



SAMARTHYA IAS · AHMEDABAD

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Your Complete UPSC Current Affairs Companion

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Electoral Integrity, Administrative Neutrality, and Institutional Accountability



STORY 1 The Hindu

Delhi Electoral Officers Listed as Objectors Without Reasons in Draft Roll

Electoral Registration Officers and Assistant Electoral Registration Officers in Delhi were identified as objectors against 25 electors in Form 10 public reports, leaving the mandatory reason column entirely blank during September 2026.

The unusual procedure occurred across multiple electoral constituencies in New Delhi, including Sadar Bazar, Malviya Nagar, Chhattarpur, Kirari, and Vikaspuri, where election officials directly initiated objections against voters flagged for discrepancies.

Form 10 reports revealed 1,997 total elector objections filed using Form 7 between September 21 and 27, 2026, with the 25 official-led cases standing out as sole entries lacking written justification.

Former Election Commissioner Ashok Lavasa observed that election officials filing Form 7 objections directly is unheard of, emphasizing that statutory procedures require neutral administrative inquiry rather than official filing of objections.

The incident underscores critical GS Paper II themes regarding electoral administration transparency, institutional checks and balances, procedural due process, and upholding voter franchise rights under constitutional electoral frameworks.



Protests at Mumbai's Shivaji Park Demand Chief Election Commissioner's Resignation

Thousands of demonstrators gathered outside Shivaji Park in Mumbai on Gandhi Jayanti to protest alleged electoral roll irregularities and demand the immediate resignation of Chief Election Commissioner Gyanesh Kumar.

Organised by the Cockroach Janta Party led by conveners Abhijeet Dipke and Saurav Das, the demonstration proceeded without police permission, featuring prominent public figures including actor Shabana Azmi and singer Vishal Dadlani.

Demonstrators carrying the national tricolour raised slogans against the Election Commission of India's Special Intensive Revision exercise, highlighting public distrust regarding voter list deletions and administrative transparency across urban centers.

The protest reflects growing civic mobilization surrounding electoral governance, following political friction and legal scrutiny over institutional impartiality and voter registration processes in major states like Maharashtra.

For UPSC GS Paper II, the development illustrates public accountability mechanisms, freedom of peaceful assembly under Article 19, and the vital role of civic oversight in safeguarding democratic electoral processes.



FBI Issues Internal Patel Report to Review Historical Institutional Failures

The Federal Bureau of Investigation circulated an internal message introducing the Patel Report, aimed at critically examining past administrative and operational shortfalls across the agency's history to enforce institutional accountability.

Authored under Director Kash Patel, the internal document was communicated to FBI workforce members by co-deputy directors Christopher Raia and Andrew Bailey, marking Bailey's final working day following his formal resignation.

The report departs from Patel's confirmation hearing pledge not to look backward, following widespread structural terminations and internal investigations targeting former senior officials involved in politically sensitive investigations.

Institutional restructuring within premier investigative agencies reflects broader executive oversight debates, balancing retroactive organizational scrutiny against potential perceptions of political retribution and compromised investigative independence.

In UPSC GS Paper II Comparative Governance, the precedent demonstrates mechanisms for internal administrative auditing, police reform, institutional transparency, and maintaining bureaucratic neutrality in public security agencies.

UPSC RELEVANCE

Focus on the role of the Election Commission of India, statutory procedures under the Representation of the People Act, constitutional safeguards under Article 324, and public trust in civil administration.

PRELIMS FACTS

- Form 7 under Indian electoral rules is specifically utilized by applicants to object to the inclusion of a name or seek deletion of an existing name in the electoral roll.
- Form 10 serves as the official public register listing all objections filed against the inclusion of electors in draft electoral rolls during revision drives.
- Under Article 324 of the Constitution, the superintendence, direction, and control of the preparation of electoral rolls is vested in the Election Commission of India.

MAINS FRAMEWORK

Intro: Electoral roll integrity forms the cornerstone of representative democracy. Recent procedural anomalies during revision drives highlight the delicate balance between official vigilance, administrative neutrality, and safeguarding fundamental voting rights.

DIMENSIONS

- **Procedural Integrity vs. Official Overreach:** The unusual practice of Electoral Registration Officers acting as objectors without recording mandatory reasons undermines statutory safeguards and risks arbitrary voter exclusion.
- **Civic Oversight and Democratic Protests:** Mass public mobilizations against Special Intensive Revision (SIR) exercises reflect heightened voter consciousness and demand institutional transparency from constitutional bodies.
- **Institutional Reforms and Audit Mechanisms:** Comparative governance models demonstrate that internal institutional audits must strictly uphold procedural due process and political neutrality to retain public confidence.

Way forward: Standardize digitized verification protocols with mandatory written justification for every objection, enforce strict administrative neutrality guidelines for polling officers, and establish independent appellate grievance mechanisms.

PYQ LINK

Discuss the role of the Election Commission of India in conducting free and fair elections and maintaining the purity of electoral rolls.

KEY TERMS

Electoral Registration Officer

Form 7 Objections

Special Intensive Revision

Article 324

Bureaucratic Neutrality

02

GS PAPER II & GS PAPER III - PUBLIC POLICY, REAL ESTATE REGULATION & GOVERNANCE

Regulatory Takings, Unsolicited Financial Contracts, and Landowner Protection



STORY 1 **Times of India**

North Carolina Supreme Court Remands Land Compensation Case Over 20-Year Development Restrictions

The North Carolina Supreme Court ordered trial judges to determine monetary compensation for a landowner whose 9.93-acre property section was restricted for nearly two decades under state transportation corridor mapping.

Landowner Elizabeth Mata purchased a 94-acre tract in 1973, after which state authorities earmarked a corridor across her parcel for Interstate 540, severely restricting building and sales rights without executing final purchase.

The state Supreme Court ruled that indefinite land restrictions imposed under North Carolina's former Map Act constituted an unconstitutional regulatory taking, entitling property owners to formal valuation and fair market compensation.

The judgment reinforces legal doctrines governing eminent domain, establishing that prolonged government encumbrances on private real estate without execution or compensation violate constitutional property guarantees.

For UPSC GS Paper II and III, the case highlights principles of land acquisition jurisprudence, regulatory takings, equitable valuation, and administrative accountability in public infrastructure planning.



STORY 2 **Times of India**

Maryland Enacts Enforceable Ban on Unsolicited Financial Checks in Home Purchase Offers

A new state law taking effect on October 1 in Maryland bans real estate buyers and investors from sending unsolicited negotiable financial instruments alongside unsolicited offers to purchase residential properties.

The legislation, designated Senate Bill 582 and signed by Governor Wes Moore, was triggered after aggressive direct-mail marketers sent an unexpected \$234,368.25 negotiable check to a homeowner in suburban Baltimore.

The banned marketing tactic targeted off-market homeowners by using high-value checks to pressure sellers into binding property acquisitions, bypassing competitive market valuations and consumer protection safeguards.

Legislators enacted the ban to curtail predatory real estate practices, protect vulnerable or elderly homeowners from coercive legal commitments, and promote transparency within private property transfers.

In UPSC GS Paper II Public Policy, the statutory measure provides a model for regulatory interventions curbing predatory consumer marketing, contractual coercion, and unethical financial practices in housing markets.

UPSC RELEVANCE

Examine judicial doctrines on eminent domain, regulatory takings, fair market compensation, and consumer protection laws against predatory land acquisition practices.

PRELIMS FACTS

- Regulatory taking occurs when government land-use restrictions severely restrict private property use, entitling owners to just compensation without physical acquisition.
- Legislative bans on unsolicited negotiable checks prevent aggressive off-market real estate tactics that bypass transparent open-market valuations.
- Under Article 300A of the Indian Constitution, no person shall be deprived of property save by authority of law, mandating statutory procedures for land restrictions.

MAINS FRAMEWORK

Intro: The balance between state-driven infrastructure planning and private property rights is pivotal for economic justice. Regulatory overreach and predatory acquisition methods demand robust statutory and judicial guardrails.

DIMENSIONS

- **Judicial Oversight of Regulatory Takings:** State corridor designations that restrict land development for decades without final acquisition amount to constructive takings, requiring mandatory retroactive compensation.
- **Legislative Protection Against Exploitative Solicitations:** Laws prohibiting unsolicited negotiable financial instruments protect vulnerable landowners from coercive, sub-market real estate transactions.
- **Socio-Economic Impact of Delayed Compensation:** Extended encumbrances on private land depress economic utility, restrict access to capital, and necessitate judicial intervention to restore property valuation rights.

Way forward: Implement time-bound corridor planning frameworks, establish transparent automated land valuation standards, and enact consumer protection laws against deceptive property acquisition tactics.

PYQ LINK

Examine the constitutional principles governing eminent domain and land acquisition compensation to safeguard citizens' property rights.

KEY TERMS

Eminent Domain

Regulatory Takings

Map Act

Predatory Financial Practices

Right to Fair Compensation

ACTS & ARTICLES

Article 300A of the Constitution of India

RFCTLARR Act, 2013

Real Estate (Regulation and Development) Act, 2016

Maryland Senate Bill 582 (2026)

03

GS PAPER III - ENVIRONMENT, SUSTAINABLE DEVELOPMENT & RENEWABLE ENERGY

Circular Infrastructure Waste Management and Agri-Energy Dual-Use Models



London's Elizabeth Line Tunnel Soil Restores Essex Coastal Wetland Habitat

Over three million tonnes of soil excavated during construction of London's Elizabeth line was transported to Wallasea Island in Essex to raise ground levels and construct Jubilee Marsh coastal wetlands.

A decade after breach of historical seawalls allowed ocean water to flood the restored RSPB reserve, environmental monitoring confirmed a record wintering population of nearly 40,000 birds including Avocets and Knot.

The mega-restoration project transformed centuries-old agricultural land separated from the sea into a 558-acre thriving intertidal ecosystem through strategic collaboration between Transport for London and conservation societies.

Instead of disposing of tunnelling spoil in landfills as industrial waste, the project created feeding, nesting, and refueling habitats, establishing a benchmark for circular economy practices in public infrastructure works.

In UPSC GS Paper III Environment, this initiative illustrates sustainable waste utilization, habitat restoration, climate resilience through coastal wetlands, and eco-friendly infrastructure planning.



Oregon Wheat Farm Integrated With Wind Turbines Yields Dual Revenue Model

A wheat-farming family in Sherman County, Oregon, successfully combined commercial grain production with renewable power by hosting 13 industrial wind turbines across their property within Biglow Canyon wind farm.

Farmers Kevin and Kathryn McCullough reported that lease payments for operating wind turbines generate approximately \$100,000 annually in steady supplementary income while conventional crop harvesting continues uninterrupted beneath the turbines.

The integrated land-use arrangement demonstrates how clean energy infrastructure can be seamlessly blended into active rural agriculture without sacrificing crop yields or food security.

Dual-revenue farming models provide vital financial buffers against agricultural market volatility, climate-induced drought risks, and fluctuating crop prices, ensuring long-term economic stability for rural landowners.

For UPSC GS Paper III, the case provides key insights into agro-renewable integration, farm income diversification, dual land-use planning, and clean energy transition models for rural development.

UPSC RELEVANCE

Analyze circular economy practices in large infrastructure projects, wetland ecosystem restoration, and dual-use land planning models like agro-voltaics and farm-integrated wind power.

PRELIMS FACTS

- Wallasea Island's Jubilee Marsh in Essex represents one of Europe's largest coastal wetland restoration projects powered by excavated infrastructure soil.
- Dual land-use farming models integrate commercial renewable energy installations like wind turbines directly into active grain crop fields without reducing arable land utility.
- Coastal wetlands act as vital carbon sinks, natural storm buffers, and habitats for migratory bird species under the Ramsar Convention framework.

MAINS FRAMEWORK

Intro: Rapid infrastructure development generates massive material waste, while energy expansion competes with agricultural land. Integrated resource management—combining spoil reuse for habitat restoration and dual-use farming—offers sustainable development solutions.

DIMENSIONS

- **Infrastructure Spoil Recycling and Habitat Creation:** Reutilizing millions of tonnes of subterranean railway soil for coastal wetland creation converts potential urban waste into biodiversity havens and natural climate defenses.
- **Agri-Energy Synergy and Rural Livelihoods:** Co-locating utility-scale wind turbines on active farmland creates resilient, multi-stream revenue sources for farmers without jeopardizing food security or agricultural production.
- **Policy Integration for Environmental Sustainability:** Aligning megaprojects with ecological offset frameworks optimizes land-use efficiency, promotes circularity, and supports global conservation targets.

Way forward: Mandate circular material reuse mandates in national infrastructure tenders, standardize policy guidelines for dual-use agro-renewable projects, and incentivize private landowners to participate in eco-restoration.

PYQ LINK

How can circular economy principles and integrated land-use models balance infrastructure development with ecological restoration and rural livelihood security?

KEY TERMS

Circular Economy

Wetland Restoration

Agro-Voltaics

Dual Land-Use Model

Ecological Conservation

ACTS & ARTICLES

Environment Protection Act, 1986

National Clean Energy Fund Framework

Ramsar Convention on Wetlands

UN Sustainable Development Goal 12 & Goal 15

Strategic Himalayan Infrastructure and High-Speed Rail Connectivity



STORY 1 **The Hindu**

Vande Bharat Achieves 100 kmph Speed Test Across Chenab and Anji Bridges

A Vande Bharat Express successfully crossed the world's highest railway bridge over the Chenab River and India's first cable-stayed Anji Bridge at 100 kmph following official speed limit upgrades.

Northern Railway's Jammu division officially raised the maximum permissible train operational speed from 75 kmph to 100 kmph across the critical 111-km Shri Mata Vaishno Devi Katra-Banihal broad-gauge section.

Senior Divisional Commercial Manager Uchit Singhal confirmed the successful speed trials conducted on October 1, 2026, marking an essential operational milestone for the megaproject.

The Udhampur-Srinagar-Baramulla Railway Link (USBRL) project aims to establish seamless, all-weather broad-gauge rail transit connecting the Kashmir Valley to the rest of India's railway grid.

For UPSC GS Paper III, the achievement highlights mountain railway engineering milestones, national security supply routes, strategic border infrastructure expansion, and regional economic integration in Jammu & Kashmir.

UPSC RELEVANCE

Focus on engineering marvels in difficult topographies, national strategic integration through USBRL project, and structural safety standards for high-altitude transportation.

PRELIMS FACTS

- The Chenab Bridge in Jammu & Kashmir stands at 359 meters above the river bed, making it the highest railway arch bridge in the world.
- The Anji Khad Bridge is recognized as India's first cable-stayed railway bridge, engineered specifically for rugged Himalayan terrain.
- The Udhampur-Srinagar-Baramulla Railway Link (USBRL) provides all-weather rail connectivity between the Kashmir Valley and the national broad-gauge network.

MAINS FRAMEWORK

Intro: The operationalization and speed escalation on Northern Railway's Katra-Banihal section represents a landmark achievement in mountain engineering, national integration, and strategic mobility in fragile Himalayan ecosystems.

DIMENSIONS

- **Strategic and Geo-Political Integration:** All-weather, high-speed rail links ensure seamless logistics for defence forces and integrate isolated border regions with mainland national supply chains.
- **Engineering Excellence in Extreme Terrain:** Successfully operating high-speed trains at 100 kmph across the world's highest arch bridge and India's first cable-stayed rail bridge validates advanced structural engineering capabilities.
- **Socio-Economic Transformation of J&K:** Enhanced passenger and freight transit reduces travel time, boosts regional tourism, lowers commodity transport costs, and generates local employment.

Way forward: Incorporate continuous sensor-based structural health monitoring systems, expand last-mile feeder networks, and enforce stringent environmental safeguards against landslides and seismic hazards.

PYQ LINK

Examine the strategic and economic significance of major railway infrastructure projects in Himalayan border regions.

KEY TERMS

Chenab Bridge

Anji Khad Bridge

USBRL Project

Broad-Gauge Connectivity

Structural Health Monitoring

ACTS & ARTICLES

Railways Act, 1989

PM Gati Shakti National Master Plan

Article 370 operational developments framework

National Disaster Management Guidelines for Landslides

05

GS PAPER II - INTERNATIONAL RELATIONS & INDIAN DIASPORA

Global Diaspora Mobility, Student Visa Regulation, and Reverse Migration



Australia Implements Strict Visa Rules to Eliminate Student Visa Hopping

Australia implemented stringent visa regulations effective October 2, prohibiting international students from engaging in visa hopping to endlessly prolong their stay on temporary study visas.

The Department of Home Affairs instituted strict scrutiny over education agents accused of selling false permanent residency hopes, cracking down on unaccredited courses used primarily as work visa backdoors.

The policy overhaul restricts international students from transferring into non-genuine study tracks or bridging visas onshore, mandating strict compliance with original educational enrolments.

Indian students constitute one of Australia's largest international scholar groups, making these tightened compliance measures crucial for prospective Indian applicants and foreign education consultants.

For UPSC GS Paper II International Relations, the story illustrates global labor market migration regulations, foreign education standards, international mobility agreements, and diaspora student welfare.



Indian Expatriate Plans Return to Mumbai After 12 Years Citing US Systemic Challenges

A 35-year-old Mumbai native decided to return to India after spending 12 years in the United States, planning to take over his family's construction enterprise generating Rs 1 crore annual turnover.

Accumulating \$360,000 in savings, the professional characterized Western lifestyles as superficial, highlighting immigration uncertainty and green card delays as primary catalysts for his decision.

He expressed strong reluctance to subjecting his future children to the protracted, stressful US visa immigration process, reflecting broader anxieties among skilled non-resident Indian professionals.

The personal narrative underscores an emerging micro-trend of reverse brain drain, where mid-career Indian diaspora members leverage acquired global capital to return to thriving domestic commercial sectors.

In UPSC GS Paper II Diaspora and Economic Growth, this highlights socio-economic drivers of reverse migration, human capital re-integration, and changing global perceptions of Indian

economic stability.

UPSC RELEVANCE

Analyze international migration policy shifts, tightening student visa regulations, human capital dynamics, and brain gain opportunities through Indian diaspora return.

PRELIMS FACTS

- 'Visa hopping' refers to the practice where international students continually switch course enrolments or extend temporary visas to prolong stay without completing educational qualifications.
- Australia's October 2026 visa reforms restrict student visa holders from transitioning into onshore work or temporary bridging visas to curb unvetted educational agents.
- Indian diaspora remittances exceed \$100 billion annually, with returning professionals bringing significant capital and domain expertise to domestic manufacturing and services.

MAINS FRAMEWORK

Intro: As Western economies tighten immigration rules to regulate education sectors, shifting international student policies are accelerating reverse migration trends among highly skilled Indian expatriates.

DIMENSIONS

- **Regulatory Scrutiny in Destination Nations:** New Australian rules curbing visa hopping target exploitative recruitment practices, forcing international students to adhere strictly to legitimate academic pathways.
- **Socio-Economic Push and Pull Factors:** High living costs, prolonged green card/visa uncertainties overseas, and robust domestic business opportunities in India drive non-resident Indians (NRIs) toward reverse migration.
- **Leveraging Diaspora Capital for National Growth:** Returning professionals inject international capital, managerial expertise, and entrepreneurial capacity into family enterprises and domestic industrial ecosystems.

Way forward: Establish structured diaspora integration cells, streamline cross-border wealth transfer procedures, and regulate domestic study-abroad agencies to protect aspiring overseas students.

PYQ LINK

Discuss how changing immigration policies in Western democracies affect Indian international students and influence diaspora return migration patterns.

KEY TERMS

Visa Hopping

International Student Mobility

Reverse Brain Drain

Human Capital Accumulation

Diaspora Engagement Policy

ACTS & ARTICLES

Emigration Act, 1983

Foreign Exchange Management Act (FEMA), 1999

Australian Migration Amendment Regulations (2026)

Social Mobility, Gender-Inclusive Transport, and Free Public Transit Policy



STORY 1 The Hindu

Tamil Nadu Expands 'Vettri Payanam' No-Fare Bus Travel Scheme to Cover Mofussil and Express Routes

Tamil Nadu Chief Minister C. Joseph Vijay launched the expanded 'Vettri Payanam' scheme, extending no-fare public bus travel benefits for women and transgender persons across multiple transit categories.

Madurai District Collector Nishant Krishna officially inaugurated the expanded local rollout at the Mattuthavani MGR bus stand, deploying 705 designated transport buses across the regional network.

Under the expanded framework, eligible beneficiaries can travel free of charge on Ordinary, Express, Limited Stop Service, and Deluxe town buses, as well as ordinary mofussil and hill route buses.

In Madurai zone alone, Tamil Nadu State Transport Corporation (TNSTC) allocated 665 city buses (405 Ordinary, 64 Express, 196 Deluxe) and 40 Mofussil buses to execute the social welfare scheme.

In UPSC GS Paper II Governance and Social Justice, the policy serves as a case study for gender-sensitive public infrastructure, social mobility enhancement, public subsidy administration, and transgender inclusion.

UPSC RELEVANCE

Examine welfare state interventions, gender-inclusive urban planning, public transit subsidies, and economic empowerment of marginalized social groups.

PRELIMS FACTS

- Tamil Nadu's expanded 'Vettri Payanam' initiative provides fare-free travel for women and transgender persons across ordinary, express, deluxe, mofussil, and hill route public buses.
- Transgender rights in India are protected under the Transgender Persons (Protection of Rights) Act, 2019, mandating non-discrimination in public facilities.
- Public bus transit subsidies form a major component of state-level social sector expenditures aimed at enhancing female labor force participation rates.

MAINS FRAMEWORK

Intro: Access to affordable urban public transport is directly linked to social mobility and economic agency. Expanding fare-free transit for women and transgender persons represents a transformative welfare model.

DIMENSIONS

- **Economic Empowerment and Labor Mobility:** Eliminating commute costs increases disposable income for low-income households and enables women and marginalized groups to seek employment farther from home.
- **Social Inclusion of Transgender Persons:** Explicitly including transgender citizens in state fare-free bus schemes breaks institutional stigma and operationalizes statutory equality under Article 15.
- **Fiscal Sustainability and Public Transit Quality:** Balancing zero-fare welfare mandates with transport state enterprise budgets requires efficient state subsidies and fleet modernization.

Way forward: Implement dedicated fund allocations for state transport undertakings, introduce digital transit smart cards for seamless tracking, and upgrade fleet infrastructure to ensure safe and accessible commuting.

PYQ LINK

Evaluate the role of targeted welfare schemes and subsidized public transport in promoting female labor force participation and social inclusion.

KEY TERMS

Fare-Free Transit

Gender-Inclusive Mobility

Transgender Rights

Social Subsidies

Public Transport Operations

ACTS & ARTICLES

Article 15 and Article 21 of the Constitution of India

Transgender Persons (Protection of Rights) Act, 2019

Motor Vehicles Act, 1988

National Urban Transport Policy (NUTP)

07

GS PAPER III - INDIAN ECONOMY, BANKING GOVERNANCE & CONSUMER PROTECTION

Banking Regulation, Consumer Compensation, and Fraud Liability



STORY 1 **The Hindu**

Kalaburagi Consumer Court Orders Canara Bank to Refund ₹5.04 Lakh Over Unauthorized Transactions

The District Consumer Disputes Redressal Commission in Kalaburagi directed Canara Bank's Station Bazar branch to pay ₹4.84 lakh with interest to a customer subjected to unauthorized bank withdrawals.

Complainant Siddayya Nandikol of Hirapur suffered three unauthorized fraudulent debits totaling ₹4.84 lakh on March 17, 2025, immediately reporting the breach to both bank authorities and Cyber Police.

The Consumer Commission ruled that the commercial bank failed to protect customer funds, ordering a total compensation payout exceeding ₹5.04 lakh including legal expenses and interest accrued.

The judgment highlights institutional responsibility under RBI guidelines, establishing that banks cannot deflect liability solely to police investigations when security breaches compromise account balances.

For UPSC GS Paper III Banking and Consumer Governance, the ruling demonstrates digital payment consumer protections, bank deficiency liability, and quasi-judicial dispute resolution mechanisms.

UPSC RELEVANCE

Analyze commercial bank liability in unauthorized electronic transactions, consumer court jurisdiction, RBI guidelines on customer liability, and financial dispute redressal mechanisms.

PRELIMS FACTS

- Under RBI's customer liability guidelines, a bank customer has zero liability if an unauthorized electronic transaction occurs due to third-party breach where the deficiency lies neither with the bank nor customer.
- District Consumer Disputes Redressal Commissions hear financial compensation claims up to ₹50 lakh under the Consumer Protection Act, 2019.
- The Consumer Protection Act, 2019 defines 'deficiency of service' to include any fault, imperfection, shortcoming, or inadequacy in quality and performance of financial services.

MAINS FRAMEWORK

Intro: As digital banking expands, protecting depositors from unauthorized financial transactions is critical. Quasi-judicial consumer commissions play a pivotal role in enforcing commercial bank accountability and compensating victimized account holders.

DIMENSIONS

- **Commercial Bank Duty of Care:** Financial institutions are legally obligated to maintain secure digital payment gateways and take immediate action upon receiving notice of unauthorized debits.
- **Consumer Commission Enforcement:** Ordering banks to refund stolen principal along with penal interest enforces operational accountability and penalizes systemic banking negligence.
- **Regulatory Frameworks on Cyber Fraud:** RBI's zero-liability mandates protect consumers who promptly report unauthorized transactions, shifting the burden of proof to banking institutions.

Way forward: Strengthen real-time automated fraud detection algorithms, streamline inter-bank cyber incident reporting, and conduct widespread digital financial literacy drives across rural and semi-urban branches.

PYQ LINK

Discuss the statutory role of Consumer Protection Commissions in protecting bank depositors against unauthorized digital transactions and operational negligence.

KEY TERMS

Consumer Redressal Commission

Unauthorized Electronic Transaction

Zero Liability Policy

Deficiency of Service

Banking Ombudsman

ACTS & ARTICLES

Consumer Protection Act, 2019

Banking Regulation Act, 1949

Reserve Bank of India Circular on Limiting Liability of Customers (2017)

Information Technology Act, 2000

Practice MCQs (UPSC Prelims)

Attempt these questions on your own first. The answer key is on the next page.

GS PAPER II - POLITY

Electoral Integrity, Administrative Neutrality, and Institutional Accountability

Delhi Electoral Officers Listed as Objectors Without Reasons in Draft Roll

Q1. Regarding the electoral roll revision framework under Indian electoral law, consider the following statements: 1. Form 7 is specifically prescribed for filing objections against the inclusion of a name or seeking deletion of a name in draft electoral rolls. 2. Electoral Registration Officers (EROs) are statutory administrative authorities responsible for preparing and revising electoral rolls within assembly constituencies. 3. Under statutory rules, an Electoral Registration Officer can directly act as an objector on Form 7 without maintaining Form 10 registers. Which of the statements given above is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | B. 2 and 3 only |
| C. 1 and 3 only | D. 1, 2 and 3 |

GS PAPER II - GOVERNANCE & LAND LAW

Regulatory Takings, Unsolicited Financial Contracts, and Landowner Protection

North Carolina Supreme Court Remands Land Compensation Case Over 20-Year Development Restrictions

Q2. With reference to legal doctrines surrounding property rights and government land acquisitions, consider the following statements: 1. A 'regulatory taking' occurs when economic land use is severely restricted by government policy without acquiring formal title, entitling owners to constitutional compensation. 2. Article 300A of the Indian Constitution guarantees property as a fundamental right enforceable under Article 32 writ jurisdiction. 3. Statutory bans on sending unsolicited negotiable checks with purchase offers aim to prevent predatory off-market real estate practices. Which of the statements given above is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | B. 1 and 3 only |
| C. 2 and 3 only | D. 1, 2 and 3 |

GS PAPER III - ENVIRONMENT & RENEWABLE ENERGY

Circular Infrastructure Waste Management and Agri-Energy Dual-Use Models

London's Elizabeth Line Tunnel Soil Restores Essex Coastal Wetland Habitat

Q3. Which of the following best describes the environmental and economic advantages of dual land-use agro-renewable and circular infrastructure models? 1. Reusing excavated subterranean spoil from railway tunnels for coastal wetland construction prevents landfill waste while restoring intertidal avian ecosystems. 2. Co-locating commercial wind energy turbines on active farmland disrupts crop photosynthesis and legally bans grain cultivation beneath turbine towers. 3. Coastal

intertidal wetlands provide natural storm buffers, absorb marine carbon, and enhance biodiversity resilience under global eco-restoration frameworks. Select the correct answer using the code given below:

- A. 1 and 2 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2 and 3

GS PAPER III - INFRASTRUCTURE

Strategic Himalayan Infrastructure and High-Speed Rail Connectivity

Vande Bharat Achieves 100 kmph Speed Test Across Chenab and Anji Bridges

Q4. Consider the following statements regarding major railway infrastructure projects in India: 1. The Chenab Bridge in Jammu & Kashmir holds the record as the world's highest railway arch bridge. 2. The Anji Khad Bridge represents India's first cable-stayed railway bridge engineered for challenging Himalayan geology. 3. The Udhampur-Srinagar-Baramulla Railway Link (USBRL) project is funded under the Western Ghats Development Programme. Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3

GS PAPER III - ECONOMY

Banking Regulation, Consumer Compensation, and Fraud Liability

Kalaburagi Consumer Court Orders Canara Bank to Refund ₹5.04 Lakh Over Unauthorized Transactions

Q5. Under the Reserve Bank of India (RBI) guidelines on customer liability in unauthorized electronic banking transactions, a bank customer has ZERO liability when: 1. The unauthorized debit occurs due to a third-party breach where neither the bank nor the customer is at fault, and the customer notifies the bank within three working days. 2. The customer voluntarily shares their OTP and internet banking password with unknown third parties. 3. The loss is due to proven security deficiency or negligence on the part of the commercial bank. Select the correct answer using the code given below:

- A. 1 and 2 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2 and 3

Answer Key — Practice MCQs

Quick reference and explanations for the practice questions on the previous page.

Q1: A**Q2: B****Q3: B****Q4: A****Q5: B**

Q1 Option A · 1 and 2 only

Statements 1 and 2 are correct. Form 7 is the prescribed statutory form under the Registration of Electors Rules, 1960, for objecting to inclusion or seeking deletion of names. EROs are statutory officers designated to prepare and revise electoral rolls. Statement 3 is incorrect because Form 10 is the mandatory public list recording all Form 7 objections; election officials filing Form 7 objections directly as objectors violates standard neutral administrative procedure.

Q2 Option B · 1 and 3 only

Statements 1 and 3 are correct. A regulatory taking occurs when government land restrictions depress property value/use without formal conveyance, requiring compensation. Unsolicited check bans (such as Maryland's SB 582) directly target predatory off-market property solicitations. Statement 2 is incorrect because the 44th Constitutional Amendment (1978) removed property as a Fundamental Right; Article 300A makes it a constitutional/legal right, not a Fundamental Right enforceable directly under Article 32.

Q3 Option B · 1 and 3 only

Statements 1 and 3 are correct. Using excavated infrastructure soil (e.g., Crossrail Elizabeth Line) to create Wallasea Island wetlands exemplifies circular waste management and habitat creation. Intertidal wetlands act as key carbon sinks and ecological buffers. Statement 2 is incorrect because integrated wind farming on wheat land allows active agricultural cropping to continue uninterrupted alongside turbine operation, creating a dual revenue stream.

Q4 Option A · 1 and 2 only

Statements 1 and 2 are correct. The Chenab arch bridge (359m above river bed) is the world's highest rail arch bridge, and Anji Khad is India's first cable-stayed railway bridge. Statement 3 is incorrect because the USBRL project is a national strategic railway project in Jammu & Kashmir, not part of the Western Ghats Development Programme.

Q5 Option B · 1 and 3 only

Statements 1 and 3 are correct under RBI's circular on customer liability in unauthorized electronic transactions. Customers enjoy zero liability if the fault lies with the bank or in case of third-party breaches reported within three working days. Statement 2 is incorrect because sharing OTPs or passwords constitutes customer negligence, in which case the customer bears the entire loss until the breach is reported.