

17<sup>th</sup> February 2026: Daily DSC

## 1. Death Sentences in India: Declining Confirmations and Rising Acquittals

**Source: The Hindu**

### A. Issue in Brief

As of 31 December 2025, 574 individuals (550 men and 24 women) were on death row — a 43.5% increase since 2016, reflecting rising imposition at the trial stage despite low confirmation rates at higher judicial levels.

Approximately 45% of death row inmates were convicted for murder, and around 37% for murder involving sexual offences, indicating concentration in aggravated violent crimes. The NALSAR Death Penalty Report (2025) records an increasing trend of removal from death row since 2020 due to higher courts' reluctance to uphold capital punishment. Only 8.31% of death sentences were affirmed by High Courts; the Supreme Court has not confirmed any in the last three years, suggesting systemic dilution at appellate stages. This trend raises concerns regarding evidentiary standards, procedural safeguards, and protection of rights at the trial level.

### Relevance

GS-II (Polity & Governance)

Judiciary and criminal justice system; due process; role of higher judiciary in safeguarding fundamental rights; legal aid and access to justice.

### B. Static Background

#### Constitutional and Legal Basis

Article 21 allows deprivation of life by “procedure established by law,” forming the constitutional foundation for capital punishment.

In *Bachan Singh v. State of Punjab (1980)*, the Supreme Court evolved the “rarest of rare” doctrine, restricting death penalty to exceptional cases.

*Machhi Singh v. State of Punjab (1983)* further elaborated the framework of aggravating and mitigating circumstances.

The death penalty is prescribed under IPC/BNSS for offences such as terrorism, waging war, rape-murder, among others.

### C. Key Dimensions

#### Judicial Trends

1,310 death sentences were imposed by Sessions Courts in the last decade, indicating frequent trial-level imposition.

Out of 842 cases reviewed, only 70 were confirmed by High Courts, reflecting strong appellate scrutiny.

34.65% of High Court decisions resulted in acquittals, indicating serious deficiencies at trial stage.

Highest acquittal rates observed in:

Patna High Court – 78.31%

Karnataka High Court – 50.46%

Jharkhand High Court – 46.97%

### **Criminal Justice System Insights**

The pattern reveals heavy reliance on capital punishment at trial courts followed by significant appellate reversals.

This suggests investigation gaps, weak legal representation, coerced confessions, and forensic shortcomings.

### **D. Critical Analysis**

#### **Structural Concerns**

High acquittal rates raise the possibility of wrongful convictions in cases involving irreversible punishment

Long incarceration on death row results in the “death row phenomenon,” involving prolonged psychological suffering, which has been acknowledged in judicial discourse.

#### **Rights-Based Perspective**

International human rights discourse increasingly views capital punishment as inconsistent with the right to life and human dignity.

The Law Commission of India, in its 262nd Report (2015), recommended abolition of the death penalty for all offences except terrorism-related crimes.

#### **Deterrence Debate**

Empirical research globally does not conclusively establish that the death penalty deters crime more effectively than life imprisonment.

NCRB data do not demonstrate a direct correlation between capital punishment frequency and crime reduction trends.

### **E. Way Forward**

Enhance forensic capacity and investigative quality to minimise wrongful convictions.

Mandate comprehensive mitigation investigation reports before imposing death sentences, as emphasised in recent Supreme Court observations.

Strengthen quality of legal aid at the trial stage, given that many death row inmates belong to socio-economically vulnerable backgrounds.

Undertake legislative reconsideration of the scope of capital punishment in line with Law Commission recommendations.

Promote victim-centric justice approaches prioritising restitution, rehabilitation, and expeditious trials rather than symbolic severity.

### **F. Exam Orientation**

#### **Prelims Pointers**

Death penalty derives constitutional validity from Article 21.

“Rarest of rare” doctrine — *Bachan Singh (1980)*.

Law Commission 262nd Report recommended partial abolition.

Supreme Court confirmation is mandatory before execution.

#### **Mains Practice Question (15 Marks)**

“The declining confirmation of death sentences by higher courts reveals deeper structural concerns within India’s criminal justice system.” Critically examine in the light of recent death penalty data.

## 2. Ambiguities in the U.S.–India Trade Deal

Source: The Hindu

### A. Issue in Brief

India and the United States progressed toward an interim trade arrangement during 2025–26 after extended tariff-related tensions. Bilateral trade had already crossed approximately \$190–200 billion (FY24), making the U.S. India’s largest trading partner.

The United States imposed 25% tariff increases on selected imports and threatened an additional 25% tariff linked to India’s Russian oil purchases, blending commercial policy with geopolitical leverage.

Subsequently, U.S. tariffs were reportedly reduced to 18% on certain Indian goods, while India signalled potential purchase commitments of around \$500 billion over five years in energy, defence, and technology sectors to address the U.S. trade deficit and stabilise relations. Domestic debates intensified regarding possible concessions in agriculture, genetically modified foods, and non-tariff barriers (NTBs), raising concerns about farmer incomes and food security.

### Relevance

GS-II (International Relations)

India–U.S. bilateral relations; trade diplomacy; strategic autonomy; geoeconomics in foreign policy.

### B. Static Background

#### Evolution of India–U.S. Trade

Bilateral goods and services trade expanded from approximately \$120 billion (2016) to nearly \$191 billion (2023–24).

Both countries have articulated a long-term target of \$500 billion in bilateral trade by 2030.

The U.S. accounts for roughly 18% of India’s exports, particularly in IT services, pharmaceuticals, gems and jewellery, and engineering goods.

India maintains a goods trade surplus of around \$30–35 billion with the U.S., a recurring U.S. concern.

#### Trade Disputes History

Withdrawal of India’s GSP status in 2019 impacted nearly \$6 billion worth of exports.

Section 232 (steel and aluminium) and Section 301 tariffs caused additional frictions.

Several disputes were filed at the WTO, including issues concerning ICT products and steel tariffs.

### C. Key Dimensions

#### 1) Tariffs and Market Access

U.S. average applied tariffs range around 3–4%, though higher in sectors like textiles, footwear, and agriculture.

India’s average tariff levels are approximately 17–18%, with agricultural tariffs often exceeding 30–40%.

Negotiations under the interim deal include:

Reduction of Indian duties on nuts, apples, medical devices, and select agricultural goods.  
Improved U.S. access for Indian textiles, leather products, and engineering exports.  
Earlier tariff reductions on almonds and apples served as confidence-building measures.

## **2) Agricultural Sensitivity**

Agriculture employs nearly 45% of India's workforce but contributes around 15–16% to GDP, making it politically and socially sensitive.

The U.S. provides substantial farm support, estimated at \$20–30 billion annually, enhancing competitiveness of American agricultural exports.

India's defensive red lines include dairy, cereals, pulses, edible oils, and genetically modified foods.

India's exclusion of dairy from RCEP negotiations reflects consistent protectionist positioning in sensitive sectors.

## **3) Energy and Strategic Trade**

The United States has become one of India's major LNG suppliers, with its share rising from around 5% (2017) to over 15% in recent years.

India's crude oil imports from Russia increased from below 2% pre-2022 to nearly 35–40% in 2023–24 due to discounted pricing.

Linking tariff measures to Russian oil purchases introduces geoeconomic leverage into trade policy, potentially constraining India's diversification strategies.

## **4) Non-Tariff Barriers and GM Foods**

The U.S. has raised concerns about India's sanitary and phytosanitary (SPS) standards and lengthy approval procedures.

India restricts GM food imports citing biosafety, environmental risks, and farmer dependency on patented seeds.

The GM mustard debate illustrates domestic sensitivity to biotechnology-based agricultural reforms.

## **D. Critical Analysis**

### **Opportunities**

Expanded U.S. market access benefits textiles (over \$10 billion exports), pharmaceuticals (U.S. accounts for around 30–35% of India's pharma exports), and engineering goods.

Energy procurement agreements support diversification and economic security.

Trade cooperation complements strategic partnerships in QUAD, iCET, semiconductor supply chains, and defence technology.

### **Risks**

Import surges may depress prices of MSP-supported crops; edible oil liberalisation previously affected domestic oilseed farmers.

Trade agreements may constrain India's policy space for protecting infant industries.

Linking trade to geopolitical considerations may compromise strategic autonomy.

Economic asymmetry persists: U.S. GDP approximately \$27 trillion versus India's \$4 trillion.

## **E. Way Forward**

Adopt tariff-rate quotas (TRQs) for sensitive agricultural sectors.

Enhance domestic competitiveness through logistics reforms, cold storage, and value-chain

integration rather than relying solely on tariffs.

Institutionalise consultations with states and farmer organisations before major commitments.

Diversify export destinations to reduce dependence on a single market.

Maintain clear separation between trade negotiations and geopolitical conditionalities.

## **F. Exam Orientation**

### **Prelims Pointers**

U.S. is India's largest trading partner.

GSP withdrawal occurred in 2019.

Section 232 and 301 are U.S. trade instruments.

WTO concepts: AoA, SPS, TBT.

### **Mains Practice Question (15 Marks)**

"India's trade negotiations increasingly balance export ambitions, agricultural protection, and strategic autonomy." Examine with reference to recent India-U.S. trade developments.

## **3. Bio-based Chemicals and Enzymes: India's Bioeconomy Expansion**

**Source: The Hindu**

### **A. Issue in Brief**

Bio-based chemicals are derived from renewable biomass such as sugarcane, corn, and agricultural residues through fermentation or enzymatic processes, offering lower lifecycle emissions compared to petrochemical-based alternatives.

India has prioritised this domain under the Department of Biotechnology's BioE3 Policy (2024) — Biotechnology for Economy, Environment, and Employment.

India continues to import several critical petrochemical intermediates; for instance, acetic acid imports were approximately \$480 million in 2023, indicating scope for domestic bio-based substitution.

Global net-zero commitments and circular economy models are accelerating demand for green chemicals, sustainable fuels, and industrial enzymes.

### **Relevance**

GS-III (Science & Technology): Industrial biotechnology, bio-manufacturing, innovation-driven growth.

GS-III (Environment): Circular economy, low-carbon industrial transition, waste-to-wealth.

### **B. Static Background**

#### **Bio-based Chemicals**

These are industrial chemicals produced from biomass instead of fossil resources. Examples include:

Organic acids (lactic acid, acetic acid)

Bio-alcohols (ethanol, butanol)

Bioplastics and bio-solvents

Applications extend to plastics, textiles, pharmaceuticals, packaging, and cosmetics.

#### **Industrial Enzymes**

Enzymes function as biological catalysts, enabling chemical reactions at lower temperatures and pressures.

They can reduce industrial energy consumption by 10–30% in certain processes, according to IEA assessments.

Major sectors include detergents, food processing, pharmaceuticals, and biofuels.

### **Policy Framework**

BioE3 Policy (2024) emphasises green bio-manufacturing and sustainable growth.

Aligned with Atmanirbhar Bharat and India's Net Zero 2070 commitment.

Complementary initiatives include National Biofuel Policy, PLI schemes for specialty chemicals, and SATAT (bio-CNG promotion).

### **C. Key Dimensions**

#### **1) Economic Potential**

Global bio-based chemicals market estimated at \$110–120 billion with projected CAGR of 10–12%.

Global enzyme market valued at \$12–15 billion, dominated by firms like Novozymes and DSM.

India's enzyme market is concentrated, with leading players accounting for over 75% share.

#### **2) Resource Advantage**

India generates over 500 million tonnes of agricultural residue annually, much of which remains underutilised or is burned.

India ranks among the top global sugar producers, enabling ethanol and biochemicals expansion.

#### **3) Industrial Ecosystem**

Major firms include Praj Industries (biofuels), Godavari Biorefineries (bio-based chemicals), Advanced Enzyme Technologies, and Rossari Biotech.

#### **4) Environmental Gains**

Bio-based chemicals may reduce lifecycle emissions by 30–80% compared to petrochemicals.

They promote circular economy principles and sustainable resource utilisation.

### **D. Critical Analysis**

#### **Opportunities**

Reduces petrochemical import dependence.

Creates additional income streams for farmers through biomass supply chains.

Attracts ESG-aligned investments in green manufacturing.

#### **Constraints**

Cost competitiveness fluctuates with crude oil prices.

Limited bio-manufacturing infrastructure, including pilot plants and bio-foundries.

Technology gaps in advanced enzyme engineering.

Reluctance of downstream industries without assured price parity.

### **E. Way Forward**

Develop shared bio-manufacturing infrastructure facilities.

Provide green procurement incentives.

Strengthen R&D–industry linkages via DBT and BIRAC.

Establish certification standards for bio-based products.

Integrate with carbon markets and green finance mechanisms.

## F. Exam Orientation

### Prelims Pointers

BioE3 Policy under DBT.

Bio-based chemicals originate from biomass.

Industrial enzymes reduce energy consumption.

India is a major agricultural residue producer.

### Mains Practice Question (15 Marks)

“Bio-based chemicals and enzymes can shift India’s industrial ecosystem toward a sustainable bioeconomy.” Discuss opportunities and challenges.

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## 4. India Adds 50,000+ MW Power Capacity: Renewable Acceleration

Source: The Hindu

### A. Issue in Brief

India added 52,537 MW of power generation capacity in FY 2025–26 (till January 31), marking the highest annual addition, surpassing 34,054 MW in FY 2024–25.

This represents nearly an 11% expansion over the previous year’s base capacity.

Approximately 39,657 MW (around 75%) of new capacity originated from renewable sources, led by 34,955 MW solar and 4,613 MW wind additions.

Total installed capacity reached approximately 520.5 GW, reflecting rapid sectoral expansion.

### Relevance

GS-III (Infrastructure & Energy): Power sector reforms, renewable energy transition, storage needs.

GS-III (Environment): Climate commitments, decarbonisation.

### B. Static Background

#### Power Mix Composition

Renewables (including large hydro): ~50.5%

Fossil fuels: ~48%

Nuclear: ~1.6%

India is the world’s third-largest electricity producer and consumer.

Electricity demand grows approximately 6–7% annually.

#### Policy Drivers

National Electricity Plan projects ~900 GW by 2032.

Panchamrit commitments include 500 GW non-fossil capacity by 2030 and Net Zero by 2070.

Supporting measures: PLI for solar modules, Green Energy Corridor, PM Surya Ghar Rooftop Scheme, ISTS charge waivers.

### C. Key Dimensions

#### 1) Solar Expansion

34,955 MW solar addition in one year places India among top global solar markets.

Tariffs in the ₹2–2.5 per unit range enhance competitiveness.

## 2) Wind Sector Revival

4,613 MW addition indicates renewed growth momentum.  
Hybrid and offshore wind policies gaining traction.

## 3) Structural Transition

Renewables now exceed 50% of installed capacity, compared to coal dominance (>60%) in 2014.

## 4) Grid and Storage Needs

High renewable penetration requires battery storage, pumped hydro, and smart grids.  
CEA estimates ~27 GW storage requirement by 2030.

## D. Critical Analysis

### Opportunities

Reduces fossil fuel import dependence.  
Enhances climate diplomacy credibility.  
Generates employment in installation and manufacturing.

### Challenges

Coal still contributes ~70% of actual generation due to higher plant load factors.  
Transmission bottlenecks and land acquisition constraints.  
Financial stress of DISCOMs affecting payment security.

## E. Way Forward

Accelerate storage deployment.  
Implement DISCOM reforms under RDSS.  
Promote domestic manufacturing of modules and batteries.  
Integrate green hydrogen initiatives.  
Strengthen interstate transmission corridors.

## F. Exam Orientation

### Prelims Pointers

India = 3rd largest electricity producer.  
500 GW non-fossil target by 2030.  
Renewables exceed 50% of installed capacity.  
Nuclear share around 1–2%.

### Mains Practice Question (15 Marks)

“Rapid renewable capacity addition is transforming India’s energy structure, yet structural constraints persist.” Examine.

## 5. AI Impact Summit 2026: India and the Emerging Architecture of Global AI Governance

**Source: The Hindu**

### A. Issue in Brief

The AI Impact Summit 2026 was hosted by India at Bharat Mandapam (February 16–20), marking the first instance of the global AI summit being organised in a Global South nation, underscoring India’s expanding role in AI diplomacy.

The summit witnessed participation from nearly 100 countries, more than 20 Heads of State/Government, and global technology leaders including Sundar Pichai, Sam Altman, and Demis Hassabis, reflecting the convergence of geopolitics and frontier technology. The India AI Impact Expo featured over 300 exhibitions, 3,000+ speakers, and an estimated 2.5 lakh visitors, positioning it among the largest AI-focused gatherings globally. India articulated a “human-centric AI” approach emphasising inclusive access, developmental applications, and ethical governance rather than regulation-first frameworks.

### **Relevance**

GS-II (International Relations): Tech diplomacy, global governance of emerging technologies, India’s Global South leadership.

GS-III (Science & Technology): AI ecosystem, compute infrastructure, Digital Public Infrastructure (DPI).

### **B. Static Background**

#### **Global AI Governance Context**

Earlier AI summits were hosted in the UK (Bletchley Park, 2023), South Korea, and France.

Global AI governance debates broadly reflect three models:

EU’s regulation-centric AI Act approach.

U.S. innovation-driven governance model.

China’s state-led AI ecosystem model.

India advocates inclusive governance aligned with DPI diplomacy.

#### **India’s AI Ecosystem**

India ranks among the top global AI talent pools (Stanford AI Index).

The IndiaAI Mission (approved 2024, ~₹10,000+ crore outlay) supports compute infrastructure, datasets, startup incubation, and skilling.

India hosts over 100,000 AI professionals and one of the world’s largest startup ecosystems.

### **C. Key Dimensions**

#### **1) Geopolitical Significance**

AI is increasingly viewed as a strategic technology influencing economic and military power.

Hosting the summit strengthens India’s soft power, comparable to its G20 Presidency and Voice of Global South initiatives.

Participation from Latin American, African, Middle Eastern, and European states reflects South–South technology cooperation.

#### **2) Economic and Innovation Implications**

Global AI market projections range between \$1–1.5 trillion by 2030.

AI could potentially contribute approximately \$500 billion to India’s GDP in the medium term.

Applications span healthcare diagnostics, precision agriculture, education, governance, and climate modelling.

#### **3) Human-Centric AI Model**

India emphasises People, Planet, and Progress.

Alignment with DPI architecture: Aadhaar, UPI, CoWIN.

AI applications aim at public-good deployment rather than exclusive corporate control.

#### 4) Standards and Norm-Setting

Early participation in international AI standards reduces dominance of developed economies in rule-setting.

Opportunity to influence global norms on data governance, algorithmic accountability, and equitable compute access.

#### D. Critical Analysis

##### Opportunities

Positions India as a bridge between major tech powers and developing countries.

Boosts domestic AI innovation and global investor confidence.

Enhances India's image as a trusted technology partner.

##### Risks and Constraints

High-end AI models require advanced GPUs and semiconductor ecosystems dominated by few global firms.

Balancing innovation with privacy under DPDP Act 2023.

Uneven research depth despite large talent pool.

Ethical controversies and geopolitical rivalries may politicise governance debates.

#### E. Way Forward

Invest in sovereign AI compute capacity and semiconductor manufacturing.

Promote open public datasets for AI innovation.

Expand AI skilling under Skill India Digital initiatives.

Develop balanced regulatory architecture ensuring safety without stifling startups.

Lead a Global South AI coalition advocating equitable access.

#### F. Exam Orientation

##### Prelims Pointers

IndiaAI Mission – MeitY initiative.

EU AI Act follows regulation-first approach.

DPI examples: Aadhaar, UPI, CoWIN.

AI summits earlier hosted by UK, Korea, France.

##### Mains Practice Question (15 Marks)

“Artificial Intelligence governance is emerging as a key arena of global power politics.” Discuss India's role in shaping inclusive and human-centric AI frameworks.

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## 6. LHS 1903 Planetary System Discovery

**Source: The Hindu**

### A. Issue in Brief

Astronomers identified a four-planet system orbiting red dwarf star LHS 1903, located approximately 117 light-years away, challenging conventional planet formation models.

The system comprises two rocky super-Earths and two gaseous mini-Neptunes; notably, the outermost planet is rocky rather than gaseous, diverging from classical formation theories.

Observations were conducted using ESA's CHEOPS mission, dedicated to exoplanet

characterisation.

One rocky planet exhibits an estimated surface temperature of around 60°C, situating it near the inner boundary of habitable conditions.

### **Relevance**

GS-III (Science & Technology — Space): Exoplanets, planetary formation, space telescopes.

## **B. Static Background**

### **Exoplanets**

Planets beyond the solar system; over 5,500 confirmed to date.

Detection methods include transit method, radial velocity, and direct imaging.

### **Planet Formation Theory**

Classical model:

Inner planets — rocky (gas stripped by heat).

Outer planets — gaseous (retain hydrogen-helium).

LHS 1903 deviates from this expected structure.

### **Red Dwarf Stars**

Constitute 70–75% of Milky Way stars.

Smaller and cooler than the Sun.

LHS 1903 is approximately 50% of Sun's mass and only 5% of its luminosity.

Habitable zones lie closer due to lower luminosity.

## **C. Key Dimensions**

### **1) Scientific Significance**

Rocky outer planet suggests sequential formation or gas depletion before final planet formation.

Alternative hypothesis includes atmospheric loss due to stellar radiation or collision events.

### **2) Habitability Considerations**

Temperature alone insufficient to confirm habitability; atmospheric composition, magnetic field, and water presence are crucial.

Red dwarfs exhibit strong stellar flares, potentially stripping atmospheres.

### **3) Technological Aspects**

CHEOPS (launched 2019) measures planet size, density, and orbit.

Complementary missions include NASA's TESS and James Webb Space Telescope.

## **D. Critical Analysis**

### **Scientific Opportunities**

Refinement of planetary formation theories.

Expanded search criteria for habitable exoplanets.

Insights into atmospheric evolution and migration patterns.

### **Limitations**

Habitability inference limited without atmospheric spectroscopy.

Distance (117 light-years) constrains direct exploration.

## **E. Way Forward**

Use JWST spectroscopy for atmospheric analysis.  
Study additional red dwarf systems to test repeatability.  
Incorporate findings into next-generation formation simulations.

## F. Exam Orientation

### Prelims Pointers

Exoplanets lie outside solar system.  
Red dwarfs most common stellar type.  
CHEOPS is ESA's exoplanet mission.  
Super-Earth larger than Earth but smaller than Neptune.

### Mains Practice Question (10–15 Marks)

“Recent exoplanet discoveries are reshaping our understanding of planetary formation and habitability.” Discuss with examples.

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## 7. RBI Proposal to Compensate Victims of Digital Fraud

**Source: The Indian Express**

### A. Issue in Brief

The Reserve Bank of India proposed a compensation framework (February 2025) for victims of digital payment fraud, particularly UPI-related scams, addressing growing risks in India's digital financial ecosystem.

The National Cybercrime Reporting Portal recorded nearly 25 lakh complaints in 2024, with a significant proportion linked to financial fraud.

RBI aims to transition from a purely customer-liability framework to a shared-responsibility and expedited redress model.

The proposal seeks to reinforce trust in Digital Public Infrastructure systems such as UPI, AEPS, cards, and wallets.

### Relevance

GS-II (Governance): Consumer protection, regulatory oversight, Ombudsman mechanisms.

GS-III (Economy & Internal Security): Digital economy risks, cyber fraud management.

### B. Static Background

#### Digital Payments Context

India leads globally in real-time digital payments.  
UPI processed over 100 billion transactions in 2023–24.  
Monthly UPI volumes often exceed ₹15–20 lakh crore.

#### Existing Liability Framework

RBI's 2017 “Customer Protection — Limiting Liability” circular provides zero liability if reported promptly without negligence.

Delays in dispute resolution have often left victims uncompensated.

### C. Key Dimensions

### 1) Rising Fraud Trends

Fraud cases rose from approximately 4.07 lakh (2021–22) to over 13 lakh (2023–24), indicating rapid growth in digital fraud.

### 2) Proposed Compensation Model

Compensation capped at ₹25,000 or 85% of actual loss (whichever lower).

Dedicated fund with RBI contributing around 20%; banks contributing 15% or more.

Focus on OTP fraud, social engineering scams, and app-based deception.

### 3) Consumer Confidence

Trust is foundational for digital payment adoption, especially among elderly and rural users.

Policy signals shift toward proactive consumer protection.

### 4) Institutional Coordination

Integration with NPCI dispute resolution and Ombudsman mechanisms for faster processing.

## D. Critical Analysis

### Opportunities

Strengthens confidence in DPI ecosystem.

Encourages reporting of fraud cases.

Aligns with international refund frameworks (UK, EU).

### Risks

Moral hazard if users reduce vigilance.

Increasing sophistication of fraud (deepfakes, phishing-as-a-service).

Potential financial burden on banks.

Low conviction rates in cybercrime cases.

## E. Way Forward

Deploy AI-based real-time fraud detection systems.

Expand digital literacy under Digital India.

Introduce cooling-off periods for high-risk transactions.

Strengthen KYC norms for mule accounts.

Improve coordination between banks and law enforcement agencies.

## F. Exam Orientation

### Prelims Pointers

UPI operated by NPCI.

RBI Ombudsman addresses digital payment complaints.

Customer liability rules originate from RBI 2017 circular.

India leads globally in real-time digital payments.

### Mains Practice Question (15 Marks)

“Rapid digitisation of financial services must be accompanied by robust consumer protection frameworks.” Discuss in the context of rising digital payment fraud in India.

17<sup>th</sup> February 2026: Daily MCQs

**Q1. Consider the following statements regarding the death penalty in India:**

1. The Constitution explicitly abolishes the death penalty except in cases of terrorism.
2. The “rarest of rare” doctrine was evolved by the Supreme Court in *Bachan Singh v. State of Punjab (1980)*.
3. A death sentence awarded by a Sessions Court must be confirmed by the High Court before execution.

How many of the above statements are correct?

- A) Only one
- B) Only two
- C) All three
- D) None

**Answer: B**

**Explanation:**

Statement 1 – Incorrect: Article 21 permits deprivation of life by “procedure established by law”; death penalty is constitutionally valid. It has not been abolished.

Statement 2 – Correct: The “rarest of rare” doctrine was laid down in *Bachan Singh (1980)*.

Statement 3 – Correct: Confirmation by the High Court is mandatory before execution.

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**Q2. With reference to India–U.S. trade relations, consider the following statements:**

1. The United States is India’s largest single-country trading partner in recent years.
2. India consistently runs a goods trade deficit with the United States.
3. Section 232 and Section 301 are unilateral trade measures used by the United States.

Which of the statements given above are correct?

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

**Answer: B**

**Explanation:**

Statement 1 – Correct: The U.S. has emerged as India’s largest single-country trading partner.

Statement 2 – Incorrect: India runs a goods trade surplus with the U.S., not a deficit.

Statement 3 – Correct: Sections 232 and 301 are U.S. trade law tools used to impose tariffs.

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**Q3. Bio-based chemicals differ from conventional petrochemicals in that they:**

1. Are derived primarily from renewable biomass.
2. Necessarily eliminate lifecycle carbon emissions.
3. Can be produced using fermentation and enzymatic processes.

Which of the statements given above are correct?

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

**Answer: A**

**Explanation:**

Statement 1 – Correct: Bio-based chemicals are derived from renewable biomass such as sugarcane or agricultural residue.

Statement 2 – Incorrect: They reduce lifecycle emissions but do not necessarily eliminate them entirely.

Statement 3 – Correct: Fermentation and enzymatic processing are core production methods.

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**Q4. Consider the following statements regarding India's power sector transition:**

1. Renewable energy (including large hydro) now accounts for more than 50% of India's installed power capacity.
2. Coal accounts for the largest share of India's installed capacity.
3. India has committed to achieving 500 GW of non-fossil capacity by 2030.

Which of the statements given above are correct?

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

**Answer: A**

**Explanation:**

Statement 1 – Correct: Renewables including hydro constitute slightly over 50% of installed capacity.

Statement 2 – Incorrect: Coal remains dominant in actual generation, but not in installed capacity share.

Statement 3 – Correct: 500 GW non-fossil capacity by 2030 is part of India's Panchamrit commitment.

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**Q5. With reference to exoplanet discovery and the LHS 1903 system, consider the following statements:**

1. CHEOPS is a NASA mission dedicated to the discovery of new exoplanets.
2. Red dwarf stars constitute the majority of stars in the Milky Way galaxy.

3. In classical planetary formation theory, outer planets are generally expected to be gaseous.

Which of the statements given above are correct?

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

**Answer: A**

**Explanation:**

Statement 1 – Incorrect: CHEOPS is an ESA (European Space Agency) mission focused on characterising known exoplanets, not primarily discovering new ones.

Statement 2 – Correct: Red dwarfs make up roughly 70–75% of stars in the Milky Way.

Statement 3 – Correct: Classical formation theory predicts rocky inner planets and gaseous outer planets.

**Mains Practice Question (15 Marks)**

“Rapid digitisation of financial services must be accompanied by robust consumer protection frameworks.” Discuss in the context of rising digital payment fraud in India.

