

## Article 1 – Pension Reforms in India

### Why in News?

- India currently has **153 million** people aged 60+, projected to reach **347 million by 2050**.
- Nearly **88% of elderly workers** are engaged in the **informal sector** without any guaranteed pension or social security.
- Policy attention has sharpened due to:
  - Expansion and redesign of **Atal Pension Yojana (APY)** and **National Pension System (NPS)**
  - Launch of the **e-SHRAM** database
  - New **Labour Codes** redefining “wages” for PF/pension-related calculations
- Surveys:
  - **LASI (2017–18)** and **Comprehensive Annual Modular Survey (2022–23)** show:
    - **42%** of people aged 55+ have **never heard of NPS**
    - **63%** of the elderly lack **basic internet skills**

### Relevance

#### GS Paper II – Governance & Social Justice

- Welfare architecture for vulnerable elderly and informal workers
- Design and performance of **IGNOAPS, NPS, APY, e-SHRAM**
- Role of Labour Codes in wage-linked social protection
- Digital exclusion and implementation gaps
- Institutional mechanisms for old-age security

#### GS Paper I – Indian Society

- Demographic ageing and social adjustments
- Informal labour and its consequences for old age
- Gendered vulnerabilities in late-life work and income

#### GS Paper III – Economy

- Household savings patterns and capital market deepening
- Pension funds as long-term sources for infrastructure finance
- Fiscal implications of **Old Pension Scheme (OPS)** vs contributory pensions

### Basics: What is a Pension System?

- **Pension** = regular income in old age to ensure livelihood security after retirement.

- Two main categories:
  1. **Social Assistance (Non-contributory)** – fully funded by government
  2. **Contributory Pensions** – funded by individual (and/or employer/state) contributions

### India's Demographic & Structural Challenge

- Rapid population ageing + dominance of informal employment.
- Among those aged 55+:
  - Women in informal work: **75.6%**
  - Men in informal work: **68%**
- Implications:
  - No employer-backed pensions
  - No guaranteed income after retirement
  - Compelled to work in old age → higher **poverty risk** and erosion of **dignity**

### Phase I – Welfare-Oriented Social Assistance

#### Indira Gandhi National Old Age Pension Scheme (IGNOAPS, 1995)

- Beneficiaries: BPL elderly (initially **65+**).
- Nature: Non-contributory social pension.
- Significance:
  - First nationwide attempt to assure a minimum pension to the elderly.
- Limitations:
  - Very low pension amount.
  - No incentive for savings or investment behaviour.

#### Old Pension Scheme (OPS – pre-2004)

- For government employees.
- **Defined benefit**, fully funded from the budget.
- Problem:
  - Mounting **fiscal stress** with increasing life expectancy and pension liabilities.

### Phase II – Shift to Contributory Pensions

#### National Pension System (NPS, 2004)

- Replaced OPS for new government recruits.
- Key features:
  - **Defined contribution**, market-linked returns.



- Covers government and corporate sector employees.
- Recent extensions (“NPS 2.0” type features):
  - **100% equity** choice option
  - Multiple scheme framework targeting younger, risk-tolerant savers

#### **Atal Pension Yojana (APY, 2015–16)**

- Target group: informal sector workers aged **18–40**.
- Features:
  - Periodic contributions (monthly/quarterly/half-yearly).
  - Assured minimum pension by government.
- Impact:
  - Promotes a **formal savings habit** among low-income groups.
  - Encourages basic retirement planning.

#### **Phase III – Bridging Formal–Informal Divide**

##### **e-SHRAM Portal**

- National registry of informal workers.
- Objectives:
  - Map workers to existing welfare schemes.
  - Improve identification and eligibility verification for social security.
- Challenges:
  - Errors in linkage of Aadhaar, bank accounts, and mobile numbers.
  - Severe **digital exclusion** – **63%** of elderly unable to use internet, leading to risk of **exclusion errors**.

#### **Role of Labour Codes in Pension Security**

- New Codes introduce a **uniform wage definition**:
  - **Basic pay must be at least 50% of total remuneration.**
- Implications:
  - Higher base for **PF, gratuity, and pension** contributions.
  - Reduces employers’ ability to keep wages low on paper by inflating allowances.

#### **Policy Evolution – Stepwise Logic**

- **Stage 1 – Protection via Welfare:** IGNOAPS, OPS.
- **Stage 2 – Behavioural Change:** NPS and its variants.

- **Stage 3 – Inclusion of Informal Sector:** APY, e-SHRAM.
- **Current trajectory:** Data-driven targeting + contributory, market-linked social security.

### Persistent Gaps

- Low awareness: **42%** of 55+ unaware of NPS.
- Coverage–access mismatch: schemes exist but are underutilised.
- Digital divide marginalises elderly from portal-based systems.
- Pension amounts (e.g., APY slabs) often inadequate against inflation and cost of living.

### Impact on Financial System

- Strengthens **long-term savings** and capital markets.
- Eases future **old-age dependency** pressure.
- Marks a movement from a purely welfare-based model to a **participatory, contributory pension state**.

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## Article 2 – Swap App Mandates for Digital Literacy (Sanchar Saathi)

### Why in News?

- The Union government has **rescinded** its earlier order requiring all new smartphones to have the **Sanchar Saathi** app pre-installed.
- The rollback followed:
  - Strong criticism from civil society
  - Opposition protests
  - Digital rights groups' objections
- The episode lies at the intersection of:
  - Escalating **cyber fraud**
  - Growing **state surveillance capabilities**
  - Evolving **privacy jurisprudence**

### Relevance

#### GS II – Polity & Governance

- Right to Privacy under Article 21 and the **Puttaswamy** framework
- Limits of executive orders without detailed statutory backing
- Balancing surveillance powers and civil liberties
- Trust in digital governance



### **GS III – Internal Security & Cybersecurity**

- Cyber fraud, “digital arrest” scams, OTP and UPI fraud
- Telecom and platform-level security reforms

### **GS IV – Ethics in Governance**

- Informed consent vs digital coercion
- Ethical limits of “protective” surveillance
- Technological paternalism vs citizen autonomy

#### **What is Sanchar Saathi?**

- A telecom safety platform used for:
  - Reporting spam and fraudulent calls/messages
  - Blocking lost or stolen phones
  - Detecting misuse of mobile numbers
- Access modes:
  - Web portal, SMS, USSD
- Integrated with **CEIR (Central Equipment Identity Register)** for device tracking and blocking.

#### **What Did the Withdrawn Order Seek?**

- Mandatory preloading of Sanchar Saathi on all smartphones.
- The app:
  - Would be non-removable
  - Would appear at first device startup
  - Would receive remote (over-the-air) updates
  - Was reportedly given access to sensitive permissions (phone, SMS, location, etc.)
- Effectively transformed a **voluntary user tool** into a **system-level state interface** with surveillance potential.

#### **Puttaswamy Test – Where Did It Fall Short?**

Under **K.S. Puttaswamy (2017)**, privacy restrictions must meet:

1. **Legality** – clear legal backing
2. **Necessity** – no less intrusive alternative
3. **Proportionality** – minimal intrusion for desired objective

Issues:



- **Necessity:** same goals already achievable via portal, USSD, SMS, and 1909 helpline.
- **Proportionality:** always-on, non-removable app more intrusive than necessary.
- **Legality:** no detailed legislation expressly authorising mandatory installation on all devices.

### Cyber Fraud Context

- Global and domestic cyber fraud is rising (digital arrest scams, OTP theft, investment fraud).
- However, a serious problem **does not automatically justify** blanket surveillance across the entire population.

### Existing Anti-Fraud Ecosystem in India

- Sanchar Saathi + CEIR portals (already functional).
- **TRAI DND app** and **1909** for spam reporting.
- Previous controversy: older DND app versions sought extensive access to SMS and call logs; platforms like Apple restricted it → key lesson on permissions and privacy.

### Security Risk of Privileged, Non-removable Apps

- A privileged system app:
  - Becomes a **high-value target** for hackers.
  - If compromised, can be exploited at scale across millions of phones.
- Cybersecurity principle:
  - Centralised privileged apps create **single points of catastrophic failure**.

### Behavioural Cybersecurity vs Surveillance

- Most scams exploit human factors: fear, confusion, fake official authority.
- Evidence (like the Kenya study) shows generic digital warnings alone do little to improve scam detection.
- Effective behavioural cybersecurity needs:
  - Continuous, localised, behaviour-specific awareness
  - Community and institutional participation

### Indian Models of Behavioural Cyber Awareness

- RBI's **e-BAAT** and "RBI Kehta Hai" campaigns.
- State-level initiatives:
  - **Cyber awareness vans**, community meets, targeted campaigns (e.g., "Fraud ka Full Stop").
  - Some report measurable reductions in cybercrime.

### Core Governance Problem

- Old mindset: “If you have nothing to hide, why worry?”
- Needed shift: “What is being collected, by whom, and how might it be used or misused?”
- Citizens must be partners in security, not mere subjects of surveillance.

### Policy Direction – Three Pillars

#### 1. Platform & Network Regulation

- Stronger obligations for telcos, banks, fintechs to detect patterns and block fraud in real time.

#### 2. Robust Reporting & Redress

- Strengthen **1930** and app-based reporting; ensure timely response and resolution.

#### 3. Continuous Digital Literacy

- Long-term, local language, behaviour-focused education rather than one-time slogans.

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### Article 3 – Draft Indian Statistical Institute (ISI) Bill, 2025

#### Why in News?

- On **25 September 2025**, MoSPI released the **Draft ISI Bill, 2025**.
- The Bill aims to transform ISI from a **registered society** into a **statutory body corporate**.
- The proposal has sparked:
  - Protests by students and faculty
  - Opposition from parties such as **TMC** and **CPI(M)**
  - A formal letter seeking withdrawal from MP **D. Ravikumar**

#### Relevance

#### GS II – Polity & Governance

- Autonomy of **Institutes of National Importance (INIs)**
- Statutory bodies vs registered societies
- Centre–State relations and cooperative federalism
- Balancing oversight with institutional independence

#### What is ISI?

- Founded in **1931** at Kolkata by **P.C. Mahalanobis**.

- Initially registered under:
  - Societies Registration Act, 1860
  - Later under West Bengal Societies Registration Act, 1961.
- Declared **Institution of National Importance** via ISI Act, 1959.
- Multi-campus institution (~1,200 students, 6 centres) teaching:
  - Statistics, Mathematics, Economics, Computer Science, OR, Cryptology, Quality Management.

### Why is ISI Strategically Important?

- Central to India's official statistical system.
- Origin of **NSSO** and many key survey methodologies.
- Contributed to India's planning models (Mahalanobis model).
- Strong global academic reputation (e.g., C.R. Rao, S.R.S. Varadhan).

### What Does the Draft Bill Propose?

#### (A) Change of Legal Form

- From: Society
- To: Statutory body corporate, directly governed by central legislation.

#### (B) New Governance Framework

- Introduces a **Board of Governors (BoG)** as the main authority.
- Previous structure:
  - 33-member Council, with elected internal representation (faculty, workers).
- Under the draft:
  - Zero elected representatives from ISI; BoG largely composed of Union government nominees.

#### (C) Funding and Revenue

- Section on "power to generate revenue":
  - Through higher fees, consultancy, sponsored projects, etc.
- Signals a tilt toward a more **corporate-style** funding approach.

### Why Are Academics Protesting?

#### 1. Erosion of Autonomy

- Society status allowed self-framed bye-laws and academic governance.
- Statutory corporate structure places power in a government-dominated BoG.

#### 2. Risk of Political Influence





- Appointment processes could be shaped by ideological or political considerations.

### 3. Threat to Basic Research

- Corporate-style funding may push short-term, applied projects over fundamental research in statistics and mathematics.

### 4. Federalism Concerns

- Central law would override the role of West Bengal's registration law.

### 5. Democratic Deficit

- No elected academic representation in the new governance model.

### Government's Justification

- Goal: make ISI a top-ranking global institution by its centenary (2031).
- Claims reforms are based on multiple review committees, including **Mashelkar Committee (2020)**.
- Argues that governance overhaul and diversified funding are needed for global competitiveness.

### Core Policy Tension

- State's view: strong statutory framework + central leadership → efficiency and global status.
- Academic view: institutional freedom, collegial governance, and academic independence are non-negotiable.

### Wider Implications

- Affects trust in:
  - Independence of official statistics
  - Integrity of policy-related data
- Comes at a time when India's data transparency is already under scrutiny.

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## Article 4 – Brain-Stem Death (BSD) and Organ Donation

### Why in News?

- Ongoing debate about legal ambiguities in **Brain-Stem Death (BSD)** certification under the **Transplantation of Human Organs and Tissues Act, 1994**.
- India's deceased donor rate is extremely low:
  - India (2023): **0.77 donors/million**
  - Spain (2023): **49.38 donors/million**
- Around **5 lakh people** in India die each year while waiting for organs.



- Calls to:
  - Expand donor pool
  - Simplify legal procedures
  - Clarify certification and consent rules

### **Relevance – GS III (Health)**

- Organ donation as a public health and resource optimisation measure
- ICU capacity, trained transplant coordinators, and system efficiency
- Ethical end-of-life care and ICU management

### **Legal Framework for Transplantation**

- Governed by **THOTA, 1994**.
- Two types of transplantation:

#### **(A) Deceased Donor**

- Organs from patients certified as **brain-stem dead**.
- Heart may continue beating on a ventilator, but legally considered dead.

#### **(B) Living Donor**

- Organs taken from healthy donors under strict legal safeguards.

### **What is Brain-Stem Death?**

- Defined in law as **irreversible, permanent cessation of all brain-stem functions**.
- Brain-stem regulates:
  - Breathing
  - Consciousness
  - Vital reflexes
- Once brain-stem fails irreversibly, the person is biologically dead even if machines maintain circulation.

### **Why India's Transplant Numbers Are Low**

- Limited ICU and BSD-certified facilities.
- Shortage of trained staff and coordinators.
- Legal and procedural confusion.
- Low public awareness and consent rates.

### **Key Legal Questions**

1. **Is BSD equivalent to death?**



- Yes, under THOTA, BSD and cardio-pulmonary death both fall under “deceased person.”

## 2. What if family refuses organ donation after BSD?

- Law defines death, but not compulsory withdrawal of life support.
- Time of death remains BSD certification time, irrespective of later family decisions.

## 3. Are two separate death certificates necessary?

- In principle, **no** – BSD certificate is legally sufficient for death registration; a second certificate is redundant.

### Link with Death Registration Law

- **Registration of Births and Deaths Act, 1969** uses a similar concept: permanent disappearance of signs of life.
- Form 4 records cause/mode of death; BSD maps to respiratory/neurological failure.
- No new amendment is strictly needed to register BSD as legal death.

### Real Contradiction in Law

- **Section 14(1) of THOTA:** BSD certification linked only to authorised transplant hospitals.
- **Rules 5(1) & 5(2):** require BSD certification in any hospital with ICU facilities.
- Result: inconsistency hinders widespread BSD declaration and organ retrieval.

### Needed Legal Reforms

- Allow **BSD certification** and initial organ preservation across all ICU hospitals.
- Restrict actual transplant surgery to appropriately registered centres.

### Administrative Hurdles

- Requirement for AA-approved doctors (without clear criteria) complicates BSD certification.
- Form 10 lacks a clear “time of death” field; Kerala has provided a workable definition, but most states haven’t.

### Consent Sequencing

- Legally, BSD must be certified **first**, followed by approach to family for consent.
- Form 8 assumes prior declaration of BSD/death before authorisation is sought.

### Why Clarity on BSD is Critical

- Helps bridge the organ shortage.
- Resolves ethical confusion at end of life.
- Frees ICU beds and ventilators earlier in a lawful, transparent manner.

## Article 5 – NATGRID and Data-Driven Policing

### Why in News?

- **NATGRID** now handles around **45,000 data requests per month**.
- At the 2024 DGPs Conference (Raipur), the PM urged states to integrate NATGRID into their investigations.
- The Home Ministry has asked states to actively use NATGRID.
- Access has expanded from 10 central agencies to **SP-rank officers** in state police.
- This push coincides with **20.41 lakh cyber incidents in 2024**, the highest in recent years.

### Relevance

#### GS III – Internal Security

- Intelligence integration and tech-driven policing
- Cyber incidents, financial crime, terror financing

#### GS II – Polity & Governance

- Federalism and policing as a state subject
- Executive power and lack of specific statutory framework
- Oversight of intelligence platforms

### What is NATGRID?

- A secure, real-time data access system for:
  - Central agencies and state police (SP-level and above).
- Purpose:
  - Integrate diverse government and private sector databases
  - Enable fast, link-based and pattern-based investigation

### Data NATGRID Can Access

- Aadhaar-linked information
- Licences and vehicle registration
- Airline passenger data
- Banking and financial transactions
- Telecom and some digital communications metadata

### Why was NATGRID Set Up?

- Post-26/11 realisation that agencies worked in silos and requests took weeks.

- NATGRID acts as a **single-window** for data access to support:
  - Terrorism probes
  - Financial crime
  - Drug trafficking
  - Cyber and organised crime

### Operational Advantages

- No FIR prerequisite for queries → supports preventive intelligence.
- Enables “join the dots” analysis across multiple sectors.
- Cuts reliance on inter-agency correspondence.

### Current Challenges

- State users report technical friction: slow access, lag in data retrieval, cumbersome workflows.
- Gap between **design intent (real-time)** and **field performance**.

### Security Context

- Rising cyber threats to critical infrastructure such as power, telecom, and banking.
- NATGRID is being positioned as a **core backend** for internal security and cyber forensics.

### Governance & Privacy Concerns

- Operates under executive authority; lacks a dedicated statute.
- Raises serious Article 21 (privacy) questions:
  - Mass profiling risks
  - Lack of judicial warrant requirement
  - Weak external oversight
- Compared to Western models, India’s oversight is primarily executive, not parliamentary-judicial.

### Federalism Angle

- Policing is a state subject, yet NATGRID is centrally controlled.
- State police access is expanding, but the **platform and logs** remain under Union control.

### Reform Agenda

- Enact a specific **NATGRID Act** with:
  - Purpose limitation
  - Data retention norms



- Independent audit and oversight body
- Parliamentary reporting and transparency on usage

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## Article 6 – Filaments and the Spinning Cosmic Web

### Why in News?

- On **3 December**, Oxford researchers reported a **~50 million light-year-long galaxy filament**.
- The galaxies within it show aligned spins, implying that the **entire filament is rotating**.
- It may be among the largest spinning structures ever observed, validating predictions from cosmological simulations.

### Relevance

#### GS III – Science & Technology

- Cosmology, astrophysics, dark matter, large-scale structure

#### GS I – Physical Geography (Extension to Universe)

- Understanding the **cosmic web** and formation of galaxies

### What Are Cosmic Filaments?

- Enormous thread-like structures made of:
  - Dark matter
  - Intergalactic gas
  - Galaxies
- Size: tens to hundreds of millions of light-years.
- They link **galaxy clusters** and surround vast **voids**.

### Structure of the Cosmic Web

- Large-scale matter distribution:
  - **Filaments** – long threads
  - **Sheets/Walls** – flattened dense regions
  - **Nodes/Clusters** – junctions of filaments
  - **Voids** – giant under-dense regions

### How Do Filaments Form?

- Origin in tiny density fluctuations after the Big Bang.
- Under gravity:

- Matter collapses into sheets → then filaments → then clusters at intersections.
- Driven by **dark matter**, which forms the invisible skeleton; normal matter follows it.

### Why Called “Cosmic Highways”?

- Gas and smaller galaxies flow along filaments into larger clusters.
- This flow:
  - Fuels galaxy growth and star formation
  - Influences how galaxies evolve over billions of years

### How Are Filaments Detected?

- Using enormous redshift surveys mapping galaxies in 3D.
- Statistical analysis reveals filamentary patterns.
- Numerical simulations under the **ΛCDM model** reproduce such structures.

### What Did the New Study Show?

- A filament ~50 million light-years long containing at least 14 observed galaxies.
- Their rotation axes line up with the filament’s direction.
- Interpretation: the filament as a whole is slowly spinning.

### Why is Filament Rotation Important?

- Earlier view: filaments were mostly static channels of inflow.
- New evidence: even these vast structures possess **angular momentum**.
- It suggests that:
  - Gravitational and tidal forces can spin up cosmic-scale structures.
  - Galaxy spin alignments along filaments arise from this large-scale rotation.

### Broader Cosmological Significance

- Supports the **gravitational instability model** of structure formation.
- Confirms predictions made in large cosmological simulations.
- Provides insights into how **dark matter** shapes not just where matter is, but how it moves and spins.

09<sup>th</sup> December 2025: Daily MCQs

### Q1. With reference to pension reforms in India, consider the following statements:

1. Atal Pension Yojana (APY) is a non-contributory social assistance scheme entirely funded by the Union Government.
2. The National Pension System (NPS) is a defined contribution scheme with market-linked returns.



3. The new Labour Codes' uniform definition of wages is expected to increase the base for pension, PF and gratuity contributions.

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

**Answer: B**

**Explanation:**

- **APY** is a *contributory* pension scheme for informal sector workers; subscribers pay regular contributions, and government gives co-contribution/guarantee for minimum pension → Statement 1 is **incorrect**.
- **NPS** is a **defined contribution**, market-linked pension system → Statement 2 is **correct**.
- The Labour Codes' wage definition (basic = at least 50% of total) tends to raise the base for **PF, gratuity and pension** → Statement 3 is **correct**.

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**Q2. Regarding the recent controversy around mandatory pre-installation of the Sanchar Saathi app, which of the following correctly applies the K.S. Puttaswamy (2017) privacy test?**

- 1. Any executive directive that affects privacy must have clear legal backing.
- 2. Even if a serious cyber fraud problem exists, the State must still choose the least intrusive method available.
- 3. Once an app is meant for public safety, its pre-installation cannot be challenged on grounds of proportionality.

Select the correct answer using the code below:

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

**Answer: A**

**Explanation:**

- Puttaswamy laid down **legality, necessity, proportionality** → any privacy-infringing measure needs **statutory backing** → (1) correct.
- Serious problems (like cyber fraud) do **not remove** the requirement that the State pick the **least intrusive** means → (2) correct.
- Even a safety app can be struck down if it fails proportionality/necessity → (3) is **incorrect**.



**Q3. With reference to the Draft Indian Statistical Institute (ISI) Bill, 2025, consider the following statements:**

1. The Bill seeks to convert ISI from a registered society into a statutory body corporate.
2. Under the proposed governance structure, the Board of Governors will have no elected representatives from within ISI.
3. The draft Bill explicitly prohibits ISI from generating revenue through consultancy or sponsored research.

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

**Answer: A**

**Explanation:**

- The draft Bill does aim to change ISI's status into a **statutory body corporate** → (1) correct.
- The proposed **Board of Governors** is dominated by Union Government nominees with **no elected ISI members** → (2) correct.
- On the contrary, the Bill **allows** revenue generation from fees, consultancy, and sponsored research → (3) is **incorrect**.

**Q4. Consider the following statements about Brain-Stem Death (BSD) and organ donation in India:**

1. Under the Transplantation of Human Organs and Tissues Act, 1994, brain-stem death is legally recognised as death.
2. The Registration of Births and Deaths Act, 1969 uses a concept of death that is compatible with recognising BSD as legal death.
3. At present, BSD certification is legally permitted only in hospitals that are registered transplant centres, with no provision for other ICU-equipped hospitals.

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

**Answer: A**

**Explanation:**



- THOTA, 1994 explicitly recognises **brain-stem death** as a form of **legal death** → (1) correct.
- The 1969 Act defines death as permanent disappearance of evidence of life, a concept consistent with BSD → (2) correct.
- The Rules actually *envisage* BSD certification in **all ICU hospitals**, creating a contradiction with the main Act which ties it to registered centres; so saying it is “only permitted” in transplant centres is an overstatement → (3) **not fully correct** in law’s intent.

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**Q5. With reference to NATGRID and India’s internal security architecture, consider the following statements:**

1. NATGRID was conceptualised after the 26/11 attacks to integrate multiple public and private databases for security agencies.
2. Presently, only Central intelligence and investigative agencies can access NATGRID; State police officers have no access.
3. NATGRID operates without a specific parliamentary law, raising concerns about statutory oversight and privacy.

Which of the statements given above is/are correct?

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

**Answer: B**

**Explanation:**

- It was indeed designed post-26/11 as a **data integration** platform for faster intelligence → (1) correct.
- Access has now been **extended** to SP-rank officers of State police; so (2) is **incorrect**.
- There is currently **no dedicated statute** exclusively governing NATGRID operations, which fuels debates on oversight → (3) correct.

**Mains:** The controversy around the mandatory pre-installation of the Sanchar Saathi app illustrates the tensions between cyber fraud prevention and the fundamental right to privacy. Examine this episode in the light of the **Puttaswamy judgment**, and suggest a framework that prioritises **digital literacy and behavioural cybersecurity** over intrusive surveillance-led solutions. 250 words.