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MCQs

THE HINDU

What do the Centre's steps mean for Ladakh?

Prelims: General Studies Paper - 1

Indian Polity and Governance-Constitution, Political System, Panchayati Raj, Public Policy,

Mains: General Studies - 2

Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

Why in Focus?

- In October 2026, the Centre shared a **draft governance proposal for Ladakh**, which was rejected by the Leh Apex Body (LAB) and Kargil Democratic Alliance (KDA).

Leh Apex Body (LAB): A civil society organisation in Ladakh that works with the Kargil Democratic Alliance (KDA) to demand statehood and constitutional safeguards for Ladakh.

Key Highlights:

- Ladakh became a **Union Territory without a legislature in 2019** after being separated from the erstwhile State of Jammu and Kashmir.
- Since 2019, Ladakh has witnessed protests demanding constitutional safeguards under **Article 371**.

Article 371 (Part XXI): A group of special constitutional provisions (Articles 371–371J)

granting specific states special arrangements to address their socio-economic, cultural and administrative needs.

- The Centre constituted a **High-Powered Committee (HPC) in 2023** tasked with protecting Ladakh's **culture, language, land and employment** and recommending constitutional safeguards.
- On **May 22, 2026**, the Centre proposed an elected UT-level body with **executive, financial and legislative powers**, while treating Statehood as a long-term aspiration.
- The proposed **sui generis governance model** included elected-body oversight of civil servants and **Transaction of Business Rules** to clarify powers vis-à-vis the Lieutenant Governor.

Sui Generis Model: A customised governance arrangement designed specifically for a particular region.

- LAB and KDA** rejected the draft, **arguing that it concentrated power in the Lieutenant Governor administration** rather than providing an elected legislature.
- Six new districts were created** in 2026 to improve **administrative access** across Ladakh's difficult terrain.

Implications:

- Democratic representation** may improve through elected bodies and hill councils.
- Constitutional safeguards** remain contentious, with LAB and KDA opposing the



proposal.

- **Administrative access** may improve through new districts.
- **Civil society divisions** may complicate Centre–Ladakh negotiations.
- **Centre–Ladakh relations** may remain strained over Statehood and constitutional protection.

Way Forward:

- Ensure **meaningful dialogue** between the Centre and Ladakh’s civil society groups.
- Clearly define the elected body’s **legislative, executive and financial powers**.
- Clarify power-sharing between the elected body and the **Lieutenant Governor**.
- Address demands for **constitutional safeguards, land, employment and cultural protection**.

Mains Question:

“Effective governance in strategically important regions requires a balance between national interests and local aspirations.” Discuss with reference to Ladakh. (150 words, 10 marks)

How does the SBI data breach affect customers?

Prelims: General Studies Paper - 1

Current events of national and international importance

Mains: General Studies - 3

Security challenges and their management, issues related to cyber security and data protection.

Why in Focus?

- SBI identified **3,897 customer records containing Personally Identifiable Information (PII)** among approximately 3.75 lakh records found on the dark web.

Dark Web: A part of the internet that is not indexed by conventional search engines and requires specialised software to access; it can be used for both legitimate privacy protection and illegal activities.

- The incident raises concerns about **banking cybersecurity, customer privacy and data**

protection.

Personally Identifiable Information (PII): Any information that can identify an individual directly or indirectly, such as their name, address, phone number, email address or identification number.

Key Highlights:

- SBI received breach alerts from its **threat intelligence provider, Defence Cyber Agency and CERT-In**.
- Allegedly exposed data included **names, loan applications, KYC documents, account-opening forms and addresses**.
- Misuse of stolen data could enable **identity theft, phishing, financial fraud and social engineering**.

Phishing: A cybercrime in which attackers use fraudulent emails, messages or websites to trick individuals into revealing sensitive information, such as passwords.

- Under **Section 8(6) of the DPDP Act, 2023**, data breaches must be reported to the Data Protection Board and affected individuals; however this provision takes effect on **May 13, 2027**

DPDP Act, 2023: The Digital Personal Data Protection Act, 2023, was passed by Parliament in August 2023 and received the President’s assent on 11 August 2023 to regulate the processing of digital personal data and protect individuals’ privacy.

- Until the DPDP framework takes effect, the RBI is **urged to mandate time-bound customer notifications** of data breaches.
- Meanwhile, customers should **secure banking credentials, monitor transactions and report cybercrime** through the National Cybercrime Reporting Portal or helpline **1930**.

Implications:

- Exposure of KYC documents threatens **customer privacy and confidentiality**.
- Data breaches can weaken **public trust in digital banking**.
- Delayed notifications can hinder **timely customer protection and accountability**.
- **Third-party vulnerabilities and insider**



threats can expose sensitive data.

- Weak detection and response mechanisms **can amplify breach impacts**.

Way Forward:

- Strengthen **threat monitoring, security audits and vendor risk management**.
- Mandate **time-bound breach notifications**.
- Improve **staff training and incident response**.
- Educate customers about **phishing, OTP fraud and suspicious messages**.
- Ensure effective **DPDP Act implementation** and coordination among banks, RBI and cybersecurity agencies.

Mains Question:

“Digital banking has increased risks to customer data and financial security. Discuss the challenges and suggest measures to strengthen cybersecurity in India’s banking sector.” (250 words, 15 marks)

Record Pacific warming sets stage for ferocious El Niño

Prelims: General Studies Paper - 1

Current events of national and international importance

Mains: General Studies - 3

Conservation, environmental pollution and degradation, environmental impact assessment.

Why in Focus?

- Scientists predict a **strong to very strong El Niño in 2026–27** and raises concerns about **extreme heatwaves, changing rainfall patterns, the Indian monsoon and water availability**.

Key Highlights:

- **El Niño** is a natural climate pattern involving **the warming of surface waters in the central and eastern equatorial Pacific**, affecting global weather.
- The **Niño 3.4 region** is a key indicator of El Niño. It reported a sea surface temperature

anomaly of **3.48°C on October 18, 2026**.

Niño 3.4 Region: A central equatorial Pacific region used to monitor El Niño–Southern Oscillation conditions. It extends from **5°N to 5°S latitude and 170°W to 120°W longitude**.

- Sea-surface temperature anomalies in this region are used to identify and monitor **El Niño and La Niña** events.
- El Niño is generally identified when the temperature anomaly exceeds **0.5°C for five consecutive months**.
- Strong events have anomalies of **1.5–1.9°C**, while very strong events exceed **2°C**.
- The ongoing El Niño began in **June 2026** and is projected to peak in December, with a seasonal temperature anomaly of **3.8°C**.

Temperature Anomaly: Difference between an observed temperature and its long-term average

- El Niño **releases stored ocean heat into the atmosphere**, temporarily raising global temperatures alongside **global warming**.
- India’s **2026 monsoon rainfall was 13% below normal**. However, El Niño alone **does not explain the deficit**, as **global warming also influences rainfall patterns**.

Implications:

- **Rising global temperatures** associated with El Niño can intensify heatwaves.
- **Indian monsoon rainfall** may weaken, although impacts vary between El Niño events.
- **Reduced rainfall** can affect reservoir storage, drinking water and irrigation.
- **Rainfall uncertainty** can reduce crop yields and threaten food security.
- **El Niño combined with global warming** can intensify extreme weather events.

Way Forward:

- Strengthen **seasonal forecasting and early-warning systems**.
- Improve **reservoir management and groundwater recharge**.
- Promote **water-efficient irrigation and drought-resistant crops**.



- Develop **heat action plans** to protect vulnerable populations.
- Strengthen **climate monitoring and research** on ENSO and global warming.

Mains Question:

“El Niño, combined with global warming, poses significant challenges to India’s monsoon and water security.” Discuss.(150 words, 10 marks).

KEYWORDS

Victoria Mode (VM)

- The **Victoria Mode (VM)** is a pattern of sea-surface temperature (SST) variability in the **North Pacific Ocean**, characterised by changes in ocean temperatures across different regions.
- It is associated with variations in **atmospheric circulation and can influence ocean-atmosphere interactions** over the North Pacific.
- The **Pacific Decadal Oscillation (PDO)** is a long-term pattern of sea-surface temperature variability in the North Pacific, with phases that can persist for decades.
- The Victoria Mode is a **distinct mode of variability that can interact with the PDO**.
- It can influence **El Niño–Southern Oscillation** development and **affect regional climate patterns**.
- The **positive phase** of the Victoria Mode is characterised by **warmer-than-normal sea-surface temperatures extending from the west coast of North America towards the western Bering Sea**, alongside cooler-than-normal waters in the central and western North Pacific.
- The **negative phase** represents a reversal of this pattern, with **cooler-than-normal waters in the northeast Pacific and warmer-than-normal waters in the central and western North Pacific**.
- The negative phase has been associated with **reduced moisture transport towards northern India**, contributing

to declining rainfall and drier conditions over parts of the Indo-Gangetic Plain.

- Long-term climate records indicate that these changes are associated with a shift towards **drier climate zones in parts of northern India**, with potential implications for agriculture and water security.

VAHAN and SARATHI

- **VAHAN** is a digital platform developed by the **Ministry of Road Transport and Highways (MoRTH)** to computerise vehicle registration and maintain a centralised database of registered motor vehicles.
- **Smart Access to Road Transport for All in India (SARATHI)** is a digital platform that computerises driving licence-related services, including learner’s licences, driving licences and renewals.
- Both platforms were developed under the **National Transport Project** to improve the efficiency and transparency of transport-related services.
- These platforms promote **e-governance, reduced paperwork and improved accessibility** by enabling citizens to access transport services digitally.

Global Mass Coral Bleaching Event

- A **global mass coral bleaching event** occurs when widespread heat stress causes bleaching across coral reef systems in multiple ocean basins.
- **Coral bleaching** occurs when corals expel their symbiotic algae, called **zooxanthellae**, due to environmental stress, particularly elevated sea-surface temperatures.
- The loss of these algae causes corals to **turn white and reduces their primary source of food, making them vulnerable to disease and death**.
- The **fourth global mass coral bleaching event** began in 2023 and affected coral reef systems across the Atlantic, Pacific and Indian Oceans.

- The **National Oceanic and Atmospheric Administration (NOAA)** reported that the event likely ended in mid-2025 after affecting approximately **84% of the world's coral reef area**.

Tumaini trial

- **Ebola Virus Disease (EVD)** is a severe and potentially fatal infectious disease in humans caused by viruses belonging to the genus **Orthoebolavirus**.
- The recognised Ebola virus species include **Zaire, Sudan, Bundibugyo, Tai Forest, Reston and Bombali viruses**, although their ability to cause disease in humans differs.
- **Bundibugyo virus** is a species of **Orthoebolavirus** that causes severe and potentially fatal haemorrhagic fever in humans.
- **Tumaini** means **“hope” in Swahili** and refers to a clinical trial being conducted in **Bunia, Ituri Province, in the northeastern Democratic Republic of the Congo (DRC)**.
- The trial is evaluating **Ervebo**, a vaccine approved against the Zaire ebolavirus, for possible cross-protection against the **Bundibugyo virus**, for which no approved vaccine is currently available.
- The findings could support **Ebola outbreak response and vaccine development**, helping protect healthcare workers and other people at high risk of infection.

Places in News

Persian Gulf

- On **24 October 2026**, Iran's Islamic Revolutionary Guard Corps (IRGC) claimed control over the **Strait of Hormuz** and warned US military vessels against entering the Persian Gulf amid escalating tensions.
- The **Persian Gulf** is a marginal sea of the Indian Ocean located in West Asia, between the **Iranian Plateau and the Arabian Peninsula**.

- It is connected to the **Gulf of Oman and the Arabian Sea through the Strait of Hormuz**, a strategically important international shipping route.
- The Persian Gulf is surrounded by **Iran, Iraq, Kuwait, Saudi Arabia, Bahrain, Qatar, the United Arab Emirates (UAE) and Oman**.
- The region is strategically significant due to its vast **oil and natural gas reserves**, making it a major hub for global energy supplies.



Hebron

- Hebron has drawn attention amid **renewed tensions and violence in the West Bank**, raising concerns about civilian safety and **further escalation of the Israeli–Palestinian conflict**.
- **Hebron** is a historic Palestinian city in the **southern West Bank**, located south of Jerusalem.
- It is one of the oldest continuously inhabited cities in the world and is significant to **Islam, Judaism and Christianity**.
- The city contains the **Cave of the Patriarchs (Ibrahimi Mosque)**, traditionally associated with Abraham and other biblical patriarchs.
- Hebron has been a major centre of the **Israeli–Palestinian conflict**, with **parts of the city under Israeli military control and other areas administered by the Palestinian Authority**.



Species In News

Nilgiri Tahr

- Recent reports have highlighted threats to the **Nilgiri Tahr population**, including habitat fragmentation, invasive species and human activities, raising concerns about the conservation.
- The **Nilgiri Tahr (Nilgiritragus hylocrius)** is a mountain ungulate endemic to the southern **Western Ghats** and is locally known as **Varayaadu**.
- It inhabits **montane grasslands interspersed with shola forests**, generally at elevations of 1,200–2,600 metres.
- Its distribution extends across approximately 400 km of the Western Ghats in **Kerala and Tamil Nadu**, with **Eravikulam National Park, Kerala**, holding the largest surviving population.
- The species is classified as **Endangered on the IUCN Red List** and is protected under **Schedule I of the Wildlife (Protection) Act, 1972**.



Kharai Camel

- Despite orders from the **National Green Tribunal (NGT)**, illegal salt pans and encroachment of creeks continue to threaten Kharai camels in Gujarat's Kutch region.

- The **Kharai camel** is a rare indigenous camel breed of **Gujarat**, named after **Khara**, meaning saline, reflecting its adaptation to desert and coastal environments.
- It is known as a **swimming camel** because it can swim long distances through seawater to reach grazing areas and feed on **mangroves**.
- The breed is primarily found in the **Kutch region of Gujarat** and has been traditionally conserved by the **Rabari and Fakirani Jat tribes**.
- The **IUCN Red List** classifies the Kharai camel as **Endangered**; its conservation is important for **preserving mangrove ecosystems** and the traditional livelihoods of local communities.

