



**VAJIRAM & RAVI**  
Institute for IAS Examination

# The Analyst

**CURRENT AFFAIRS Handout**

**12th April 2026**



**CONTEXT:** PM Modi reiterates support for the implementation of the Uniform Civil Code.

## Uniform Civil Code : Basics

- **Equality Principle:** All sections of society are treated equally, irrespective of religion.
- **Core Premise:** No connection between religion and law in a modern civilization.

## Evolution of Uniform Civil Code

### Issue Of UCC – Before 1947

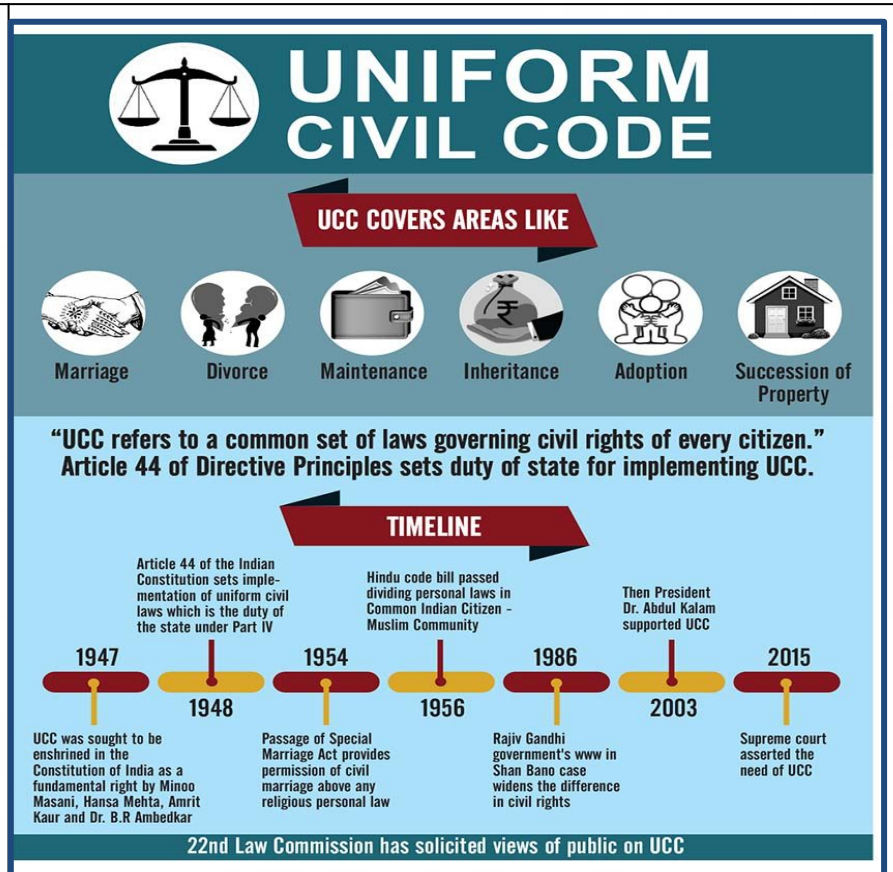
- **The Lex Loci Report Of October 1840**
- **The Queen’s 1859 Proclamation-** Promised Absolute Non-Interference In Religious Matters.

### Issue Of UCC – Post-1947

- **Jawaharlal Nehru And Dr. B.R Ambedkar** Pushed For A Uniform Civil Code.

## Key Judgements & UCC

- **Shah Bano Begum v. Mohammad Ahmed Khan (1985)**
  - Muslim woman entitled to **maintenance under Section 125 CrPC**
  - Applicable **beyond iddat period** if unable to maintain herself
  - Established **secular obligation of husband**, irrespective of religion



Article 44 of the Indian Constitution sets implementation of uniform civil code as "Duty of the state"



Demand for uniformity in codification of Indian law was first raised by The Lex Loci Report of October 1840- It stressed the importance and necessity of uniformity in the codification of Indian law, relating to crimes, evidence and contract.

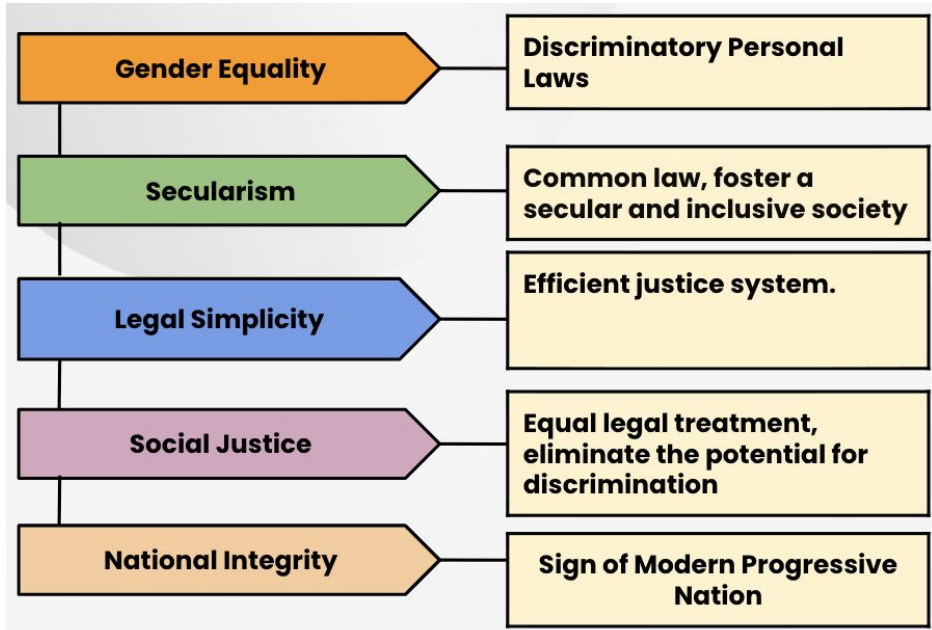


# Uniform Civil Code

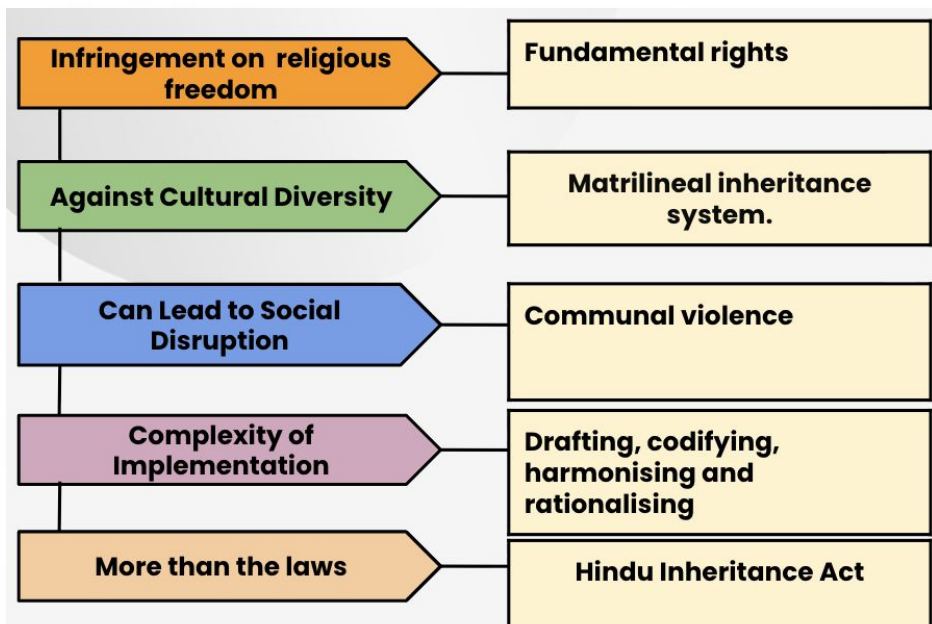
**CONTEXT:** PM Modi reiterates support for the implementation of the Uniform Civil Code.

- **Uniform Civil Code (UCC)**
  - Seeks to **eliminate contradictions in personal laws** based on religion
  - Promotes **equality, uniformity, and gender justice**
- **Sarla Mudgal v. Union of India (1995)**
  - **Conversion to Islam solely for second marriage invalid**
  - First marriage must be **legally dissolved**
  - Prevents **bigamy and misuse of personal laws**
- **Shayara Bano v. Union of India (2017)**
  - **Instant triple talaq (talaq-e-biddat) declared unconstitutional**
  - Violative of **Article 14 (equality) & dignity of women**
  - Led to enactment of **Muslim Women (Protection of Rights on Marriage) Act, 2019**

## Arguments in Favor of a Uniform Civil Code



## Challenges in implementation of a Uniform Civil Code



# Uniform Civil Code



**CONTEXT:** PM Modi reiterates support for the implementation of the Uniform Civil Code.

## What should be done?

**Consensus building:**  
Discussion and Deliberations with Stakeholders

**Unity is more important than uniformity**

**Striking a Balance:**  
eliminate only those practices that do not meet the constitutional standards.

**High Level Committee:**  
eminent Jurists

**Awareness and Sensitization Programmes**

## Mains Practice Question

Discuss the challenges and opportunities in implementing a Uniform Civil Code.

(15 Marks, 250 words)



# What is SIR Controversy in West Bengal?

**CONTEXT:** A write-up has appeared covering various aspects of SIR.

## Electoral Rolls (Voter List)



Official list of eligible voters in a constituency



Prepared by Election Commission of India (ECI) under RP Act, 1950

### Inclusion:



Citizens  $\geq 18$  years, ordinarily resident (Sec 19)



### Exclusion:



Non-citizens, Disqualified persons (Sec 16)



Purpose: Ensure free, fair, and transparent elections

## Special Intensive Revision (SIR)

Time-bound, door-to-door verification by Booth Level Officers (BLOs)



Aims to:



Add new voters



Delete ineligible names



Correct/modify entries



Ensures accurate, updated, and error-free rolls



Legal basis: Sec 21, RP Act, 1950 (ECI can revise rolls anytime with reasons)



## Judicial Stand

### Mohinder Singh Gill Case (1977):

- ECI has wide powers under Art 324
- Can act where laws (Art 327/328) are silent
- Judicial interference limited during elections (Art 329(b))
- Flexibility allowed in exceptional situations

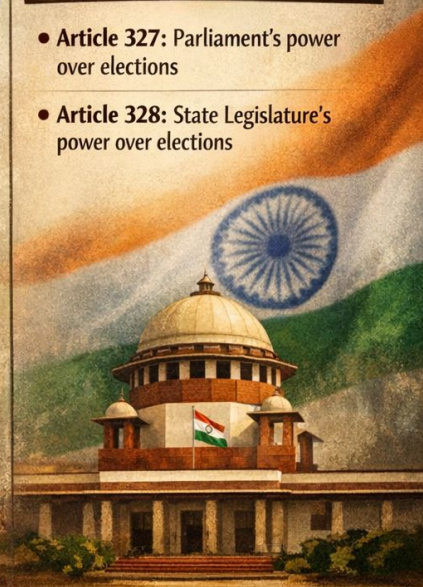
### Past SIR Exercises

- Conducted multiple times: 1952–56, 1957, 1961, 1965–66, 1983–89, 1992–95, 2002–04
- Example: Bihar last SIR in 2003



### Related Provisions

- **Article 327:** Parliament's power over elections
- **Article 328:** State Legislature's power over elections



# What is SIR Controversy in West Bengal?



**CONTEXT:** The SC stayed a Lokpal order bringing High Court Judges under its jurisdiction.

## Need for Special Intensive Revision

### 1. Accurate & Updated Electoral Rolls

- Removes **ineligible/duplicate voters**
- Adds **newly eligible & missed voters**
- Corrects errors → prevents fraud

### 2. Reflect Changing Demography

- Re-registers **migrants & shifting populations**
- Aligns rolls with **revised constituency boundaries**

### 3. Safeguards Democratic Legitimacy

- Upholds **"one person, one vote"**
- Eliminates **ghost/duplicate entries** → builds trust

### 4. Enhances Voter Participation

- Door-to-door surveys + online registration
- Improves access for **marginalized groups**

### 5. Supports Tech & Policy Reforms

- Enables **digital electoral rolls**
- Facilitates innovations like **remote/e-voting**
  - *Example:* Bihar pilot (E-SECBHR app)

## Key Concerns

### 1. Risk of Disenfranchisement

- Exclusion of common IDs (Aadhaar, ration card)
- Extra documentation → affects poor & vulnerable

### 2. Migrant Exclusion

- Difficulty proving residence due to mobility

### 3. "Stealth NRC" Fear

- Birth/legacy documents may act as **citizenship test**

### 4. Discriminatory Implementation

- Risk of **targeted exclusions** → harms representation

## 5. Lack of Consultation

- Top-down approach → impacts **illiterate/homeless voters**

### Falling numbers

The table shows the top-five (red) and bottom-five (blue) West Bengal districts in deletion of voter names that were under adjudication for 'logical discrepancies'



District Name	Deletions
Murshidabad	4,55,137
North 24 Parganas	3,25,666
Malda	2,39,375
South 24 Parganas	2,22,929
Purba Bardhaman	2,09,805
Purbo Medinipur	19,572
Bankura	6,533
Purulia	5,942
Kalimpong	2,407
Jhargram	1,240

27.1 lakh voters under adjudication were removed from electoral rolls

91 lakh voters were removed from electoral rolls in W.B. since October last year

**Choice on the line:** People whose names were deleted from voters' lists in the latest SIR exercise queue up to present their cases before judicial officers in Nadia. PTI

■ Highest number of deletions was recorded in the **Muslim-majority Murshidabad district, and the Bangladesh-bordering North 24 Parganas district**

SOURCE: ELECTION COMMISSION OF INDIA

## SIR Controversy in West Bengal

### Background

- **SIR (Special Intensive Revision)** by ECI aimed at:
  - Removing **duplicate, shifted, deceased voters**
  - Identifying **illegal immigrants**
- Conducted in multiple states, but **controversial in West Bengal**
- Led to **trust deficit between ECI & State Government** (noted by SC)

### Scale of Deletions

- Initial voters: **7.66 crore**
- Draft roll (Dec 2025):
  - **63 lakh names deleted**
  - Final voters ~ **7 crore**
- Categories:
  - **ASDD** (Absent, Shifted, Dead, Duplicate)
  - **30 lakh "unmapped voters"**
  - **1.2 crore with logical discrepancies**



# What is SIR Controversy in West Bengal?



**CONTEXT:** The SC stayed a Lokpal order bringing High Court Judges under its jurisdiction.

## Logical Discrepancies

Identified via AI-based analysis:

- Spelling mismatches (2002 vs 2025 rolls)
- 6 voters linked to same ancestor
- Age gaps beyond **15–45 years (parent-child)**
- Grandparent age gap <40 years
- Gender mismatch with name

Result:

- **~1.5 crore cases flagged**
- **~60 lakh put under “adjudication”**
- Excluded from voting pending verification

## Judicial Intervention

- **Supreme Court intervened** citing deadlock
- **~700 judicial officers deployed**
- Outcome:
  - **27 lakh names cleared**
  - Remaining can appeal in **19 ECI tribunals**

## Current Status

- Total deletions (pre-SIR 2025 list): **90.8 lakh**
- Eligible voters: **6.77 crore**
- Many under adjudication may **miss upcoming elections**

## Civil Society Concerns

- Allegations of **targeting minorities**
- High deletions in:
  - **Murshidabad, Malda, Uttar Dinajpur**
- Claims:
  - “Not revision, but rewriting of rolls”
  - Women voters also disproportionately affected

## Core Issues

- Data accuracy vs voter exclusion
- Technology vs ground verification gap
- Federal tensions (ECI vs State)
- Electoral integrity vs political bias perception

## The Path Ahead

### 1. Inclusive Documentation

- Allow **Aadhaar for residency (not citizenship)**
- Use **multiple proofs + cross-verification**

### 2. Robust Verification

- BLO verification + **periodic audits**
- Safe **Aadhaar-Voter ID linking**

### 3. Stakeholder Consultation

- Engage **political parties & civil society**
- Awareness on rules & deadlines

### 4. Legal Safeguards

- Clear ERO guidelines + **judicial oversight mechanisms**

### 5. Tech Safeguards

- **AI-based anomaly detection** (bulk deletions)
- **Blockchain logs + real-time tracking**

### 6. Inclusivity Measures

- Special camps for **migrants, disabled, tribals**
- Multilingual helplines + post-revision surveys

## Mains Practice Question

Discuss the need for Special Intensive Revision (SIR) of electoral rolls and the concerns associated with it. (10 Marks, 150 Words)



**Syllabus: GS 3: Banking Sector & NBFCs, Monetary Policy**  
**Newspaper: Indian Express, Page No. 13**

## New NBFC Norms

### RBI Reform

- NBFC Upper Layer (UL) classification now based on:
  - **Asset size  $\geq$  ₹1 lakh crore**
- Replaces:
  - **Top-10 size method**
  - **Parametric scoring model**
- Aim: **Transparency, simplicity, objectivity**

### RBI Approach Shift

- Earlier: Multi-factor (size, leverage, interconnectedness)
- Now: **Primarily asset-size based**
- $\Rightarrow$  **Less discretion, clearer compliance**

### Implications

- **Regulatory clarity  $\uparrow$**
- **Uncertainty on listing remains**
- May trigger **strategic shifts in large NBFCs**

## Non-Banking Financial Companies (NBFCs)

A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956, engaged in financial activities, but not licensed as a bank.

### Permitted Activities

NBFCs can engage in:

- Loans and advances
- Investment in shares, stocks, bonds, debentures, and government securities
- Leasing and hire-purchase
- Insurance and chit fund business



- Loans and advances
- Investment in shares, stocks, bonds

### Excluded Activities

NBFCs cannot have their principal business as:

- ✗ Agriculture
- ✗ Industrial activity
- ✗ Trading in goods (except securities)
- ✗ Provision of non-financial services
- ✗ Purchase, sale, or construction of immovable property



- Trading in goods (except, securities)
- Provision, sale, or construction of immovable

### NBFC as Part of the Financial System

NBFCs are not part of the traditional banking system,

- But they operate within the broader financial system regulated by the Reserve Bank of India.
- A company is classified as an NBFC if:
  - Financial assets  $>$  50% of total assets, and
  - Income from financial assets  $>$  50% of gross income
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- Financial assets  $>$  50% of total assets, income



- Income from financial assets  $>$  50% of gross income

### Regulation of NBFCs

- Most NBFCs are regulated by RBI
- Some are regulated by sector-specific regulators, such as:
  - Securities and Exchange Board of India  $\rightarrow$
  - Merchant Banking Companies



- Insurance Companies



# New NBFC Norms



**Syllabus: GS 3: Banking Sector & NBFCs, Monetary Policy**  
**Newspaper: Indian Express, Page No. 13**

## Banks and Non-Banking Financial Companies (NBFCs)

Basis	Banks	Non-Banking Financial Companies (NBFCs)
Acceptance of Deposits	Can accept <b>demand deposits</b> (savings & current accounts).	<b>Cannot accept demand deposits</b> ; may accept only time deposits (in some cases).
Payment & Settlement System	Part of the <b>Payment and Settlement System (PSS)</b> ; can issue <b>cheques drawn on themselves</b> .	Not part of PSS; <b>cannot issue cheques drawn on themselves</b> .
Deposit Insurance	Deposits are insured by <b>Deposit Insurance and Credit Guarantee Corporation (DICGC)</b> up to the prescribed limit.	<b>No deposit insurance</b> available to NBFC depositors from DICGC.
Reserve Requirements	Required to maintain <b>CRR, SLR</b> and other reserve ratios as prescribed by <b>Reserve Bank of India (RBI)</b> .	<b>Not required</b> to maintain CRR and SLR.
Regulatory Framework	Regulated under the <b>Banking Regulation Act, 1949</b> .	Regulated primarily under the <b>Companies Act, 1956</b> (and RBI regulations specific to NBFCs).
FDI Limits	FDI permitted up to <b>74%</b> in Private Sector Banks (subject to conditions).	FDI permitted up to <b>100%</b> under the automatic route (subject to sectoral regulations).



**Syllabus: GS 3: Tech.**

**Newspaper: Indian Express, Page No. 12**

## What is Claude Mythos?

- Advanced **AI cybersecurity system** by **Anthropic**
- Capable of:
  - Detecting **software vulnerabilities**
  - Identifying **cyber threats & exploits**
- Discovered **thousands of vulnerabilities** across:
  - Operating systems
  - Web browsers
  - Enterprise software

## Key Features

- Uses **large AI models** trained on:
  - Extensive codebases
  - System-level data
- Can:
  - Simulate attacks
  - Predict exploit pathways
  - Detect previously unknown flaws
- More **autonomous & reasoning-capable** than earlier tools.

## Why Limited Rollout?

- **High-risk dual-use technology**
  - Can be used for:
    - Defense (security testing)
    - Offense (cyber attacks)
- Risks:
  - Weaponization by malicious actors
  - Large-scale cyber vulnerabilities exposure

## Implications

- Marks shift toward **AI-driven cybersecurity**
- Raises concerns on:
  - **AI misuse in cyber warfare**
  - Need for **global AI governance & safeguards**

## Anthropic's Approach

- Launch via **controlled program (impact initiative)**
- Access limited to:
  - **Trusted researchers**
  - **Security experts**
- Focus:
  - Responsible deployment
  - Risk assessment before scaling



**Syllabus: GS 3: Fiscal Policy**

**Newspaper: Indian Express, Page No. 13**



## Windfall Tax

A temporary tax on abnormal profits due to external factors (like war, price shocks), not due to their own efficiency.

### Key Features



Levied on unexpected/excess profits (above normal levels)



Triggered by external events (e.g., global price rise, crises)



Usually sector-specific (oil, gas, energy)



Temporary & dynamic (rates may be revised frequently)

### Rationale



Capture economic rents (unearned gains)



Increase government revenue during crises



Ensure equitable distribution of gains



Protect consumers indirectly (especially in energy sector)

### What is Windfall Tax?

A windfall tax is a higher tax levied by the government on specific industries when **they experience unexpected and above-average profits.**

e.g. Petrol prices in India when barrel prices increase.



**Syllabus: GS 2:** Government Policies & Interventions, E-Governance  
**Newspaper:** Indian Express, **Page No. 10**



## UIDAI

Unique Identification Authority of India

### About

- Statutory Body:**  
Established under the Aadhaar Act, 2016
- Come into force:** 12 July 2016
- Earlier Status:** Executive body (since 2009 under Planning Commission)

### Administrative Details

- Ministry:** Ministry of Electronics and Information Technology (MeitY)
- Headquarters:** New Delhi

- Earlier Status:** 12 July
- Earlier Status:** Executive body (since 2009 under Planning Commission)

### Core Functions

#### 1. Aadhaar Generation

- Issues a 12-digit unique identification number
- Given to residents of India (not citizens)
- Based on biometric (fingerprint, iris) + demographic data



#### 2. Authentication Services

- Provides online identity authentication through:
  - Biometric authentication
  - OTP-based authentication



#### 3. Identity & Data Management

- Maintains Central Identities Data Repository (CIDR)
- Ensures: Data security and encryption  
Privacy protection



#### 4. Enabling Service Delivery

- Facilitates targeted delivery of subsidies and benefits (DBT)
- Promotes financial inclusion and welfare access
- Helps eliminate duplication and leakages



### What is Aadhaar?

A 12 digit Unique Identification Number, issued by Government of India.

### Who can get Aadhaar?

All residents of India, including children, trans-genders and the differently-abled.

### What are the benefits of Aadhaar?

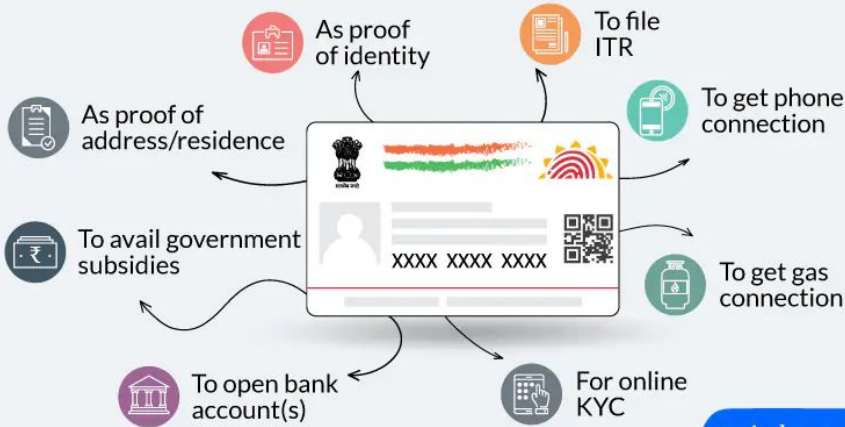
- Aadhaar is valid all over India as a Proof of Identity and Proof of Address.
- Aadhaar can help you open a bank account, get a mobile connection and avail LPG.
- In future, you would be able to access other Government and non-Government services.

"I've got my Aadhaar Number. I can tell you something about it."



**Syllabus: GS 2: Government Policies & Interventions, E-Governance**  
**Newspaper: Indian Express, Page No. 10**

## Aadhaar Card can be Used:



paisabazaar

## SUPREME COURT'S VERDICT ON AADHAAR



**Syllabus: GS 2:** Government Policies & Interventions, E-Governance  
**Newspaper:** Indian Express, **Page No. 10**

## Prelims PYQ (2018)

Q. Consider the following statements:

1. Aadhaar card can be used as a proof of citizenship or domicile.
2. Once issued, Aadhaar number cannot be deactivated or omitted by the Issuing Authority.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

## Prelims PYQ 2020

Q. Consider the following statements:

1. Aadhaar metadata cannot be stored for more than three months.
2. State cannot enter into any contract with private corporations for sharing of Aadhaar data.
3. Aadhaar is mandatory for obtaining insurance products.
4. Aadhaar is mandatory for getting benefits funded out of the Consolidated Fund of India.

Which of the statements given above is/are correct?

- a) 1 and 4 only
- b) 2 and 4 only
- c) 3 only
- d) 1, 2 and 3 only



**Syllabus: GS 3: Conservation, Environment Pollution and Degradation**  
**Newspaper: The Hindu, Page No. 10**

## KUNO NATIONAL PARK

Kuno National Park Has Been In Focus Following The Deaths Of Eight Adult Cheetahs—Three Females And Five Males—In 2023. Despite These Challenges, 17 Cubs Were Born In India, With 12 Surviving, Marking A Mixed Outcome For The Cheetah Reintroduction Project.

### GEOGRAPHY

Positioned on the Vindhyan Hills near Rajasthan's Border, the park's terrain includes Plateaus, Ridges, and Grasslands, Influenced by the Arid Vegetation.

### FEATURES

Kuno is bisected by the Kuno River, support 33 Mammals, 206 Bird Species, and Reptiles such as Indian Pythons.

## FLORA AND FAUNA

(Cheetahs)

(Asiatic Lions)

(Leopards)

(Sambar)

(Blue Bull)

(Gharial)

## THE HOMES FOR CHEETAH IN INDIA

Three potential wildlife sanctuaries that would support cheetah population

**Shahgarh**  
Area: About 4,000km<sup>2</sup>  
A fenced region close to India-Pakistan border

**Kuno-Palpur**  
Area: 344.686km<sup>2</sup>  
Part of Kathiawar-Gir dry deciduous forests

**Nauradehi**  
Area: 1,197km<sup>2</sup>  
Spreads over the southern area of Vindhya Range of hills

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### Gandhi Sagar Wildlife Sanctuary

- Second home for cheetahs in India after Kuno National Park
- Located on the **northern border of Mandstaur and Neemuch** districts .
- Vast **open landscapes with sparse vegetation and rocky terrain**, small patches of dense forests.
- **Chambal river**
- **Flora-** Salai, Kardhai, Dhavada, Tendu, Palash etc.
- **Fauna-** Chinkara (Indian Chikara), Nilgai and Sambhar.



**Q1. Regarding the Uniform Civil Code, consider the following statements:**

1. It seeks to replace personal laws of all religious communities with a common set of laws governing marriage, divorce, inheritance, and adoption.
2. It is explicitly enforceable as a Fundamental Right under Part III of the Constitution.
3. The Constitution places it under the Directive Principles of State Policy.
4. The Parliament alone has the exclusive power to legislate on this subject.

**How many of the statements given above is/are correct?**

- a) Only One
- b) Only Two
- c) Only Three
- d) All Four

**Answer: b**

**Q2. With reference to the Special Intensive Revision (SIR) of electoral rolls conducted by the Election Commission of India, consider the following statements:**

1. It is undertaken to ensure that electoral rolls are free from duplications, errors, and ineligible entries.
2. It involves house-to-house verification by Booth Level Officers (BLOs).
3. It is conducted annually across the country in a uniform manner as mandated by the Constitution.
4. During SIR, new voters cannot be added to the electoral rolls.

**Which of the statements given above is/are correct?**

- a) 2 and 4 only
- b) 1, 2 and 3 only
- c) 1, 2, 3 and 4
- d) 1 and 2 only

**Answer: d**

**Q3. Regarding the Banks and Non-Banking Financial Companies (NBFCs) in India, consider the following statements:**

1. NBFCs can accept demand deposits from the public in the same manner as commercial banks.
2. The Reserve Bank of India regulates both Banks and NBFCs, but only banks are part of the payment and settlement system.

3. Deposits in NBFCs are insured under the Deposit Insurance and Credit Guarantee Corporation (DICGC).

4. NBFCs can engage in lending activities but cannot issue cheques drawn on themselves.

**How many of the statements given above is/are correct?**

- a) Only One
- b) Only Two
- c) Only Three
- d) All Four

**Answer: b**

**Q4. With reference to "Claude Mythos", recently seen in discussions, consider the following statements:**

1. It refers to the internal behavioural framework governing responses of AI systems developed by Anthropic.
2. It is explicitly codified in a legally binding international treaty on Artificial Intelligence ethics.
3. It draws upon principles such as harmlessness, honesty, and helpfulness in AI outputs.

**Which of the statements given above is/are correct?**

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

**Answer: c**

**Q5. With reference to "Windfall Tax", consider the following statements:**

1. It is imposed on companies that earn unusually high profits due to external and unforeseen circumstances.
2. In India, windfall tax has primarily been levied on the agricultural sector during years of bumper production.
3. It is typically a permanent feature of the taxation system aimed at long-term revenue augmentation.
4. Such a tax is often justified on the grounds of redistributive justice and equity.

**Which of the statements given above are correct?**

- a) 1 and 4 only
- b) 2 and 3 only
- c) 1, 3 and 4 only
- d) 1, 2 and 4 only

**Answer: a**





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