-zero emissions by 2070.
- **Paris Agreement:** India's updated NDC includes reducing emissions intensity of GDP by 45% from 2005 levels by 2030 and achieving approximately 50% cumulative installed electric power capacity from non-fossil fuel-based energy resources by 2030.
- **International Solar Alliance (ISA):** A treaty-based intergovernmental organisation launched jointly by India and France at COP21 in 2015 to promote solar energy deployment globally, particularly in solar-rich countries.

Constitutional and Sustainable Development Linkages:

- **Article 48A:** Directs the State to protect and improve the environment and safeguard forests and wildlife.
- **Article 51A(g):** Makes environmental protection a fundamental duty of every citizen.
- **SDG 7:** Affordable and Clean Energy.
- **SDG 9:** Industry, Innovation and Infrastructure.
- **SDG 13:** Climate Action.

Conclusion: India's renewable energy transition is moving beyond capacity expansion towards decentralised generation, domestic manufacturing and reliable electricity supply. Achieving the 2030 non-fossil capacity target and long-term net-zero ambition requires simultaneous progress in energy storage, transmission infrastructure, DISCOM reforms and technological self-reliance. A combination of citizen participation, industrial policy and international cooperation can make the transition economically viable, inclusive and sustainable.

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Bundibugyo Ebola Outbreak Crosses 10,000 Cases, Exposing Gaps in Global Disease Surveillance and Preparedness

Recent Developments: A Major Multi-Country Ebola Outbreak

- The Democratic Republic of the Congo (DRC) is facing a major outbreak of **Bundibugyo virus disease (BVD)**, caused by the Bundibugyo virus, a member of the Ebola virus group. The outbreak has expanded beyond its initial focus in **Ituri Province** and has become the second-largest Ebola outbreak recorded globally.
- According to the US Centers for Disease Control and Prevention (CDC), as of **27 October 2026**, the multi-country outbreak had recorded **10,224 confirmed cases and 4,964 confirmed deaths**. The DRC accounted for 10,193 cases and 4,960 deaths; cases were also reported in Kenya, Uganda, Nigeria and France.
- The outbreak has spread across several provinces of the DRC, highlighting the role of population movement, cross-border travel, conflict and weaknesses in local healthcare systems in accelerating infectious disease transmission.

About Ebola Disease: Meaning and Classification:

Nature and Causative Agent:

- **Ebola disease** is a severe, acute and often fatal illness in humans caused by viruses belonging to the genus **Orthoebolavirus**, within the family **Filoviridae**.
- It is a **viral haemorrhagic fever (VHF)**, although visible bleeding is not present in every patient and is generally a late-stage manifestation.
- The average case fatality rate is approximately **50%**, while historical outbreak rates have ranged from 25% to 90%, depending on the viral species, healthcare access and effectiveness of outbreak response.
- The disease affects humans and non-human primates and can cause severe systemic illness, including impaired liver and kidney function.

Origin and Historical Background:

- Ebola disease was first identified in **1976** during two simultaneous outbreaks, one in **Nzara (present-day South Sudan)** and another in **Yambuku (present-day DRC)**.
- The disease takes its name from the **Ebola River**, located near Yambuku, where the first recognised outbreak of Ebola virus disease occurred.
- Fruit bats belonging to the family **Pteropodidae** are considered possible natural hosts of orthoebolaviruses. However, the precise animal reservoir has not been conclusively established.

Species of Orthoebolavirus:

- Six species of orthoebolaviruses have been identified: **Ebola virus, Sudan virus, Bundibugyo virus, Taï Forest virus, Reston virus and Bombali virus**.

- Three species are known to have caused major human outbreaks: Ebola virus, Sudan virus and Bundibugyo virus.
- Reston virus has caused infections in non-human primates and pigs but is not established as a cause of human disease. Bombali virus has been detected in bats, but its capacity to cause human disease remains unestablished.

Transmission and Epidemiological Characteristics:

Modes of Transmission:

- **Zoonotic transmission:** Infection can enter human populations through contact with the blood, secretions, organs or other bodily fluids of infected animals, including fruit bats and certain non-human primates.
- **Human-to-human transmission:** The virus spreads through direct contact with the blood and other bodily fluids of an infected or deceased person, particularly through broken skin or mucous membranes.
- **Indirect transmission:** Contaminated medical equipment, clothing, bedding and other objects can transmit infection if they carry infected bodily fluids.
- **Unsafe burial practices:** Traditional funeral practices involving direct contact with the body of an infected deceased person can facilitate transmission.
- **Healthcare-associated transmission:** Healthcare workers face a high risk of infection when personal protective equipment and infection-prevention protocols are inadequate.

Incubation Period and Contagiousness:

- The incubation period ranges from **2 to 21 days** between exposure and the appearance of symptoms.
- An infected person does not transmit Ebola before developing symptoms. Infectiousness begins after symptom onset and continues while the virus remains present in the person's blood.
- Ebola is **not spread through routine airborne transmission** in the manner of common respiratory infections such as influenza or COVID-19.

Clinical Manifestations and Diagnosis:

Major Symptoms:

- **Initial symptoms:** Sudden fever, fatigue, weakness, muscle pain, headache and sore throat.
- **Progressive symptoms:** Vomiting, diarrhoea, abdominal pain, skin rash and impaired liver and kidney functions.
- **Severe complications:** Some patients develop internal or external bleeding, shock and multi-organ dysfunction, which can lead to death.

Diagnosis:

- Early Ebola symptoms resemble those of malaria, dengue, typhoid and other viral haemorrhagic fevers, making laboratory confirmation essential.
- **Reverse Transcription Polymerase Chain Reaction (RT-PCR)** is an important diagnostic method for detecting viral genetic material.
- Other diagnostic methods include antigen-detection tests, antibody-based assays and virus isolation under appropriate high-containment laboratory conditions.
- Clinical samples are highly infectious and require strict biosafety procedures during collection, transportation and testing.

Treatment, Vaccines and Medical Interventions:

Available Treatment:

- **Optimised supportive care** remains central to the management of Bundibugyo disease. It includes rehydration, electrolyte management, nutritional support, pain relief and treatment of complications or co-infections.
- Early diagnosis and timely access to intensive supportive care can improve survival.

Strain-Specific Treatment Gap:

- Two monoclonal antibody treatments, **Inmazeb (REGN-EB3)** and **Ebanga (ansuvimab)**, are approved for disease caused by the Zaire ebolavirus, now classified as *Orthoebolavirus zairense*.
- These treatments are **not approved for Bundibugyo or Sudan virus disease**. Their effectiveness against other orthoebolavirus species has not been established.
- No approved strain-specific therapeutic treatment or vaccine is currently available for Bundibugyo virus disease. Candidate vaccines and therapeutic interventions remain under development or investigation.

Viral Persistence after Recovery:

- Ebola virus may persist in certain immune-privileged sites, including the testes, eyes and central nervous system, even after recovery from acute illness.
- Viral persistence can create a risk of delayed transmission, particularly through semen, and may require follow-up monitoring and counselling for recovered patients.

Public Health Challenges and Outbreak Control:

Major Challenges:

- **Weak healthcare infrastructure:** Limited diagnostic facilities, isolation units, trained personnel and infection-control supplies delay detection and treatment.
- **Conflict and insecurity:** Violence and insecurity in affected regions restrict healthcare access, contact tracing and the movement of response teams.
- **Cross-border mobility:** Population movement and trade across international borders increase the possibility of regional and international spread.
- **Misinformation and distrust:** Community resistance, rumours and lack of trust can reduce cooperation with health authorities and weaken containment measures.
- **Healthcare-worker safety:** Shortages of personal protective equipment and inadequate infection-control practices expose frontline workers to infection.

Essential Outbreak-Control Measures:

- Strengthen **surveillance, laboratory diagnosis and contact tracing** to identify cases and interrupt transmission chains.
- Ensure safe isolation, clinical management and infection prevention and control in healthcare facilities.
- Conduct safe and dignified burials while engaging local communities and respecting cultural practices.
- Improve cross-border information sharing and coordination through the **World Health Organization (WHO)**, national governments and regional public-health institutions.
- Promote risk communication, community participation and public awareness to counter misinformation and encourage early reporting of symptoms.

Value Addition for UPSC:

- **GS Paper II – Health and Governance:** The outbreak highlights the importance of universal health coverage, resilient public-health infrastructure, international cooperation and effective disease surveillance.
- **GS Paper III – Science and Technology:** It demonstrates the importance of rapid molecular diagnostics, monoclonal antibody research, vaccine development and clinical trials for emerging infectious diseases.
- **GS Paper III – Disaster Management:** Large infectious disease outbreaks require coordinated emergency response, risk communication, logistics, trained personnel and continuity of essential health services.
- **Important Concepts:** Zoonotic diseases, viral haemorrhagic fever, One Health approach, case fatality rate, incubation period, RT-PCR, monoclonal antibodies and immune-privileged sites.
- **One Health Approach:** Human health, animal health and environmental health are interconnected. Integrated surveillance of wildlife, livestock and human populations can help detect zoonotic threats before they develop into large outbreaks.
- **SDG Linkage:** The outbreak is directly relevant to **SDG 3 (Good Health and Well-being)**, particularly Target 3.d, which seeks to strengthen the capacity of all countries for early warning, risk reduction and management of national and global health risks.

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Binance's $6.3 Billion Cyber Heist Highlights Global Risks in Cryptocurrency Exchange Security and Investor Protection

Recent Developments: Binance Suffers a Major Cyberattack

- On **29 October 2026**, Binance, one of the world's largest cryptocurrency exchanges, suffered a major cyberattack involving unauthorised withdrawals from its **hot wallets**, with the estimated impact reaching approximately **$6.3 billion** in digital assets.
- Binance reported that the attack compromised its operational infrastructure. Its initial investigation indicated a possible connection with a compromised DevOps engineer's laptop, although subsequent investigations identified additional points of breach.
- The **Federal Bureau of Investigation (FBI)** attributed the attack to **TraderTraitor**, a North Korean state-linked cyber group. Investigators observed the attackers converting stolen assets into Ethereum and attempting to move them through the cryptocurrency ecosystem.
- Binance temporarily suspended withdrawals to conduct security checks, while deposits remained operational. It subsequently resumed withdrawals in phases from **1 November 2026**.
- Binance reported that approximately **$3 billion** in affected assets had been frozen on-chain. It also stated that it had replenished approximately **95% of the affected assets** through company resources and its Secure Asset Fund for Users (SAFU).
- On 2 November 2026, reports indicated that customers had withdrawn a net amount of approximately **$4.72 billion** following the reopening of withdrawals, highlighting concerns about investor confidence and exchange stability.

Understanding Cryptocurrency Exchanges and the Binance Hack

Cryptocurrency Exchanges: Meaning and Function

- A **cryptocurrency exchange** is a digital platform that enables users to buy, sell and transfer cryptocurrencies such as Bitcoin and Ethereum.
- Exchanges may operate through centralised platforms, which manage customer accounts and transactions, or decentralised protocols, which facilitate transactions through blockchain-based mechanisms.

- **Binance** is a major centralised cryptocurrency exchange that provides digital-asset trading, custody and related financial services.

Hot Wallets and Cold Wallets:

- **Hot wallets** are cryptocurrency wallets connected to the internet, allowing exchanges to process deposits and withdrawals quickly. However, their internet connectivity increases their exposure to cyberattacks.
- **Cold wallets** store private keys offline and are generally less exposed to remote cyber threats. Exchanges commonly use them to hold a substantial proportion of customer assets.
- A **private key** is a cryptographic credential that authorises access to and transfer of cryptocurrency assets. Its compromise can enable unauthorised transactions.

How the Cyberattack Took Place:

- Binance's initial investigation suggested that attackers may have compromised a DevOps engineer's laptop and used access to a service container to submit unauthorised withdrawal transactions.
- The company later identified additional points of compromise and described the incident as a complex attack rather than the misuse of a single employee's permissions.
- Binance stated that it had found no evidence of cryptocurrency wallet private keys being leaked. However, the incident demonstrated that weaknesses in connected operational systems can enable financial theft even when private keys are not directly exposed.
- The investigation remains ongoing, and the complete technical sequence of the attack requires confirmation through the company's final incident report and law-enforcement findings.

Recovery of Stolen Cryptocurrency Assets

Freezing and Tracing Digital Assets:

- Binance collaborated with **law-enforcement agencies, blockchain intelligence firms, cryptocurrency exchanges and token issuers** to trace and freeze the affected assets.
- Approximately **$3 billion worth of assets** was reported to have been frozen on-chain during the initial recovery efforts.
- **Tether**, the issuer of the USDT stablecoin, reported freezing more than **1.567 billion USDT**, while **Circle**, the issuer of USDC, reported freezing more than **800 million USDC** associated with the incident. These figures should not automatically be treated as additional to the overall on-chain freeze estimate because the reported amounts may overlap.

Stablecoins: Meaning and Significance

- **Stablecoins** are cryptocurrencies designed to maintain a relatively stable value, generally by linking their value to an underlying asset such as the US dollar.
- USDT and USDC are examples of dollar-linked stablecoins. Their issuers may possess administrative capabilities to freeze certain tokens, enabling intervention when assets are linked to suspected criminal activity.
- This incident highlighted the dual role of stablecoins: they facilitate rapid digital payments but can also provide a mechanism for freezing suspicious funds.

Binance's Compensation Commitment:

- Binance committed to covering the financial impact of the stolen assets through its **Secure Asset Fund for Users (SAFU)** and corporate treasury, stating that losses would not be passed on to customers.

- The exchange reported that it had set aside more than **$6.34 billion** and replenished approximately 95% of the affected assets by 1 November 2026. The remaining assets were relatively less liquid and required additional time to acquire.
- Binance also initiated an updated **Proof of Reserves (PoR)** process to demonstrate the assets held against customer balances.

Implications for the Cryptocurrency Sector

Cybersecurity and Operational Risks:

- The attack highlighted the vulnerability of employee devices, privileged accounts, software infrastructure and interconnected systems.
- It demonstrated that cybersecurity cannot focus exclusively on protecting private keys; access controls, internal networks, cloud infrastructure and withdrawal authorisation mechanisms also require protection.
- Sophisticated cyber groups may use social engineering, malicious software and compromised credentials to gain access to otherwise secure systems.

Market Stability and Investor Confidence:

- Large-scale cryptocurrency thefts can trigger investor anxiety, withdrawal pressure and volatility in digital-asset markets.
- Following the incident, Binance experienced substantial customer outflows after withdrawals resumed. However, the reported outflows did not automatically indicate insolvency or an equivalent loss of platform assets.
- The incident demonstrated how a security failure at a major exchange can affect the wider cryptocurrency ecosystem, including stablecoin issuers, blockchain networks and decentralised finance platforms.

Cross-Border Cybercrime and National Security:

- Cryptocurrency transactions can move rapidly across multiple blockchain networks and national jurisdictions, complicating the identification of perpetrators and recovery of stolen assets.
- The FBI's attribution of the attack to North Korea-linked TraderTraitor highlights the use of cybercrime by state-linked actors as a potential source of illicit revenue.
- Such attacks raise concerns regarding money laundering, sanctions evasion, terrorist financing and the financing of organised criminal networks.

Investor Protection and Regulatory Oversight:

- Cryptocurrency exchanges operate under different regulatory frameworks across jurisdictions, creating gaps in supervision, consumer protection and enforcement.
- Unlike traditional bank deposits, cryptocurrency holdings do not necessarily receive equivalent deposit-insurance protection. Recovery may depend on the exchange's financial capacity, contractual obligations and applicable laws.
- Binance's 2023 settlement with United States authorities over anti-money laundering and sanctions-compliance failures had already placed its regulatory conduct under scrutiny. The 2026 cyberattack adds further pressure to demonstrate operational resilience and effective risk management.

Key Challenges in Cryptocurrency Security

- **Centralisation risk:** Large exchanges concentrate substantial digital assets and transaction-processing infrastructure, making them attractive targets for cybercriminals.
- **Insider and access risks:** Compromised employee devices, excessive permissions and weak authentication can provide attackers with entry points into critical systems.
- **Blockchain transaction irreversibility:** Confirmed cryptocurrency transactions are generally difficult to reverse, making timely detection and freezing of stolen assets particularly important.
- **Regulatory fragmentation:** Differences in national laws, licensing requirements and enforcement capacity create opportunities for criminals to exploit jurisdictional gaps.
- **DeFi and anonymity-related risks:** Decentralised finance protocols, unhosted wallets, mixers and cross-chain services can complicate the tracing of illicit funds.
- **Limited investor recourse:** Customers may face uncertainty regarding compensation, liability and dispute resolution when an exchange suffers a major security breach.

Regulatory Framework and Global Cooperation

India's Regulatory Approach:

- In India, cryptocurrency-related activities are addressed through the framework governing **Virtual Digital Assets (VDAs)**, particularly for taxation and anti-money laundering purposes.
- The **Prevention of Money Laundering Act, 2002 (PMLA)** framework covers specified activities undertaken by VDA service providers. Such providers are required to register with the **Financial Intelligence Unit–India (FIU-IND)** as reporting entities and comply with applicable anti-money laundering and counter-terrorist financing obligations.
- The Income-tax Act, 1961 provides a separate taxation framework for VDAs, including Section 115BBH, which prescribes taxation on income from their transfer, and Section 194S, which provides for tax deduction at source on specified VDA transfers.
- India's approach therefore combines taxation and financial-intelligence reporting requirements, although these measures should not be confused with comprehensive regulation of every aspect of cryptocurrency exchange operations.

International Standards:

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- The **Financial Action Task Force (FATF)** applies its anti-money laundering and counter-terrorist financing standards to virtual assets and Virtual Asset Service Providers (VASPs) through **Recommendation 15**.
- The FATF's **Travel Rule** requires relevant service providers to obtain and securely transmit specified originator and beneficiary information during covered virtual-asset transfers.
- International cooperation among regulators, law-enforcement agencies, financial intelligence units and blockchain analytics firms is essential for tracing assets and investigating cross-border cybercrime.
- In October 2026, the FATF announced a targeted review to accelerate the implementation of its virtual-asset standards, highlighting continuing gaps in global regulation and supervision.

Way Forward: Strengthening Cryptocurrency Security

- **Zero-trust security architecture:** Exchanges should continuously verify users, devices and applications instead of automatically trusting access within internal networks.
- **Stronger access management:** Multi-factor authentication, least-privilege permissions, privileged-access management and continuous endpoint monitoring should be mandatory for critical systems.
- **Secure wallet management:** Exchanges should use multi-signature authorisation, offline storage, withdrawal limits and independent verification for high-value transactions.

- **Real-time transaction monitoring:** Artificial intelligence, blockchain analytics and anomaly-detection systems can help identify suspicious withdrawals and unusual transaction patterns.
- **Independent security audits:** Regular penetration testing, vulnerability assessments, third-party audits and incident-response simulations can identify weaknesses before attackers exploit them.
- **Regulatory harmonisation:** Countries should strengthen cooperation on licensing, reporting standards, asset tracing and cross-border investigations in line with FATF recommendations.
- **Investor safeguards:** Exchanges should maintain transparent reserve disclosures, clear custody arrangements, credible compensation mechanisms and timely incident reporting.
- **Institutional accountability:** Exchanges should publish verified post-incident reports, disclose material security weaknesses and demonstrate that corrective measures have been implemented.

Value Addition for UPSC

- **GS Paper III:** Cybersecurity, money laundering, financial-system stability, digital economy, emerging technologies and internal security.
- **GS Paper II:** International cooperation, regulatory institutions, financial governance and multilateral standards.
- **Key Terms:** Cryptocurrency, blockchain, hot wallet, cold wallet, private key, stablecoin, Proof of Reserves, VDA, VASP, Travel Rule and decentralised finance.
- **Important Institutions:** Financial Action Task Force (FATF), Financial Intelligence Unit–India (FIU-IND), Federal Bureau of Investigation (FBI) and law-enforcement agencies.
- **Analytical Perspective:** The Binance incident demonstrates that technological innovation in finance must be accompanied by cybersecurity resilience, regulatory accountability, international cooperation and effective investor protection.

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Supreme Court Examines Transgender Rights Framework Amid Debate Over Women's Constitutional Protections and the 2026 Amendment

Recent Developments: Supreme Court Seeks the Centre's Response

- On **28 October 2026**, the Supreme Court sought the Union Government's response to a Public Interest Litigation (PIL) filed by **Women's Declaration International India**, which questioned the impact of transgender rights legislation on protections and benefits reserved for women.
- The petition raised concerns regarding women's reservation in local bodies, prison accommodation, women's sporting competitions, women-only hostels, toilets, scholarships and safeguards during arrest, search and criminal investigation.
- The Court issued notice to the Centre but has **not delivered a final judgment** on the petition's claims. A separate challenge to the 2026 amendment argues that its medical certification requirements violate transgender persons' rights to self-identification and privacy.
- The controversy follows the **Transgender Persons (Protection of Rights) Amendment Act, 2026**, which received Presidential assent on **30 March 2026** and came into force on **25 May 2026**. It substantially changed the statutory definition of a transgender person and introduced medical-board-based certification.
- The debate concerns the constitutional balance between **gender identity, equality, dignity and privacy**, on the one hand, and sex-based protections, safety and representation of women, on the other.

NALSA Judgment and the Transgender Rights Framework

NALSA v. Union of India (2014):

- In **National Legal Services Authority (NALSA) v. Union of India (2014)**, the Supreme Court recognised transgender persons as a **third gender** and affirmed their constitutional rights.
- The Court held that **gender identity** is an essential aspect of individual dignity, autonomy and personal liberty under **Article 21**. It also interpreted the expression "sex" under Articles **15 and 16** to include gender identity, thereby prohibiting discrimination against transgender persons.
- The judgment recognised the right to self-identify one's gender as male, female or third gender, without making sex-reassignment surgery a compulsory condition.
- It directed the Centre and State Governments to treat transgender persons as socially and educationally backward classes and extend appropriate reservation and welfare measures.

Transgender Persons (Protection of Rights) Act, 2019:

- The **2019 Act** established a statutory framework to protect transgender persons against discrimination in education, employment, healthcare, public services and access to public facilities.
- It provided for a certificate of identity issued by the **District Magistrate**, established the **National Council for Transgender Persons** and prescribed penalties for specified offences against transgender persons.
- The original statutory definition covered persons whose gender did not correspond with the gender assigned at birth, including trans-men, trans-women and genderqueer persons, irrespective of medical intervention.

Transgender Persons (Protection of Rights) Amendment Act, 2026

Changes in the Definition of Transgender Person:

- The 2026 amendment replaced the broad definition under the 2019 Act with specified categories of persons, including:
    - Individuals belonging to socio-cultural identities such as **kinner, hijra, aravani and jogta**, as well as eunuchs.
    - Persons with specified congenital variations in sex characteristics, including primary sexual characteristics, external genitalia, chromosomes, gonadal development and endogenous hormone production or response.
    - Persons compelled, through force, inducement, deceit or undue influence, to assume or outwardly present a transgender identity through specified procedures or other means.
- The amended definition expressly excludes persons with different sexual orientations and self-perceived sexual identities. Consequently, the earlier broad statutory recognition of trans-men, trans-women and genderqueer persons has been removed.

Medical Board and Certification:

- The amendment provides for a **Medical Board**, headed by a Chief Medical Officer or Deputy Chief Medical Officer, to examine applications for a transgender identity certificate.
- The District Magistrate issues the certificate after examining the Medical Board's recommendation and may seek assistance from additional medical experts.
- A person undergoing surgery to change gender must apply for a revised certificate indicating the change. The medical institution concerned is required to furnish the relevant details to the District Magistrate and designated authority.
- These provisions replace the earlier emphasis on self-declaration with a medical and administrative verification process.

Additional Criminal Provisions:

- The amendment introduces stricter penalties for specified acts involving the forced assumption of a transgender identity, including kidnapping and causing grievous hurt or severe injury to compel a person to adopt such an identity.
- It also criminalises forcing a person to present themselves as transgender and using them for begging, servitude or forced labour. Penalties are higher when the victim is a child.

Concerns Raised by the Petitioners

Protection of Women-Specific Rights:

- The petitioners argue that laws addressing sexual offences, workplace harassment and domestic violence were designed to address women's specific vulnerabilities. They contend that insufficient clarity regarding eligibility could create uncertainty in the implementation of these protections.
- They also raise concerns about the possible overlap between gender identity-based claims and benefits reserved specifically for women, including representation in local bodies and women-only welfare schemes.
- The **Constitution (106th Amendment) Act, 2023**, commonly known as the Women's Reservation Act, provides for one-third reservation of seats for women in the Lok Sabha, State Legislative Assemblies and the Delhi Legislative Assembly, subject to its constitutional implementation provisions. The petition raises questions about eligibility and the scope of women-specific reservations.

Single-Sex Spaces, Privacy and Safety:

- Prisons, shelters, hostels, washrooms and other sex-segregated facilities involve considerations of privacy, dignity and physical safety.
- Women's organisations argue that clear eligibility rules are necessary to protect these interests, while transgender rights groups emphasise the need to prevent exclusion, harassment and discrimination.
- Women's sporting categories also raise questions concerning fair competition and eligibility criteria, which may require sport-specific evidence and regulations.

Verification and Legislative Clarity:

- Critics of self-identification argue that the absence of objective verification could create difficulties in administering benefits where eligibility depends on sex-specific criteria.
- Conversely, critics of medical certification argue that compulsory medical assessment and administrative approval undermine personal autonomy, privacy and the right to self-determine gender identity.
- The dispute highlights the need for Parliament to clarify the relationship between gender identity-based entitlements and protections specifically designed for women.

Counterarguments: Constitutional and Social Significance of Transgender Rights

Constitutional Morality and Individual Dignity:

- The **Justice K.S. Puttaswamy v. Union of India (2017)** judgment recognised privacy as a fundamental right, while **Navtej Singh Johar v. Union of India (2018)** strengthened constitutional protection for individual identity, dignity and personal autonomy.
- These constitutional principles support the argument that gender identity is an important aspect of personal liberty and that legal recognition should not depend entirely on biological characteristics or compulsory medical procedures.

- The State must protect transgender persons from discrimination while ensuring that restrictions on fundamental rights satisfy constitutional requirements.

Social Exclusion and Unequal Access:

- Transgender persons continue to face discrimination in education, employment, healthcare, housing and access to public services.
- The **2011 Census** recorded approximately **4.88 lakh** persons under the transgender category, although community organisations have argued that the actual population is undercounted.
- The NALSA judgment's directions on reservation and welfare have faced implementation gaps, while several States have struggled to establish effective welfare institutions and provide adequate social protection.

Concerns Regarding the 2026 Amendment:

- Opponents argue that the narrowed statutory definition excludes several gender identities that were covered under the original 2019 Act.
- Medical-board-based certification may create barriers to legal recognition, particularly for persons who cannot access specialised medical facilities or do not wish to undergo medical assessment.
- The constitutional validity of these provisions remains subject to judicial examination; the Supreme Court has not yet finally settled the challenges.

International Developments: Different Legal Approaches

United Kingdom:

- In **For Women Scotland Ltd. v. The Scottish Ministers (2025)**, the United Kingdom Supreme Court held that the terms "sex", "woman" and "man" under the **Equality Act 2010** refer to biological sex.
- The judgment concerned the interpretation of United Kingdom legislation and does not automatically determine the constitutional or statutory position in India.
- The Court also clarified that transgender persons continue to receive protection against discrimination on the ground of gender reassignment.

United States:

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- Recent legal and policy developments have addressed the use of biological sex as a basis for eligibility in women's sporting categories.
- These developments demonstrate that different jurisdictions are adopting distinct approaches to balancing gender identity, sex-based classification and fair participation in sports.

Way Forward: Balancing Equality, Dignity and Safety

- **Constitutional balance:** Policies should protect the dignity, equality and privacy of transgender persons while addressing legitimate concerns regarding women's safety, representation and sex-specific entitlements.
- **Context-specific regulation:** Sports eligibility, prison accommodation, shelters, hostels and public facilities may require separate, evidence-based rules according to their specific purposes and circumstances.
- **Legislative clarity:** Parliament should clearly define the scope of women-specific protections and transgender entitlements to reduce ambiguity and prevent arbitrary administrative decisions.

- **Accessible grievance redressal:** Independent complaint mechanisms, legal assistance and safeguards against discrimination should be strengthened for both women and transgender persons.
- **Stakeholder consultation:** The government should involve women's organisations, transgender communities, legal experts, medical professionals and human-rights institutions in framing and reviewing policies.
- **Constitutional scrutiny:** Any classification or restriction must satisfy constitutional standards of equality, non-arbitrariness, proportionality and protection of fundamental rights.

Value Addition for UPSC

- **GS Paper II:** Fundamental Rights, constitutional interpretation, judicial activism, social justice, gender equality and vulnerable sections.
- **GS Paper I:** Social empowerment, gender issues, discrimination and the position of transgender persons in Indian society.
- **GS Paper III:** Issues relating to sports governance and institutional regulation, where relevant.
- **Important Constitutional Provisions:** Article 14 — Equality before law; Article 15 — Prohibition of discrimination; Article 16 — Equality of opportunity in public employment; Article 19 — Protection of specified freedoms; Article 21 — Right to life and personal liberty.
- **Important Judgments:** NALSA v. Union of India (2014), Justice K.S. Puttaswamy v. Union of India (2017), Navtej Singh Johar v. Union of India (2018) and For Women Scotland Ltd. v. The Scottish Ministers (2025).
- **Analytical Perspective:** The issue requires a constitutional approach that protects gender identity and individual dignity while ensuring that sex-based safeguards, equality and privacy are addressed through clear, proportionate and context-specific legal provisions.

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QUESTIONS

1. Consider the following pairs of Constitutional Articles and their corresponding Directive Principles of State Policy (DPSP) relevant to worker welfare:

Constitutional Provision	Primary Objective / Protection
1. Article 39(e)	Protection of health and strength of workers
2. Article 41	Right to work, to education, and to public assistance in cases of unemployment/old age
3. Article 42	Provision for just and humane conditions of work and maternity relief
4. Article 43	Securing a living wage and decent standard of life for workers

How many of the above pairs are correctly matched?

(A) Only one pair

(B) Only two pairs

(C) Only three pairs

(D) All four pairs

2. Consider the following energy sector components and carriers:

(1) Solar Photovoltaics

(2) Off-shore Wind Energy

(3) Pumped-Storage Hydropower

(4) Green Hydrogen

How many of the above are classified as primary renewable energy sources?

(A) Only one

(B) Only two

(C) Only three

(D) All four

3. Consider the following statements regarding the virological and epidemiological characteristics of Orthoebolavirus:

(1) Human-to-human transmission of Ebola virus can occur before the onset of clinical symptoms.

(2) All six identified species of Orthoebolavirus have been documented to cause clinical disease in humans.

(3) Monoclonal antibody therapies Inmazeb and Ebanga are approved for infections caused by multiple Orthoebolavirus species.

(4) Fruit bats are suspected natural hosts of orthoebolaviruses, although their reservoir status remains unconfirmed.

How many of the above statements are correct?

(A) Only one

(B) Only two

(C) Only three

(D) All four

4. With reference to the regulation of Virtual Digital Assets (VDAs) in India, consider the following statements:

(1) Sections 115BBH and 194S of the Income-tax Act, 1961 deal with taxation and TDS, respectively, on VDA transfers.

(2) Crypto holdings with FIU-IND-registered service providers are covered under statutory deposit insurance.

(3) Specified VDA service providers are classified as reporting entities under the Prevention of Money Laundering Act, 2002.

(4) FIU-IND registration requires VDA service providers to meet prescribed capital adequacy norms.

Which of the statements given above are correct?

(A) 2 and 4 only

(B) 1, 2 and 3 only

(C) 1 and 3 only

(D) 1, 3 and 4 only

5. With reference to the Supreme Court's judgment in NALSA v. Union of India (2014), consider the following Articles of the Constitution:

(1) Article 14

(2) Article 15

(3) Article 16

(4) Article 19

(5) Article 21

How many of the above were relied upon by the Supreme Court in recognising the constitutional rights of transgender persons?

(A) Only two

(B) Only three

(C) Only four

(D) All five

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ANSWER KEY

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

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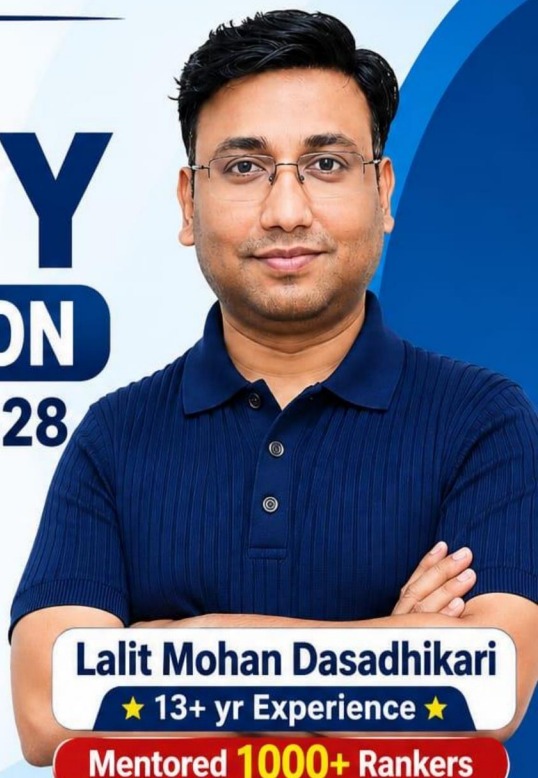
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oashub19

oashub19

OASHUB22

oashub19@gmail.com

M5/17, Acharya Vihar Bhubaneswar 751022

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