

DAILY CURRENT AFFAIRS (DCA)

Time: 45 Min

Date: 26-03-2025

Table of Content

Expanding of India's Social Security Net
India Losing 3% of GDP Annually Due to Road Accidents
Call for Changing Collegium System
Transgenic Organisms
Parliament Passes Disaster Management (Amendment) Bill 2024

NEWS IN SHORT

Third Battle of Panipat
Vikramshila University
BHIM 3.0 & Sahyog Portal
Boilers Bill, 2024
Regional Rural Banks (RRBs)
Gold Monetisation Scheme
Disaster Relief Funds
Artificial Intelligence (AI) Washing
Bhadra Wildlife Sanctuary

EXPANSION OF INDIA'S SOCIAL SECURITY NET

Context

- Recently, the **Union Labour Minister** highlighted that India has made **remarkable strides in expanding its social security net**, ensuring that a larger segment of the population benefits from welfare programs.

Overview of Social Security in India

- Social Security in India is a crucial aspect of economic and social policy aimed at providing financial and social protection to the country's diverse population.
- It is primarily delivered through government initiatives, employer-based benefits, and social insurance programs.
- The legal framework governing social security includes:
 - The Employees' Provident Funds and Miscellaneous Provisions Act, 1952;
 - The Employees' State Insurance Act, 1948;
 - The Maternity Benefit Act, 1961;
 - The Unorganized Workers' Social Security Act, 2008;
 - The Code on Social Security, 2020.
- These laws and policies cover organized and unorganized sector workers, providing them with financial security and welfare benefits.

Global Perspective and Sustainable Development

- Social protection is a recognized human right, essential for achieving the Sustainable Development Goals (SDGs).
 - Goal 1 of the SDGs** aims to end poverty by 2030 through national social protection systems, ensuring the coverage of vulnerable groups.
- Article 22** of the **Universal Declaration of Human Rights** emphasizes **social security as a fundamental right**, which is reaffirmed in the **Social Protection Floors Recommendation** by the **ILO**.

Key Social Security Schemes in India

- Pension and Provident Fund Schemes:**
 - Employees' Provident Fund (EPF):** Managed by the EPFO under the Ministry of Labour and Employment, EPF is a **mandatory savings scheme** for employees in organizations with 20 or more workers.
 - Both employer and employee contribute 12% of the employee's salary towards this fund.
- National Pension System (NPS):** A voluntary retirement scheme regulated by the Pension Fund Regulatory and Development Authority (PFRDA).
 - Available to both public and private sector employees.
 - Provides tax benefits under Section 80CCD of the Income Tax Act.
- Social Security for Unorganized Workers:**
 - Pradhan Mantri Shram Yogi Maandhan (PM-SYM):** A pension scheme for unorganized sector workers earning less than ₹15,000 per month.
 - Requires a small monthly contribution (₹55-₹200), with a matching contribution from the government.
 - Pradhan Mantri Kisan Maandhan Yojana (PM-KMY):** A pension scheme for small and marginal farmers aged 18-40 years.
 - Building and Other Construction Workers' Welfare Scheme (BOCW):** Provides health, education, and insurance benefits to construction workers.
 - Atal Pension Yojana (APY):** A guaranteed pension scheme for low-income workers, encouraging financial security in old age.
 - Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):** Life insurance coverage of ₹2 lakh for individuals aged 18-50 at an annual premium of ₹436.
 - Pradhan Mantri Suraksha Bima Yojana (PMSBY):** An accident insurance scheme covering ₹2 lakh for accidental death and disability.
- Health and Insurance Schemes:**
 - Employees' State Insurance Scheme (ESI):** Provides medical and disability benefits to employees earning up to ₹21,000 per month.
 - Covers expenses related to sickness, maternity, disablement, and death due to employment injury.
 - Rashtriya Swasthya Bima Yojana (RSBY):** A government-funded health insurance scheme for BPL (Below Poverty Line) families.
 - Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PM-JAY):** The world's largest health assurance scheme providing free medical coverage of up to ₹5 lakh per family per year for economically disadvantaged groups.
- Maternity and Disability Benefits:**
 - Maternity Benefit Act, 1961:** Provides paid maternity leave of 26 weeks for women working in establishments with 10 or more employees.

- ♦ **Indira Gandhi National Disability Pension Scheme (IGNDPS):** Provides financial assistance of ₹300-₹500 per month to disabled individuals below the poverty line.
- **Employment and Labor Welfare:**
 - ♦ **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):** Guarantees 100 days of wage employment to rural households, strengthening income security.
 - ♦ **e-Shram Portal:** A national database for unorganized workers, enabling targeted delivery of social security benefits.

Recent Expansions in Social Security

- **Extending Benefits to Gig and Platform Workers:** With the rise of the gig economy, the government has proposed bringing gig workers (such as food delivery agents and cab drivers) under the social security umbrella through platforms like e-Shram and the Social Security Code.
- **Digital and Financial Inclusion:** The **Jan Dhan-Aadhaar-Mobile (JAM) Trinity** has strengthened the delivery of welfare benefits, ensuring direct benefit transfers (DBT) to beneficiaries, reducing leakages, and improving transparency.
- **Ration Card Portability under 'One Nation, One Ration Card' (ONORC):** It enables migrant workers to access subsidized food grains anywhere in India.
- **Strengthening Healthcare and Insurance for Informal Workers:** The government has been pushing for the inclusion of informal workers in health schemes, ensuring access to PM-JAY and ESIC facilities.

Challenges in Expanding the Social Security Net

- **Underestimation of Coverage:** The ILO report **does not account for in-kind benefits** like food security and housing or state-administered schemes.
 - ♦ The actual coverage is expected to be higher once these factors are included.
- **Low Coverage in the Unorganized Sector:** Over 90% of India's workforce is in the unorganized sector, yet only a small fraction benefits from social security schemes.
- **Lack of Awareness and Accessibility:** Many eligible beneficiaries remain unaware of existing schemes, leading to lower enrollment rates.
- **Funding and Implementation Bottlenecks:** The large financial requirement for social security programs poses budgetary constraints, while last-mile implementation remains a challenge, especially in rural areas.

- **Fragmented Coverage:** Despite multiple schemes, many workers—especially in the unorganized sector—remain outside the formal security net.
- **Bureaucratic Hurdles and Corruption:** Delays in processing claims and leakages in funds allocation reduce the efficiency of these programs.

Way Forward

- **Integration of Schemes:** A unified social security framework can enhance efficiency and accessibility.
- **Technology-Driven Delivery:** Expanding digital enrollment, biometric authentication, and mobile applications can improve outreach.
- **Strengthening Public-Private Partnerships:** Involving the private sector in providing pension and insurance solutions can enhance social security coverage.
- **Formalizing the Unorganized Sector:** Incentivizing employers to register workers in social security schemes.
- **Simplification of Processes:** Reducing paperwork and making enrollment procedures more user-friendly.

Source: TH

INDIA LOSING 3% OF GDP ANNUALLY DUE TO ROAD ACCIDENTS

Context

- The Minister of Road Transport and Highways has mentioned that **India is losing 3% of its GDP** due to around five lakh road accidents annually in the country.

Report on Road Accidents in India (2022)

- **In 2022**, there were 4,61,312 road accidents in India, causing 4,43,366 injuries and 1,68,491 fatalities.
 - ♦ **Compared to 2021**, accidents **increased by 11.9%**, deaths by 9.4%, and injuries by 15.3% in 2022.
- The accident severity (deaths per 100 accidents) **decreased from 37.3 in 2021 to 36.5 in 2022**.
- **Young adults (18-45 years)** made up **66.5%** of road accident victims, while **83.4% of fatalities were from people aged 18-60**.
- **Two-wheelers accounted for 44.5%** of road accident deaths, followed by pedestrians (19.5%), cars/taxis/vans (12.5%), and trucks (6.3%).
- **Overspeeding** was the leading cause, responsible for **72.3% of accidents** and 71.2% of deaths in 2022.

Do you know?

- In September 2020, the UN General Assembly launched the **Decade of Action for Road Safety 2021-2030** which aims to reduce road traffic deaths and injuries by **at least 50 per cent by 2030**.
- The 2nd Global High-Level Conference on Road Safety was held in Brazil, which declared **2011-2020 as the 1st decade of action for Road Safety**.
 - ♦ In the **Brasilia Declaration**, the participating countries set targets under the Sustainable Development Goals and pledged to reduce road crash **fatalities by 50% in the next 5 years**.

How does Road Accidents lead to Loss of GDP

- **Medical treatment costs** for accident victims strain healthcare resources.
- **Infrastructure damage** from accidents requires financial resources for repairs.
- **Loss of income due to temporary or permanent disability** of accident victims affects economic productivity.
- **Increased insurance and legal costs** add to the financial burden on businesses and individuals.
- **Road accidents reduce tourism** and commercial transport efficiency, impacting the economy.
- **Loss of life and productivity in young and working-age** populations (18-45 years) further impacts GDP growth.

Government Initiatives

- **National Road Safety Policy India, 2010:** It emphasized the need for better road infrastructure, stricter enforcement of traffic rules, enhanced emergency medical services, public awareness campaigns, and improved post-crash care.
- **Electronic Detailed Accident Report (e-DAR)/ Integrated Road Accident Database (iRAD):** Centralized system for reporting, managing, and analyzing road accident data to improve safety.
- **Speedy Assistance to Accident Victims:**
 - ♦ Award ₹25,000 for Good Samaritans who help accident victims.
 - ♦ Faster compensation: ₹2.5 lakh for grievous hurt, ₹5 lakh for death.

- ♦ Enhanced compensation for hit-and-run victims: ₹2 lakh for death, ₹50,000 for grievous hurt.
- ♦ Simplified procedures for third-party insurance, including hired drivers.
- **Vehicle Fitness:** Old, unfit vehicles contribute to accidents. The Ministry is setting up model Inspection and Certification Centers across States/UTs (28 States/UTs covered by 2024).
- **IIT Madras Collaboration:** Establishing a Center of Excellence for Road Safety to develop new products, conduct research, and promote safety initiatives.
- **Accident Blackspot Rectification:** Priority on identifying and improving accident-prone spots on National Highways through engineering measures.
- **Road Safety Audits:** Mandatory audits for all highway projects at design, construction, and operation stages.
- **Brasilia Declaration:** India was one amongst the initial 100+ countries to have signed the Brasilia Declaration in 2015 committing to achieve the Sustainable Development Goal 3.6 i.e. to half the number of global deaths and injuries from road traffic crashes by 2030.
- **Motor Vehicles Amendment Act, 2019:** The act brought about higher penalties for traffic violations, including speeding, drunk driving, and not wearing helmets or seat belts.

Way Ahead

- Global best practices show that countries that adopted a **Systems Approach** have been able to achieve their targets of 50% reduction in fatalities or are close to achieving it.
 - ♦ **Countries like Australia and Sweden** have gone beyond the UN Sustainable Development Goals (SDG) 3.6 and dug deep into the issue. India can, therefore, **learn from these global best practices**.
- India has done substantial research on road safety through premiere institutions like Indian Institute of Technology (IITs) and Central Road Research Institute (CRRI).
 - ♦ The government can collaborate with these institutes to improve policies and action plans.
- **The corporate sector can play a role** in helping strengthen road safety by funding research, spreading awareness.

Source: TH

CALL FOR CHANGING COLLEGIUM SYSTEM

In News

- Vice President Jagdeep Dhankhar chaired a meeting with Rajya Sabha floor leaders to discuss the recovery of semi-burnt Indian currency notes from the residence of Delhi High Court Judge Justice Yashwant Verma.

About

- The meeting also focused on judicial appointments and the need for an alternative to the current Collegium system.
- The Vice President reiterated the importance of the National Judicial Appointments Commission (NJAC), which was struck down by the Supreme Court in 2015.

Collegium System

- The Collegium is the system through which judges of India's higher judiciary (Supreme Court and High Courts) are appointed and transferred.
- It is **not based on the Constitution** or any specific law but has evolved through Supreme Court judgments, known as the "**Judges Cases.**"

Composition

- The **Supreme Court Collegium** is a **five-member body**, led by the Chief Justice of India (CJI) and four other seniormost judges.
- High Court Collegiums** are led by the Chief Justice of the respective High Court and **two other seniormost judges**.

How does the Collegium system work?

- The Supreme Court Collegium recommends names for appointments to the Supreme Court, and the High Court Collegiums do so for their respective courts.
- The High Court Collegium's recommendations must be approved by the Supreme Court Collegium.
- The government conducts an Intelligence Bureau (IB) inquiry on the recommended candidates. If the Collegium reiterates its recommendations, the government is bound to approve them.

Criticisms

- The system has been criticized for being non-transparent, lacking an official mechanism or secretariat.
- There are no prescribed eligibility criteria or a clear selection procedure.

- Decisions are made behind closed doors, and there are no public records or minutes of Collegium meetings.
- Lawyers are often unaware of whether their names are being considered for judicial appointments.

Do you know ?

- The Justice M N Venkatachaliah Commission (2000) recommended replacing the Collegium with a National Judicial Appointments Commission (NJAC).
- The NJAC was to include the CJI, two seniormost Supreme Court judges, the Union Law Minister, and an eminent person chosen by the President in consultation with the CJI.
- The government passed the NJAC Bill in 2014, but the Supreme Court struck it down as unconstitutional within a year, emphasizing the need to preserve the primacy of the judiciary in judicial appointments.

Suggestions

- The Collegium System was aimed at preserving judicial independence, and has faced significant criticisms over the years.
 - Transparency, inclusivity, and clearer criteria for selection could help address these concerns, ensuring a more accountable and efficient judicial appointment process.
 - Reforms in this direction would contribute to strengthening the integrity and functioning of India's judiciary.

Source :TH

TRANSGENIC ORGANISMS

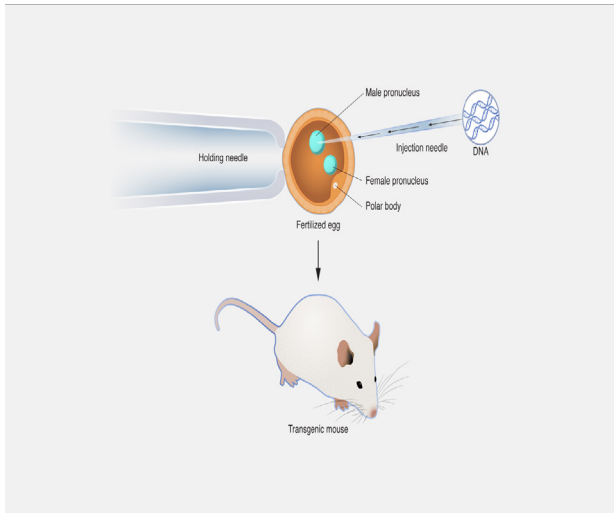
In News

- U.S. President Donald Trump recently made a mistaken claim that \$8 million had been spent on "**making mice transgender**," which was later corrected to "transgenic mice."

About

- Media reports clarified that the research involved hormone treatments for studies on hormone therapy, HIV vaccines, breast cancer, and other health areas—not for altering the gender of mice.
- Studies with transgenic mice have helped understand genetics, cancer, reproduction, and more. These mice are valuable in modeling diseases due to their genetic similarities to humans.

Transgenic organism



- It refers to an organism or cell whose genome has been altered by the introduction of one or more foreign DNA sequences from another species by artificial means.
- Transgenic organisms are generated in the laboratory for research purposes.

Applications

- Transgenic animals have been used to **study genetic processes**, such as the role of DNA in carrying genetic information and the link between **oncogenes and cancer**.
- Transgenic animals also help understand normal physiological processes and model human diseases for treatment development.
 - ♦ Animals like goats and cows are engineered to produce therapeutic proteins, such as insulin.
- **Transgenic crops** have been produced that are resistant to infectious diseases and grow faster.
- It is used in bioremediation to break down pollutants like oil spills and heavy metals.

Challenges

- There are **ethical concerns** about animal welfare and the morality of genetic modification.
- There are chances of Potential environmental or health impacts, such as unintended gene flow or allergic reactions.
- The creation of transgenic organisms is expensive and technically challenging.

Conclusion and Way Forward

- Transgenic organisms offer great potential in medicine, agriculture, and environmental management but require careful handling of ethical, environmental, and regulatory concerns to ensure their responsible use.

Source :TH

PARLIAMENT PASSES DISASTER MANAGEMENT (AMENDMENT) BILL 2024

Context

- Parliament has passed the Disaster Management (Amendment) Bill 2024.

About

- The Bill amends the **Disaster Management Act, 2005**.
- **The DM Act establishes:**
 - ♦ National Disaster Management Authority (NDMA),
 - ♦ State Disaster Management Authority (SDMA),
 - ♦ and the District Disaster Management Authority.
- These authorities are responsible for disaster management at the **national, state, and district level, respectively**.

Key Highlights of the Bill

- **Preparation of disaster management plans:** The Bill provides that NDMA and SDMA will prepare disaster management plans, which was earlier prepared by the National a State Executive Committee.
- **Functions of NDMA and SDMA:** The Bill adds these functions:
 - ♦ taking periodic stock of disaster risks, including emerging risks from extreme climate events,
 - ♦ providing technical assistance to authorities below them,
 - ♦ recommending guidelines for minimum standards of relief,
 - ♦ and preparing national and state disaster databases, respectively.
- The Bill also **empowers NDMA to make regulations** under the Act with prior approval of the central government.
- **Disaster Database:** The Bill mandates the creation of a comprehensive disaster database at both national and state levels.
- **Urban Disaster Management Authorities:** It empowers the state government to constitute a separate Urban Disaster Management Authority for state capitals and cities with a municipal corporation.
- **Formation of State Disaster Response Force (SDRF):** The Bill empowers the state government to constitute a SDRF.

- ♦ The state government will define the functions of SDRF and prescribe the terms of service for its members.
- **Statutory status to existing committees:** The Bill provides statutory status to existing bodies such as the National Crisis Management Committee (NCMC) and the High Level Committee (HLC).
 - ♦ The NCMC will function as the nodal body for dealing with major disasters with serious or national ramifications.
 - ♦ The HLC will provide financial assistance to state governments during disasters.
- **Appointments to NDMA:** It empowers NDMA to specify the number and category of officers and employees, with previous approval of the central government.
 - ♦ NDMA may also appoint experts and consultants as necessary.

Concerns Raised:

- Several opposition members argued that the amendments could centralize power and undermine the autonomy of state governments.
- The Bill also gives more powers to a new authority, the Urban Disaster Management Authority, over the already existing District Disaster Management Authority.

Conclusion

- The amendments were needed to tackle the new kinds of disasters emerging in the wake of global warming and climate change.
- As per the government, to address these problems in an effective manner, we have to strengthen our institutions and make them accountable.

Source: IE

NEWS IN SHORT

THIRD BATTLE OF PANIPAT

In News

- Maharashtra Chief Minister Devendra Fadnavis defended the Marathas' bravery in the Third Battle of Panipat (1761), calling it a testament to their courage rather than a reminder of defeat.

The Third Battle of Panipat

- It is one of the largest and deadliest battles of the 18th century.
- It was fought on January 14, 1761, between the Maratha Empire and a coalition led by **Ahmad Shah Durrani of Afghanistan**.

- The Marathas, under Sadashivrao Bhau, faced off against Afghan and Rohilla forces.
- Despite initial successes, the Marathas were besieged, suffering severe food shortages.
 - ♦ The battle resulted in a decisive Afghan victory, with massive casualties, including around 60,000-70,000 Marathas killed.
 - ♦ The Marathas' defeat halted their northern expansion for nearly a decade.
- However, under Peshwa Madhavrao, they later regained control of northern India by 1771.

Source :TH

VIKRAMSHILA UNIVERSITY

In News

- A decade after the modern Nalanda University was re-established near its historical site in Rajgir, efforts are now underway to revive **Vikramshila University**.

About Vikramshila University

- It was founded by **King Dharmapala of the Pala Dynasty** in late 8th to early 9th century AD.
- It is present at **Bhagalpur district, Bihar, India**.
- Vikramshila was one of the most important **Buddhist learning centres of medieval India**, second only to Nalanda University.
- It was especially **renowned for Tantric studies**, which were popular during the Pala period in both Buddhist and Hindu traditions.
- Destroyed in the late 12th century by Bakhtiyar Khalji, a military commander under **Qutb-ud-din Aibak**.
- **Atisa Dipankara** was a renowned Buddhist master and scholar who played a significant role in the revival and reform of Buddhism in Tibet during the 11th century.

Source: IE

BHIM 3.0

In News

- NPCI BHIM Services Limited (NBSL), a subsidiary of the National Payments Corporation of India (NPCI), has launched **BHIM 3.0**.

BHIM

- Bharat Interface for Money (BHIM) is a UPI based payment interface that allows **real time fund transfers** using a single identity like your mobile number or name.

- It was introduced in 2016 by the Prime Minister and has played a key role in promoting digital payments in India.
- BHIM 3.0 is the latest version of the digital payment platform.
- It introduces several enhancements for a better user experience, including:
 - ♦ **Expanded language support:** Available in 15+ Indian languages.
 - ♦ **Optimised for low internet areas:** Ensures smooth transactions even in regions with poor network connectivity.
 - ♦ **Advanced money management tools:** Includes expense tracking, bill splitting, and spending analytics.
 - ♦ **Family mode:** Enables managing shared expenses and assigning payments for family members.
- **Decriminalisation for Ease of Business:** Benefits MSMEs, decriminalising some offences in line with the Jan Vishwas (Amendment) Act, 2023.
- **Third-Party Inspection:** Retains provisions for independent third-party inspections introduced in 2007.
- **Impact on Workers' Safety:** Legislation prioritizes the safety of workers engaged in industries.

Source: AIR

REGIONAL RURAL BANKS (RRBS)

In News

- RRBs achieve a record ₹7,571 crore profit in FY 2023-24; key financial indicators like CRAR, deposits, NPAs CD Ratio show steady improvement.

About Regional Rural Banks (RRBs)

- The genesis of RRBs can be traced back to 1975, following the recommendations of the **Narasimham Working Group**.
- Initially created through an ordinance, RRBs were later given a **statutory foundation through the Regional Rural Banks Act, 1976**.
- First **RRB established was Prathama Bank** (sponsored by Syndicate Bank) in Uttar Pradesh.
- The primary objective of RRBs is to **develop the rural economy by providing banking and financial services to:** small and marginal farmers, agricultural labourers, artisans and small entrepreneurs.
- RRBs follow a tripartite ownership model, ensuring coordinated **support from the Centre, State, and sponsoring banks:**
 - ♦ Government of India – 50%
 - ♦ State Government – 15%
 - ♦ Sponsor Bank (usually a Public Sector Bank) – 35%
- They are regulated by the **Reserve Bank of India (RBI) and supervised by NABARD**.
- RRBs have been consolidated in a phased manner based on the recommendations of **Dr. K.C. Vyas Committee (2001)**.

Source: PIB

GOLD MONETISATION SCHEME

In News

- The Ministry of Finance has decided to discontinue the **Medium Term and Long Term Government Deposit (MLTGD)** components

Source :TH

BOILERS BILL, 2024

Context

- The Parliament has passed the Boilers Bill, 2024.

About

- It aims to regulate boilers, ensure safety from explosions, and provide uniformity in registration.
- **Repeals Boilers Act, 1923:** Replaces the century-old Boilers Act with modern provisions.
- **A boiler** is a closed vessel or container that is used to heat water or other fluids to generate steam or hot water.
 - ♦ The steam or hot water produced is then used for various industrial processes, heating purposes, or to power engines, turbines, or other machinery.
 - ♦ Boilers are commonly found in industries such as manufacturing, power generation, and heating systems for buildings.

Major Features:

- **Safety and Competence:** Requires qualified personnel for boiler repairs and emphasizes safety for those working with boilers.
- **Simplified Legislation:** Colonial-era provisions removed, with the bill being made simpler and more readable.
- **State Powers Preserved:** No encroachment on state rights.
- **Penalties:** Criminal penalties for major safety violations, fiscal penalties for minor offences, and executive penalties for non-criminal offences.

of the Gold Monetisation Scheme effective from March 26, 2025.

About Gold Monetisation Scheme

- **Launched:** September 15, 2015
- **Objective:**
 - ♦ To mobilise gold held by households and institutions
 - ♦ Reduce India's reliance on gold imports
 - ♦ Use idle gold for productive purposes in the economy
- The GMS had **three components:**
 - ♦ Short Term Bank Deposit (STBD): 1 to 3 years (Handled by banks)
 - ♦ Medium Term Government Deposit (MTGD): 5 to 7 years
 - ♦ Long Term Government Deposit (LTGD): 12 to 15 years
- It is implemented by **all scheduled commercial banks excluding Regional Rural Banks (RRBs).**

Source: TH

DISASTER RELIEF FUNDS

Context

- The Union Home Minister Amit Shah stated that freebies given out by states should not be funded through disaster relief funds.

Key points

- Union Home Minister defended the Disaster Management (Amendment) Bill, 2024, stating it did not infringe on federalism and emphasized that states could not use disaster response funds for freebies.
- He also defended the PM-CARES Fund, claiming it was transparent and properly managed, unlike the PMNRF, which he accused of lacking transparency

The State Disaster Response Fund (SDRF)

- It was established under the Disaster Management Act, 2005, is the primary fund for State Governments to respond to disasters.
- The Central Government contributes **75% of the SDRF allocation** for general category States/UTs and **90% for special category States/UTs.**
- SDRF is specifically used for providing immediate relief to victims of disasters such as cyclones, floods, earthquakes, and others.
- States can also use up to 10% of SDRF for local disasters not listed by the Ministry of Home Affairs, provided the State has established clear

guidelines and received approval from the State Executive Authority (SEC).

Do you know?

- The National Disaster Response Fund (NDRF) supplements the SDRF in cases of severe disasters when additional funds are needed. The Central Government fully funds the NDRF, unlike the SDRF, which has a cost-sharing mechanism with the States.
- Both SDRF and NDRF funding allocations are based on recommendations from the Financial Commissions, with the Central Government providing contributions to both. The NDRF also accepts contributions from individuals and institutions to further bolster its funding.

Source :TH

ARTIFICIAL INTELLIGENCE (AI) WASHING

Context

- There is a new and growing question – **whether companies are making over-inflated claims about their use of AI.**
- Tech companies and startups marketing themselves as using AI, but not doing so forms the basis of 'AI washing'.

About

- AI washing is a **term derived from greenwashing**, where companies exaggerate their environmental friendliness to appeal to customers.
- Similarly, businesses that claim to have integrated AI into their products, when they're **actually using less sophisticated technology**, can be accused of AI washing.
- When it comes to AI washing, there are several types.
 - ♦ Some companies claim to use AI when they're actually using less-sophisticated computing, while others overstate the efficacy of their AI over existing techniques, or suggest that their AI solutions are fully operational when they are not.
- **Concerns:** AI washing can have concerning impacts for businesses, from overpaying for technology and services to failing to meet operational objectives the AI was expected to help them achieve.
 - ♦ For investors it can make it harder to identify genuinely innovative companies.

Source: IE

BHADRA WILDLIFE SANCTUARY

Context

- The Forest Department is working out a plan for the capture and rehabilitation of wild elephants involving releasing them in a phased manner in the Bhadra Wildlife Sanctuary.

About

- Bhadra Wildlife Sanctuary is a prominent wildlife reserve located in the **Western Ghats of Karnataka**.
- It is part of the **larger Bhadra Tiger Reserve**, which was declared in **1998**.
- The sanctuary is named after the **Bhadra River**, which flows through it.
- It's also known as **Muthodi Wildlife Sanctuary**, located in Shivamogga and Chikmagalur districts.
- **Wildlife:** Home to over 250 bird species (many endemic), mammals, reptiles, and the Jagara Giant, the largest teak tree in Karnataka.

Source: TH

SIGNAL APP

Context

- Senior Trump administration officials used Signal, an encrypted messaging app, for military discussions and accidentally included a journalist, exposing sensitive information.

About Signal

- It is an app used for **direct messaging, group chats, and phone and video calls**.
 - ♦ It employs **end-to-end encryption** for both messaging and calling services, preventing **third parties** from viewing conversations or listening in on calls.
 - ♦ The app collects **minimal user data** and features **automated message deletion** after a set time, adding an extra layer of privacy.
- While Signal has gained popularity among government officials for **its privacy features**, the recent incident highlights the **potential risks of user errors** and raises questions about the appropriateness of using such apps for national security communication.

Source: IE

