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PHONE TAPPING AND RIGHT TO PRIVACY

Context

- The Madras High Court refused to **expand the scope of Section 5(2)** of the **Indian Telegraph Act of 1885**, and permit the Central and State governments to resort to phone tapping as a covert measure to detect crimes.
 - The HC held that legislature, not judiciary, is responsible for expanding such laws.

Phone Tapping

- Phone tapping refers to the **interception of telephone conversations** by a third party, often by government agencies, to gather information.
- It is a form of surveillance and, if misused, **can violate individual privacy and constitutional rights**.

Legal Framework in India

- Indian Telegraph Act, 1885 – Section 5(2):** Allows the **Centre or State to intercept messages on two grounds:** Public emergency and Public safety
 - Requires recording of reasons in writing and a formal authorization.
 - Must be reviewed by a **Review Committee** (as per Telegraph Rules and Supreme Court guidelines).
- Indian Telegraph (First Amendment) Rules, 1999:** In pursuance of the PUCL judgment, the Government of India framed rules to provide a statutory backing to the safeguards laid down by the Supreme Court.
 - These rules regulate the procedures for interception, and define authorities, duration, and review mechanisms for lawful interception under the Indian Telegraph Act.
- Information Technology Act, 2000 – Section 69:** Similar rules were framed under the Information Technology Act, 2000 in 2009.
 - These govern the interception of electronic communication such as emails, chats, and online data.
 - The 2009 IT Rules mirror the principles laid down in the PUCL judgment, ensuring:** Authorization by a competent authority, defined time limits, strict purpose limitation, and oversight by a Review Committee.

SC Guidelines under the PUCL v. Union of India (1996):

- It is the first major judgment **linking phone tapping to the right to privacy**. The **Supreme Court issued procedural safeguards:**

- Approval:** Only by Home Secretary or the Home Secretary of the concerned State Government.
- Time Limit for Validity of Order:** The order for interception shall cease to be valid after **two months** from the date of issue unless it is renewed.
 - Even if renewed, no order can remain in force **beyond six months** in total.
- Destruction of Intercepted Material:** All copies of intercepted communication must be destroyed as soon as their retention is no longer necessary under the terms of Section 5(2).
- Delegation in Urgent Cases:** In urgent cases, the power of authorization may be delegated to an **officer not below the rank of Joint Secretary** in the Home Department of either the Central or State Government.
- Formation and Role of Review Committee:** The Court mandated the constitution of a Review Committee at both the Central and State levels:
 - Functions of the Review Committee:** The Committee must review all interception orders within two months of issuance.
 - If the Committee finds that the interception was not in accordance with Section 5(2), it shall declare the order as invalid, and direct destruction of all intercepted material collected under that order.

Do you know ?

K.S. Puttaswamy v. Union of India (2017): Declared **right to privacy as a fundamental right**.

- Article 21 of the Constitution** guarantees right to life and personal liberty, under which the **right to privacy has been read in**.
- Any infringement must satisfy the 3-fold test:** Legality (sanctioned by law), Necessity (for a legitimate aim), and Proportionality (least restrictive means).

Concerns with Phone Tapping

- Violation of Fundamental Rights:** Phone tapping directly infringes the Right to Privacy, which is part of Article 21 of the Constitution as held in the K.S. Puttaswamy (2017) judgment.
- Vague and Broad Legal Grounds:** The terms “public emergency” and “public safety” in Section 5(2) of the Telegraph Act, 1885 are not clearly defined, making them prone to subjective interpretation and misuse.

- **Inadequate Procedural Safeguards:** Though PUCCL guidelines exist, implementation is inconsistent, orders are often issued without urgency or public interest justification.
- **Absence of Data Protection Law:** India lacks a comprehensive data protection framework, though the Digital Personal Data Protection Act, 2023 has been introduced.
 - ♦ In the absence of specific safeguards for surveillance, citizens' data and communications remain vulnerable.
- **Technological Challenges:** Advancements in technology make mass surveillance easier, and interception can be conducted without leaving any trace or audit trail.

Significance of the HC Judgement

- **Reinforces Rule of Law:** Upholds statutory limits on State surveillance.
- **Strengthens Privacy Jurisprudence:** Emphasizes that privacy cannot be breached merely for investigative convenience.
- **Limits Executive Power:** Prevents misuse of phone tapping provisions under the pretext of crime detection.
- **Sets Precedent:** Future interception orders may be challenged if due process or Section 5(2) conditions are violated.

Conclusion

- **The PUCCL v. Union of India** case is a landmark judgment that **recognizes telephone privacy as a fundamental right** under Article 21.
- It imposes strict procedural safeguards on phone tapping **to prevent abuse and arbitrary surveillance.**
- This decision continues to serve as the bedrock of privacy jurisprudence in India, and it led to the creation of statutory rules **ensuring transparency, accountability, and limited government intrusion into private communications.**

Source: TH

PM STATE VISIT TO GHANA

Context

- Prime Minister Narendra Modi, who is on a five-nation tour, arrived in **Ghana on a two-day State visit.**

Major Highlights

- This is the **first visit** by an Indian PM to Ghana in the **last three decades.**

- **Four MoUs were signed** following the talks, including in the areas of **cultural exchange and traditional music.**
- Prime Minister Modi announced that the leaders have decided to give the **India-Ghana partnership the form of a Comprehensive Partnership.**
- PM was also **conferred with Ghana's highest state honour 'the Companion of the Order of the Star of Ghana'** in recognition of his distinguished statesmanship and influential global leadership.

Brief on India-Ghana Relations

- **Historical Context:** India and Ghana share historical ties rooted in anti-colonial solidarity and a shared vision for the Global South.
 - ♦ India established its representative office in Accra in **1953**, four years before Ghana gained independence in 1957.
 - ♦ Diplomatic relations were formally established the same year, laying the foundation for a close and friendly partnership.
 - ♦ Both nations are **founding members of the Non-Aligned Movement.**
- **Institutional Mechanisms:** The Joint Commission was established in **1995** and reinforced in 2016, while a protocol for Foreign Office Consultations was signed in 2002.
 - ♦ Three rounds of consultations have been held since then, with the latest in 2022.
 - ♦ The Joint Trade Committee, operational since 1981, held its fourth meeting in 2024.
- **Trade Relations:** India is among Ghana's **top trading partners and the largest destination for Ghanaian exports.**
 - ♦ Bilateral trade between India and Ghana stood at approximately **USD 3 billion in 2023–24**, with Ghana enjoying a **positive trade balance** due to **substantial gold exports.**
 - Imports of gold by India accounts for **over 70% of total imports from Ghana.**
 - ♦ Ghana is a **key destination for Indian pharmaceutical exports**, which are critical to the country's healthcare system.
- **Investment:** India is among the **top investors in Ghana**, with more than \$1.2 billion channelled into sectors such as agro-processing, mining, manufacturing, construction, and ICT.
 - ♦ **India** holds the 2nd place for investments in 12 projects (after China) and 8th by value of FDI in 2024.

- **Development Partnership:** India has extended around **450 million US dollars** in concessional credit and grants for infrastructure and capacity-building projects.
 - ♦ **Landmark initiatives include** the India-Ghana Kofi Annan ICT Centre of Excellence established in 2003, the Rural Electrification Project, the Jubilee House Presidential Complex which was rehabilitated in 2017, and the Komenda Sugar Plant and Elmina Fish Processing Plant inaugurated in 2016.
 - ♦ India supported the **construction of the Tema-Mpakadan Standard Gauge Railway Line**, which was inaugurated in 2024.
- **Capacity Building & Human Resource Development:** Over 1,600 scholarships have been offered under the **e-Vidya Bharati** and **e-Arogya Bharati** digital network project.
 - ♦ Ghana has benefited from **India's Pan-African e-Network initiative**, enabling telemedicine and tele-education services through Indian institutions.
- **Sectoral Cooperation:** Agreements have been signed to promote cooperation in areas like **LPG distribution, peaceful uses of nuclear energy and standardisation** through collaborations between India's Bureau of Indian Standards and Ghana Standards Authority.
 - ♦ **Air connectivity** is facilitated through the Air Services Agreement signed in 1978 and updated through subsequent MoUs.
 - ♦ **Cultural exchange** remains a vibrant aspect of the partnership, anchored by a Cultural Agreement signed in 1981 and periodic Cultural Exchange Programmes.
- **Humanitarian Support:** India also extended humanitarian support to Ghana during the COVID-19 pandemic, providing 50,000 vaccine doses as a grant and over 1.6 million doses through the COVAX facility.
- **Indian Community:** There is a sizable Indian community in Ghana numbering over 15,000. Some of them have been in Ghana for over 70 years.

Significance of Ghana for India

- **Gateway to West Africa:** Ghana is considered a **political and economic gateway to West Africa**, the **democratic stability** makes Ghana an ideal partner for India's African engagement strategy.
 - ♦ Its geographic location and regional influence allow India to deepen its engagement with ECOWAS (Economic Community of West African States).



- **Economic Cooperation:** India's engagement with Ghana supports its economic diplomacy goals in Africa, ensuring access to critical raw materials like gold, bauxite, and cocoa.
- **Strategic and Security Cooperation:** Ghana lies on the Gulf of Guinea, a region significant for India's maritime security, energy shipping routes, and anti-piracy operations.
 - ♦ Partnering with Ghana on defence cooperation offers opportunities to expand its defence exports and security partnerships in Africa.
- **Development Partnership and South-South Cooperation:** India supports Ghana through Lines of Credit, capacity building, and grants under its South-South Cooperation policy.
 - ♦ Projects like rural electrification, water supply systems, and skill development centers help build **goodwill and reinforce India's image as a responsible development partner**.
- **Vaccine Development:** The visit focuses on vaccine development and creating a **vaccine hub in Ghana** for West Africa represents a new dimension of cooperation.
 - ♦ This aligns with India's pharmaceutical strengths and its vision of becoming a global hub for affordable healthcare solutions.
- **Multilateral and Diplomatic Alignment:** Ghana supports India's bid for a permanent seat in UNSC and collaborates in platforms like the Commonwealth, NAM, G77, and India-Africa Forum Summit.

- ♦ Ghana's democratic values and shared development priorities align with India's foreign policy goals in Africa.
- **Diaspora and Cultural Linkages:** A sizable Indian-origin community contributes to Ghana's economy, especially in commerce and industry.
- ♦ Cultural exchange, yoga, Indian Cinema, and education create strong people-to-people ties, reinforcing India's image as a benevolent and inclusive global power.

Way Ahead

- Ghana is a valued partner in the Global South and plays an important role in the African Union and the Economic Community of West African States.
- Strengthening ties with Ghana contributes to India's aspirations for global leadership, economic expansion, and regional influence in Africa.
- The visit will build on India's historic ties with Ghana and help in opening up areas like investment, energy, health, security, capacity building and development partnership.

Source: IE

GIG WORKERS SEEK MINIMUM WAGES, SOCIAL SECURITY

In News

The Telangana Gig and Platform Workers' Union (TGPWU) urged the State government to ensure minimum wages, legal recognition, and comprehensive welfare schemes, for gig and platform workers.

Who are gig workers?

- The World Economic Forum defines the gig economy as short-term, task-based work facilitated by digital platforms connecting workers with customers.
- In India, gig workers are considered "self-employed," with increasing female participation.
- Gig work includes web-based tasks like content writing and software development, and location-based services like driving and food delivery through platforms such as Ola and Zomato.
- Gig workers are paid per task, enjoying flexible work outside the traditional 9-to-5 model.

Related Steps

- The **2025 Union Budget** introduced steps to formally **recognise gig and platform workers and extended** social protection schemes to them.
- The **Code on Social Security, 2020**, legally defined gig and platform workers as those

engaged in non-traditional employer-employee arrangements.

- Recent initiatives like e-Shram registration, digital ID cards, and health coverage under Ayushman Bharat show the government's recognition of gig workers.

Challenges

- The revised Periodic Labour Force Survey (PLFS) 2025 has not made significant changes to accurately reflect the diverse nature of gig and platform work.
- Despite projections estimating the gig workforce to reach 23.5 million by 2029-30, India's main labour survey still categorizes gig workers under broad groups like 'self-employed' or 'casual labour,' leading to their statistical invisibility.
- This lack of clear classification hampers effective policy-making and equitable access to social security schemes established under the Code, such as the Social Security Fund and National Social Security Board, which depend on accurate data for inclusive welfare planning.

Conclusion and Way Forward

- The 2025 PLFS revision improved sample size and rural coverage; it still does not clearly define or capture gig work.
- To ensure inclusive policymaking, India can revise PLFS classifications or add specific modules for gig workers.
- Governments and platforms must collaborate to define clear legal protections and offer tailored social security like health and pension plans.
 - ♦ Platforms should ensure transparency, fair pay, and good working conditions.

Source :TH

EU UNVEILS OVERDUE TARGET TO CURB GREEN HOUSE GAS BY 2040

Context

- The European Commission has proposed a legally binding goal to reduce net Green House Gas emissions by **90% by 2040**, compared to **1990 levels**.

EU's Recent Plans to Curb Greenhouse Gas Emissions

- The 2040 milestone is built to ensure trajectory to the **2050 climate-neutral goal**, offering policy clarity to citizens, industrial investment, and global diplomacy.
- **Carbon Offsets from Outside Europe:** From 2036 onwards, countries can meet up to **3%** of their reduction target through carbon credits

generated from climate projects outside the EU.

- **Technological Neutrality:** The EU is open to all types of clean or low-carbon technologies to reduce pollution, like Renewable energy, Nuclear energy, Carbon capture and storage (CCS), and Carbon removal.
- **Complementary Policies:**
 - ♦ **Fit for 55** package targets a **55% cut by 2030**, expanding **European Union Emissions Trading System (EU ETS)** and rolling out the **Carbon Border Adjustment Mechanism (CBAM)**.
 - ♦ Heavy industries may get exemptions via free permits to protect competitiveness.

India's Commitments Emission Reductions

- India has launched the **LIFE mission (Lifestyle for Environment)** and **updated its NDCs (Nationally Determined Contributions)** under the Paris Agreement.
- Under its updated NDC 2022, India pledges:
 - ♦ **45% reduction in emissions intensity** (amount of CO₂ per unit of GDP) by 2030, compared to 2005 levels.
 - ♦ **50% of installed electricity capacity** will come from non-fossil fuel sources by 2030.
 - ♦ Creating a **carbon sink of 2.5 to 3 billion tonnes of CO₂ equivalent (GtCO₂e)** by increasing forests and tree cover.

What is the Progress under GHG Emission Reduction?

- **Progress of European Union:** Achieved a **37% reduction** in emissions since 1990. In 2023 alone, emissions fell by **8.3%**, even though the economy continued to grow.
 - ♦ The EU is now using a mix of **clean energy sources like renewables (solar, wind), nuclear power, and carbon capture technology** to meet its goals.
 - ♦ The EU has strong policies and tools like CBAM, ETS and **Horizon Europe**.
- **India's 4th Biennial Update Report (BUR-4)**, highlighted a **7.93%** reduction in GHG emissions in 2020 compared to 2019.
 - ♦ Emission intensity (per unit GDP) saw a 36% reduction from 2005 to 2020.
- As of October 2024, **India's installed** electricity capacity from **non-fossil fuel sources reached 46.5%**, totaling approximately **203GW**.
 - ♦ Solar power alone accounted for roughly **92 GW** of this capacity.
- **India ranked 10th** in the **Climate Change Performance Index 2025**, scoring high in GHG emissions and energy use but weaker in climate policy and renewable deployment.

Challenges in GHG Emission Reduction

- The EU faces challenges in reducing GHG emissions due to industrial resistance seeking relaxed rules, reliance on foreign carbon credits that may shift the burden to poorer nations, and slow progress in the transport sector, where road emissions remain high.
- **India's Heavy Dependence on Coal:** Coal still fuels **~75%** of Indian emissions. Also, the **steel industry** is growing fast and still depends heavily on coal, which adds to the pollution problem.
- **Climate Targets Need to Be Stronger:** India has set climate goals (NDCs), but experts say they are **not strong enough to limit global warming to 1.5°C**.
- **Policy Gaps Remain:** India is setting up a carbon market (where companies can trade the right to emit carbon), but it is **still optional and not fully working** yet.

What are the Suggestions?

- The EU should tighten offset rules by allowing only high-integrity credits, speed up transport decarbonisation by advancing vehicle mandates, and boost funding—using CBAM revenues—to support vulnerable regions and sectors.
- India can raise its NDC ambition with deeper emission cuts across key sectors, promote a green industrial shift (e.g., hydrogen, electric arc furnaces), make carbon trading mandatory by 2026 with strict oversight, and improve energy efficiency through stronger standards and expanded solar and EV adoption.

Concluding remarks

- The EU's 2040 climate target represents a **critical midpoint between ambition and feasibility** in the journey toward net zero.
- While the inclusion of carbon offsets provides tactical flexibility, it also raises important ethical and governance questions.
- For India and the Global South, it reinforces the need to advocate for **just and equitable climate action** in global platforms while preparing domestic policies for a green future.

Source: TH

CUSTODIAL DEATHS IN INDIA

Context

- The recent custodial death in Sivaganga district in Tamil Nadu, has once again drawn national attention to the issue of custodial practices and the treatment of individuals in police custody.

What is Custodial Death?

- Custodial death refers to the death of an individual **while in police or judicial custody**. This may occur **before trial, during police interrogation, or after conviction**.
- The death may be caused by torture, negligence, denial of medical aid, or even under suspicious circumstances.
- **It Violates the Constitutional Rights of;**
 - ♦ **Article 20(1):** No person shall be punished beyond what is prescribed in law.
 - ♦ **Article 20(3):** Protection against self-incrimination; any confession made under duress is inadmissible.
 - ♦ **Article 21:** Ensures protection of life and personal liberty, including in police/judicial custody.
- **Issue of Custodial Death in India:** According to parliamentary data, **11,656 custodial deaths** were recorded between 2016-17 and 2021-22, across India.
 - ♦ Uttar Pradesh topped the list with **2,630 deaths**, while **Tamil Nadu (490)** reported the highest number among the southern States.
 - ♦ However not all custody deaths are due to police excess.

Reasons of higher Custodial Deaths in India

- **Legal Vacuum:** India has signed but not ratified the **UN Convention Against Torture (UNCAT)**, **1997** meaning it is not legally bound to implement its provisions.
 - ♦ **The Prevention of Torture Bill (2010)** lapsed in Parliament, and subsequent efforts to introduce legislation have been shelved or diluted.
- **Procedural Flaws and Delays:** Supreme Court of India, in **K Basu vs. State of West Bengal (1997) Case**, laid down crucial guidelines to prevent custodial abuse.
 - ♦ However, Courts often rely on magisterial inquiries, procedures riddled with procedural flaws and delays.
- **Institutional Incentives:** Confessions extracted through violence are still treated as evidence, despite being inadmissible under **Section 25 of the Indian Evidence Act**.
- **Weak Accountability:** Investigations into custodial deaths are typically conducted by the same department involved.
 - ♦ Even where judicial inquiries are initiated, they are often slow, opaque, and inconclusive.

- **Political Interference:** Policing in India is often influenced by political pressures, which weakens impartial action and shields errant officers.

International Legal Frameworks for Protection

- **United Nations Charter (1945):** It sets out the purposes and principles of the UN, including the promotion of human rights.
- **Universal Declaration of Human Rights (1948):** It prohibits torture and ensures the presumption of innocence.
- **International Covenant on Civil and Political Rights (1966):** It protects right to life and prohibits torture.
- **The Nelson Mandela Rules**, officially known as the **UN Standard Minimum Rules for the Treatment of Prisoners 2015**, establish minimum standards for the humane treatment of all individuals deprived of their liberty.
- **European Convention on Human Rights (1950):** It recognises individual dignity and access to justice mechanisms.

Recommendations for Reform

- **Law Commission Reports:**
 - ♦ **69th Report (1977) of Law Commission of India:** It proposed introducing Section 26A in the Indian Evidence Act to make confessions before senior police officers admissible.
 - ♦ **273rd Report of Law Commission of India** recommended an anti-torture law, affirming that India's existing legal safeguards are insufficient.
- **Police Reforms:** Implement the Supreme Court's **Prakash Singh vs. Union of India (2006) directives**, including:
 - ♦ Separation of the investigation and law and order functions of the police
 - ♦ Establishment of Police Complaints Authorities.
- **Mandatory Use of Technology:** CCTV coverage in interrogation rooms, digital records of questioning, and body cameras must become the norm.
- **Judicial Reforms:** Fast-track courts for custodial crimes, along with stringent penalties for complicit officials, are essential.

Concluding remarks

- Custodial deaths are not just administrative failures but a symptom of a deeper malaise in India's criminal justice system.
- Despite constitutional guarantees, legal safeguards, and judicial pronouncements, the use of torture and abuse in custody remains widespread.

- India must not only uphold its constitutional values but also fulfill its international obligations by enacting a comprehensive anti-torture law, strengthening institutions, and ensuring accountability.

Source: TH

NEWS IN SHORT

GENOME SEQUENCING

Context

- Researchers have sequenced the first whole ancient Egyptian genome from an individual who lived 4,500-4,800 years ago — the oldest DNA sample from Egypt to date.

About

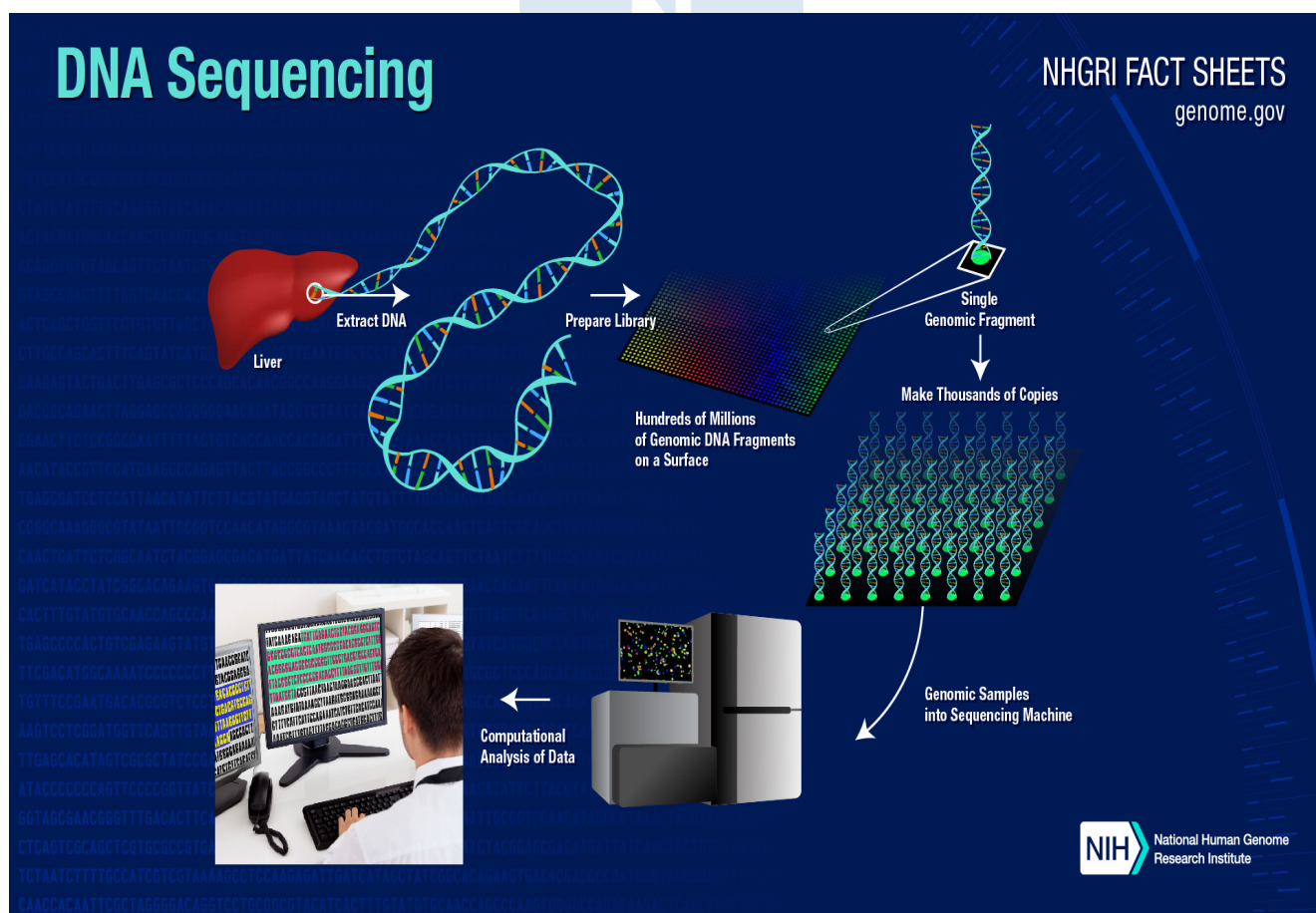
- DNA was successfully extracted from the **individual's teeth**.
- The genome of the ancient Egyptian is said to be the **most complete and oldest from Ancient Egypt**.

Genome

- The genome of an organism is made up of a unique DNA or RNA sequence.
- The human genome is the **complete set of genetic information for Homo sapiens**.
- It consists of **about 3 billion base pairs of DNA**, organized into **23 pairs of chromosomes**.
- Each chromosome carries a **unique set of genes**, which are sequences of DNA that **encode instructions for building proteins** and other molecules **essential for life**.

Genome Sequencing

- Each sequence is composed of chemical building blocks known as **nucleotide bases**.
- Determining the order of bases** is called **"genomic sequencing"** or, simply, **"sequencing."**
- The information encoded in the genomes provide **researchers with unique genetic "fingerprints."**
- The sequence tells scientists the **kind of genetic information** that is carried in a particular DNA segment.



Source: TH

DENGIAL

Context

- India has reached the **50% enrolment mark** in its first phase III clinical trial for the **indigenous tetravalent dengue vaccine, DengiAll**.

About DengiAll

- It is **developed by Panacea Biotech Limited** under a licensing agreement with the **National Institutes of Health (NIH)**, the primary US federal agency.
- DengiAll** has a weakened form of all **four dengue virus subtypes** and has the same virus composition as the vaccine developed by NIH, except for the inactive ingredients.
- The trial has been approved by the **Drug Controller General of India**.
- A Phase I and II clinical trial** conducted in India revealed a balanced and robust immune response across all four dengue virus types.
- The ICMR-National Institute of Translational Virology (NITVAR)** and AIDS Research (formerly ICMR-NARI) is **responsible for overall trial coordination**.

Dengue

- Dengue is a **mosquito-borne viral disease** caused by the **Dengue virus (DENV)**, which has **four serotypes** (DENV-1, DENV-2, DENV-3, and DENV-4).
 - It is transmitted primarily by the **Aedes aegypti mosquito**.
- Spread:** The virus **does not spread person-to-person directly**.
 - A mosquito becomes infected by biting a person already infected with the virus, and then can **transmit the virus to another person through a subsequent bite**.
- Vaccine:** Dengvaxia (CYD-TDV) – approved in some countries, recommended for individuals aged 9-16 with a history of dengue infection.
- Dengue fever** is **one of the top 10 threats** to global health, according to the World Health Organisation (WHO).
- Dengue in India:** India accounts for a large fraction of global dengue cases; 2.3 lakh cases and 297 deaths were reported in 2024.

Source: IE

C-FLOOD

In News

Union Minister of Jal Shakti inaugurated C-FLOOD in New Delhi.

C-FLOOD

- It is a **Unified Inundation Forecasting System** developed collaboratively by Centre for Development of Advanced Computing (C-DAC) Pune and the Central Water Commission under the Ministry of Jal Shakti.
- It is a **web-based platform** offering **two-day advance flood forecasts** at the village level through inundation maps and water level predictions.
- It is part of the **National Supercomputing Mission** and aims to enhance India's flood management and disaster response capabilities.

Features

- It integrates **flood modeling from national and regional agencies**, serving as a unified decision-support tool for disaster management.
 - Currently, it covers the Mahanadi, Godavari, and Tapi river basins, with plans to include more basins.
- It employs advanced 2-D hydrodynamic modeling to simulate floods.
 - Simulations for the Mahanadi Basin run on High Performance Computing at C-DAC Pune under the National Supercomputing Mission, while flood data for the Godavari and Tapi Basins, developed by the National Remote Sensing Centre under the National Hydrology Project, are integrated into the system.

Source :TH

FINANCIAL FRAUD RISK INDICATOR (FRI)

In News

The Reserve Bank of India (RBI) has advised all banks to integrate the Financial Fraud Risk Indicator tool .

The Financial Fraud Risk Indicator (FRI)

- It was launched by the **Department of Telecommunications (DoT) Intelligence Unit** in May 2025.
- It is a **risk-based metric** that classifies a mobile number to have been associated with Medium, High, or Very High risk of financial fraud.
 - This classification is an outcome of inputs obtained from various stakeholders including reporting on Indian Cyber Crime Coordination Centre (I4C's) National Cybercrime Reporting Portal (NCRP), DoT's Chakshu platform, and Intelligence shared by banks and financial institutions

- It **helps banks, NBFCs, and UPI providers prioritize** actions against high-risk numbers by declining suspicious transactions and issuing alerts.
 - ♦ Major institutions like PhonePe and ICICI Bank are already using FRI, enhancing fraud prevention in India's digital payments ecosystem.

Importance

- This technology-driven initiative supports the government's Digital India vision by strengthening digital trust, enabling real-time fraud detection, and fostering collaboration between telecom and financial sectors.
- This move strengthens the fight against cyber financial frauds through inter-agency collaboration and highlights the importance of API-based real-time data exchange between banks and DoT to improve fraud risk detection.

Source :PIB

SPREE 2025

In News

The Employees' State Insurance Corporation (ESIC) approved the SPREE 2025 scheme (Scheme for Promotion of Registration of Employers and Employees) during its 196th meeting held in Shimla.

The Scheme for Promotion of Registration of Employers and Employees (SPREE) 2025

- It is approved by ESIC and aims to expand social security coverage by allowing unregistered employers and employees—including contractual and temporary workers—to register digitally from July 1 to December 31, 2025, without inspections or demands for past dues.
- Registration will be effective from the declared date, with no contributions or benefits applied retroactively, encouraging voluntary compliance by removing penalties and easing the process.

Importance

- It seeks to bring more establishments and workers under the ESI Act, enhancing access to essential health and social benefits.
- It represents a significant step towards a more inclusive and accessible social security system, supporting ESIC's goal of universal protection and a welfare-focused labour ecosystem in India.

Source :PIB

NIPCCD RENAMED AS SAVITRIBAI PHULE NATIONAL INSTITUTE OF WOMEN AND CHILD DEVELOPMENT

In News

The National Institute of Public Cooperation and Child Development (NIPCCD) has been renamed the **Savitribai Phule National Institute of Women and Child Development**.

The National Institute of Public Cooperation and Child Development (NIPCCD)

- It was established in 1966 under the Planning Commission and was renamed in 1975 after becoming the apex body for training under the Integrated Child Development Services (ICDS) program.
- Presently, it is an autonomous institute under the Ministry of Women and Child Development.
- It is headquartered in Delhi and operates five regional centers across India to address regional needs.

Functions

- It serves as the apex body for training, research, documentation, and capacity building in the field of Women and Child Development.
- It plays a pivotal role in strengthening implementation mechanisms under various flagship schemes through its online and physical training programmes.

Source :PIB