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SCOPE OF THE "RIGHT TO BE FORGOTTEN" (RTBF)

In News

- The Supreme Court issued notice on a plea challenging a December 2025 Delhi High Court ruling that ordered the removal of past news reports about a banker discharged in a money laundering case, raising questions on the scope of the "right to be forgotten" (RTBF).

Background and Origin of Right to be Forgotten

- The Right to be Forgotten originated from a 2014 European Court of Justice ruling in the Google Spain case, where a Spanish man sought the removal of outdated information about his past debts.

- The principle was later incorporated into the EU's General Data Protection Regulation through Article 17, which establishes the right to erasure while also setting conditions under which this right may be limited.

What is the Right to be Forgotten?

- The "Right to be Forgotten" is the right to remove or erase content so that it's not accessible to the public at large.

- It empowers an individual to have information in the form of news, video, or photographs deleted from internet records so it doesn't show up through search engines, like Google in the present case.

IMPORTANCE

- **Protection of Privacy:** It prevents lasting harm from outdated or irrelevant personal information.

- **Digital Dignity:** It ensures past mistakes or allegations do not cause permanent stigma.

- **Global Alignment:** It brings India in line with international standards like the EU's GDPR.

- **Balanced Rights:** It helps balance individual privacy with press freedom and public interest.

- **Rehabilitation:** It supports rehabilitation and reintegration, especially for acquitted individuals or those who have served sentences.

Challenges

- Content removal can clash with press freedom and risk censorship.

- Courts must assess whether privacy outweighs legitimate public interest.

- The DPDP Act, 2023 offers limited recognition without clear RTBF procedures.

- Removing data across platforms, archives and search engines is complex.

- A surge in RTBF petitions could strain court resources.

- Influential individuals may misuse RTBF to hide past wrongdoing and reduce transparency.

The law on the Right to be Forgotten

- **Section 43A of the Information Technology Act, 2000** holds organisations liable to pay damages for failing to protect sensitive personal data.

- **The IT Rules, 2021** do not recognise the Right to Be Forgotten but they provide a grievance mechanism to seek removal of content exposing personal information.

- The **Digital Personal Data Protection Act, 2023** and the **DPDP Rules, 2025** together establish a citizen-centric data protection framework based on principles like consent, transparency, security and accountability, define key data roles, create the Data Protection Board of India for enforcement, and impose heavy penalties for violations, thereby strengthening privacy and trust in India's digital ecosystem.

Judicial observations

- Although not expressly provided by statute in India, the "right to be forgotten" has been recognised by courts as part of the Right to Privacy under Article 21 since the Supreme Court's 2017 judgment in K.S. Puttaswamy vs Union of India.

  - The Court, referring to the EU's 2016 regulation, acknowledged an individual's right to remove personal data that is no longer necessary, relevant, accurate, or desired to be processed, while also clarifying that this right is not absolute and may be limited by freedom of expression, legal obligations, public interest, public health, research, or legal claims.

  - In Jorawar Singh Mundy vs Union of India (2021), the Delhi High Court applied this principle by directing the removal of online records of a narcotics case in which the petitioner had been acquitted, noting that continued online availability was harming his employment prospects despite his acquittal.

Way Ahead

- The Right to be Forgotten in India stands at a pivotal stage, requiring a careful balance between individual privacy and concerns of free speech, public interest and technological feasibility.

- Moving forward will require a clear and comprehensive legal framework with defined limits, independent oversight for adjudicating requests, and consistent judicial guidance.

- Adopting proportionality-based standards, strengthening technological cooperation with digital platforms, and increasing public awareness—while embedding safeguards against misuse—will be essential to ensure that RTBF evolves in line with constitutional values and democratic accountability.

Source: IE

CAR T-CELL THERAPY: NEW DEVELOPMENTS AND CHALLENGES

In News

- Researchers at IIT Bombay addressed a critical challenge in CAR T-cell and other adoptive T-cell transfer (ACT) therapies.

T-cells

- They are white blood cells that act as the body's frontline defenders, detecting and destroying infections or abnormal cells like cancer, and coordinating other immune cells to respond—making them crucial for immunotherapy.

CAR T-cell therapy

- It is an advanced treatment that modifies a patient's T-cells to more effectively attack cancer.

- Doctors first collect T-cells from the patient's blood and then introduce a gene that gives them special receptors called chimeric antigen receptors (CARs).

- These receptors function like GPS, directing the T-cells to locate and target cancer cells.

- After engineering, the T-cells are expanded in the lab and then infused back into the patient's body.

- NexCAR19 is the world's first humanised CAR-T therapy developed in India by ImmunoACT.

Benefits

- **Targeted Precision:** : CAR-T cell therapy Specifically attacks cancer cells while sparing healthy cells, reducing side effects compared to chemotherapy.

- **Personalised Treatment**: CAR-T cell therapy Uses the patient's own T-cells, engineered to target their unique cancer, enhancing effectiveness.

- **Long-Lasting Effects:** Engineered T-cells can persist in the body, providing extended protection against cancer recurrence.

- **Reduced Hospitalisation & Costs:** Fewer hospital stays and less supportive care needed, leading to potential cost savings.

- **Advances in Cancer Treatment:** Opens new avenues in immunotherapy, expanding treatment options and research possibilities.

- **Technological Evolution:** Continuous development of CAR constructs allows targeting of diverse cancers and combination therapies.

- **Affordability:** Indigenous therapies like NexCAR19 in India make CAR-T treatment more accessible and cost-effective.

Latest Developments

- Researchers are focused on retrieving lab-grown T-cells while keeping them intact and functional.

- They used 3D fibrous scaffolds that better replicate the body's environment, T-cells grow more rapidly but cling tightly to the scaffold, making recovery challenging.

- The team tested three recovery methods—manual flushing, TrypLE enzyme, and Accutase—and found that Accutase, a gentler enzyme, maintained cell viability and immune function more effectively than harsher treatments.

- T-cells grown on scaffolds and recovered with Accutase remained highly potent against cancer cells, indicating greater reliability for adoptive T-cell therapies.

Importance

- The research could lower costs and enhance access to immunotherapy in India, with future plans including animal studies and direct implantation of T-cell-loaded scaffolds.

Disadvantages and Challenges

- **Severe Side Effects:** Risk of Cytokine Release Syndrome (CRS) and neurotoxicity, which can be life-threatening and require intensive hospital care.

- **Limited Availability**: Requires specialised facilities and expertise, restricting access to certain regions and institutions.

- **Variable Efficacy**: Not all patients respond; some may relapse after initial remission, and predictive markers are still under research.

- **Tumor Antigen Escape**: Cancer cells can lose or mutate target antigens, reducing long-term effectiveness of the therapy.

- **Immunosuppression**: Prolonged suppression of the immune system increases susceptibility to infections.

- **Long-Term Follow-Up**: Patients need extended monitoring for late side effects and potential cancer relapse.

Conclusion and way ahead

- CAR-T cell therapy holds great promise for safer, more effective, and widely accessible cancer treatment.

- Key focus areas include improving accessibility, enhancing safety, increasing efficacy, expanding to solid tumors, automating production to reduce costs, and leveraging emerging technologies like CRISPR, AI, and synthetic biology.

Source: IE

GOVERNMENT LAYS DOWN ELIGIBILITY CRITERIA FOR 'DEEP TECH' START-UPS

Context

- The Union Government has officially defined "Deep Tech Start-ups" through a gazette notification issued by the Department for Promotion of Industry and Internal Trade (DPIIT).

What is deep technology?

- Deep tech refers to **advanced and disruptive technologies** that have the potential to trigger transformative change, and provide solutions for the future.

- The term is used to describe **cutting-edge research** in nanotechnology, biotechnology, material sciences, quantum technologies, semiconductors, artificial intelligence, data sciences, robotics, 3D printing, etc.

Eligibility Criteria for Deep Tech Start-up

- According to the DPIIT notification, a deep tech start-up must
    - Spend most of its money on **research and development (R&D)** activities;
    - Owns or is in the process of creating significant novel **intellectual property** (IP) and taking steps to commercialise the same;
    - Faces extended development timelines, **long gestation periods, high capital and infrastructure requirements,** and carries large technical or scientific uncertainty.

- A start-up is a company that is less than 10 years old, and has an annual turnover of less than ₹200 crore. However a **deep tech company** can consider itself a start-up for as long as **20 years** and has **a turnover of up to ₹300 crore.**

- **Certification Mechanism:** To be counted as a deep tech start-up, companies must apply to the DPIIT for a certificate. The decisions are based on guidance from an **Inter-Ministerial Board of Certification**, comprising:
    - Joint Secretary, DPIIT (Convener)
    - Representative from Department of Science and Technology (DST)
    - Representative from Department of Biotechnology (DBT)

- It also **prohibits a defined start-up** from investing in activities that are **not directly connected to its core mandate** of working and creating new knowledge like investing in real estate or speculative assets.

Significance of India's Deep-Tech Ambitions

- **Global Leadership:** It positions India as a trusted R&D hub in the "China+1" global landscape, leveraging its massive STEM talent pool to lead in frontier technologies like Quantum Computing and 6G.

- **Technological Sovereignty:** Reduces critical reliance on foreign imports for national security, defense, and space, ensuring India isn't vulnerable to global supply chain disruptions.

- **Solving Local Challenges:** Enables **India-first** solutions for massive social hurdles, such as AI for rural healthcare, precision agriculture for food security, and green hydrogen for energy independence.

- **Economic Value:** A robust deep-tech ecosystem enables India to move up the global value chain, shifting from **low-cost services and assembly-based manufacturing to high-value research,** design and intellectual property creation.

Challenges

- Deep tech often requires large upfront investment and long development timelines, making it less attractive to traditional venture capital.

- Limited access to specialised labs, supercomputing and testing facilities slows innovation.

- A shortage of specialised research talent and relatively low industry-linked R&D spending compared with global peers hinder progress.

- Deep tech solutions often face regulatory and adoption barriers that delay commercialisation.

Way Ahead

- India needs to strengthen R&D, improve IP and regulatory support To unlock deep tech's potential,

- There is a need to build talent through industry-academia collaboration, promote global partnerships, and encourage market adoption.

- With policy backing and funding, deep-tech startups are set to drive innovation and economic growth.

Research Development and Innovation (RDI) Scheme Fund

- The scheme has an outlay of **Rs 1 lakh crore over 6 years**, with Rs 20,000 crore allocated for FY 2025–26, funded from the Consolidated Fund of India.

- **The Department of Science and Technology (DST)** will serve as the nodal department for implementation of the RDI Scheme.

- **Key objectives** of the Scheme are as follows;

  - **Encourage the private** sector to scale up research, development, and innovation (RDI) in sunrise domains and in other sectors relevant for economic security, strategic purpose, and self-reliance,

  - Finance transformative projects at higher levels of **Technology Readiness Levels (TRL),**

  - **Support acquisition of technologies** which are critical or of high strategic importance,

  - Facilitate setting up of a **Deep-Tech Fund of Funds.**

Source: TH

DIGITAL FRAUD IN INDIA AND RBI'S COMPENSATORY MEASURES

In News

- Recently the Reserve Bank of India (RBI) has proposed to compensate for losses arising from small-value fraudulent transactions.

Key Points of RBI's Intervention

- The Reserve Bank of India (RBI) has proposed compensating customers up to ₹25,000 for losses from small-value fraudulent transactions, including cases where a one-time password (OTP) was shared.

  - This applies once per customer for unintended losses, with compensation covering either ₹25,000 or 85% of the loss, and in some cases, 70% of the loss paid by RBI and the remainder shared with the bank.

- The pay-outs will come from surplus funds in the Deposit Education and Awareness Fund.

- RBI will issue draft guidelines for public consultation on three areas: preventing mis-selling of financial products, ensuring fair loan recovery practices, and limiting customer liability in unauthorized electronic banking transactions.

- A discussion paper will also explore enhancing digital payment safety, including delayed credit verification and extra authentication for vulnerable users.

  - These steps aim to strengthen trust, safety, and accountability in India's banking system.

Present status of Digital Fraud

- India has seen a sharp rise in cybersecurity incidents from 10.29 lakh in 2022 to 22.68 lakh in 2024, along with significant financial losses from cyber fraud.

- While these figures underscore growing digital threats, they also reflect improved detection, reporting, and monitoring systems across the country.

- RBI data shows, India records some of the highest volumes of digital payments in the world, there is one fraudulent transaction for every 1,01,242 transactions and only ₹1.40 lost for every ₹1 lakh moved.

Major Drivers of Digital fraud cases

- **Rapid digitization:** Over 86% of Indian households are now internet-connected, boosting access to digital services under the Digital India initiative, but also increasing vulnerability to cyber fraud, making cybersecurity a national priority.

- **Low digital literacy:** Many users fall prey to phishing and OTP scams due to lack of awareness.

- **Weak personal security practices:** Sharing OTPs, using weak passwords, and downloading unverified apps.

  - Fraudsters use fake links and messages to steal banking credentials.

- **Organized cybercrime networks:** Fraudsters exploit loopholes in telecom and banking systems.

  - Scammers posing as officials, bank employees or government agents to mislead victims.

- **Cross-border threats:** Increasingly sophisticated attacks originating outside India.

- **Investment and Ponzi Scams:** False high-return platforms trick users into investing funds

- **Technological Exploitation: U**se of fake apps, clone websites and social engineering to extract personal information.

Impacts

- **Huge Financial Losses:** Citizens and businesses have reported losses in the tens of thousands of crores.

- **Low Recovery Rates:** Only a small fraction of the lost funds is recovered, as complex money trails and mule accounts make tracing difficult.

- **Erosion of Trust:** Frequent fraud cases can reduce confidence in online payments and digital services.

- **National security concerns:** Cyber fraud overlaps with data theft and espionage risks.

- **Social impact:** Vulnerable groups (elderly, rural users) disproportionately affected.

  - Lack of digital literacy, especially in semi-urban and rural areas, increases susceptibility to scams.

Laws and Legislations

- Recognizing the critical importance of a secure digital environment, India's Cybersecurity framework is underpinned by key legislations, notably:

  - **Information Technology Act, 2000**: It forms the foundation of India's cyber law, addressing offences like identity theft, impersonation, online fraud, and dissemination of harmful content, while empowering authorities to block malicious websites and apps.

  - **Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021** ensure accountability of social media intermediaries, digital platforms, and online marketplaces. It addresses emerging misuse of technologies, including AI and mandates the removal of unlawful content from platforms.

  - **Digital Personal Data Protection Act, 2023** requires that all personal data be handled lawfully and with user consent, making India's digital landscape safer and more accountable for everyone. The Act places strict obligations on data fiduciaries to ensure security safeguards, thereby reducing the risks of unauthorised access or misuse.

  - **The Indian Computer Emergency Response Team (CERT-In)** monitors cyber risks, issues advisories, and conducts mock drills to enhance organisational readiness, while the **National Critical Information Infrastructure Protection Centre (NCIIPC)** safeguards vital sectors like banking, telecom, power, and transportation.

  - The **Indian Cybercrime Coordination Centre (I4C)** strengthens law enforcement capabilities through training, technical support, and real-time coordination, having already blocked thousands of accounts linked to cyber frauds.

  - National exercises, including the Bharat National Cybersecurity Exercise 2025 and STRATEX, test inter-agency coordination and strengthen India's overall cyber resilience.

Conclusion and Way Ahead

- India's rapid digital transformation has increased both opportunities and cyber risks. The government's multi-layered cyber response system, supported by advanced forensics, big data analytics, and indigenous tools, has helped prevent fraud and disrupt scams.

- However, safeguarding cyberspace requires joint action from both the government and citizens to effectively combat cyber threats.

- Therefore is a need to strengthen cyber laws with stricter penalties and faster grievance redressal; deploy AI and machine learning for real-time fraud detection; expand public awareness campaigns in regional languages; build capacity by training police and judiciary; enhance international cooperation to combat cross-border cybercrime.

Source: IE

RBI HOLDS REPO RATE AT 5.25 PER CENT

Context

- The Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI) has decided to keep the repo rate unchanged at **5.25%.**

More in News

- The MPC revised GDP growth for FY26 slightly higher to 7.4% (from 7.3%) and retail inflation to 2.1% (from 2%).

- Inflation trends remain benign, with CPI inflation projected at 4–4.2% in Q1-Q2 FY27, slightly raised due to precious metal prices, while food price deflation continues to keep overall inflation low.

What is the Repo Rate?

- The repo rate is the **rate at which the RBI lends short-term money** to commercial banks. **It is the key policy tool** used by the RBI to control liquidity, inflation, and economic growth.

- **A lower repo rate** means banks can borrow from the RBI at cheaper rates. This encourages banks to lower lending rates, leading to:
    - Easier access to credit for consumers and businesses
    - Boost in investment, consumption, and economic activity
    - Increased liquidity and money supply
    - This can stimulate growth, especially during economic slowdowns

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What is the Monetary Policy Committee (MPC)?

- The MPC is a **statutory body** established under the **RBI Act, 1934** (amended in 2016).

- It is responsible for **fixing the benchmark interest rate** (repo rate) to maintain price stability while keeping growth in mind.

- **It consists of 6 members:**
    - 3 from the RBI (including the Governor as Chairperson),
    - 3 external members appointed by the Government.

- Decisions are made by majority, and each member has one vote. In case of a tie, the **RBI Governor has the casting vote.**

Flexible Inflation Targeting Framework (FITF)

- India adopted a Flexible Inflation Targeting Framework (FITF) in **2016.** Under this, the government, in consultation with the RBI, **sets an inflation target every five years.**

- Under this framework, the Government sets the inflation **target every five years** in consultation with the RBI. The current mandate, effective until **March 31, 2026,** specifies a CPI inflation target of **4%**, with a tolerance band of **±2%**, i.e. between 2% and 6%.

Reasons Behind the recent Policy Decision

- **Resilient Growth Momentum:** Real GDP growth remains robust, supported by strong domestic consumption, income tax relief and GST rationalisation, and fiscal measures in the Union Budget.

- **External Sector Uncertainties:** Rising geopolitical tensions, volatile crude oil prices, and divergence in global monetary policies pose risks to capital flows and exchange rate stability. A pause helps safeguard macroeconomic stability.

- **Inflation Within the Target Range:** Retail inflation remains within the **2–6% target band**, and core inflation is contained limiting the need for immediate policy action.

- **Impact of Trade Agreements:** India recently signed trade agreements with the United States, the European Union, Oman and New Zealand.
    - These agreements are expected to boost exports and investments, reduce external vulnerabilities, and support medium-term growth.

Impact on the Indian Economy

- **Impact on Borrowers and Households:** Stable interest rates reduce financial uncertainty for middle-class households and housing loan borrowers.

- **Impact on Investment and Credit Growth:** Stable interest rates, strong demand conditions, and trade agreements create a predictable environment for private investment.

- **Macroeconomic Stability:** The decision reinforces the credibility of India's Flexible Inflation Targeting framework and demonstrates institutional stability in monetary policymaking.

Way Ahead

- **Monetary Transmission:** Efficient transmission of past rate cuts through the banking system must be ensured so that credit flows effectively to productive sectors.

- **Safeguard External Sector Stability:** Active liquidity management, prudent forex reserve deployment, and monitoring of global financial conditions are necessary to cushion against external shocks.

- **Enhance Fiscal-Monetary Coordination:** Continued fiscal consolidation alongside targeted public spending will complement monetary policy and sustain long-term growth without triggering inflationary pressures.

Source: IE

NEWS IN SHORT

AGNI-3 INTERMEDIATE RANGE BALLISTIC MISSILE

In News

- India successfully test-fired the nuclear-capable Agni-3 ballistic missile from Chandipur, Odisha, with a strike range exceeding 3,000 km.

Agni-3 ballistic missile

- It is Developed by the Defence Research and Development Organisation.
- It is a two-stage, solid-fuelled ballistic missile with a strike range exceeding three thousand kilometres.
- It is capable of carrying both conventional and nuclear warheads.
- The Agni-III has been inducted into the Strategic Forces Command since 2011.
- The successful test underscores India's continued focus on strengthening its strategic deterrence and maintaining high levels of operational readiness.

Agni

- It is India's indigenously developed long-range missile system by DRDO, serving as the main land-based nuclear delivery platform.
- **Agni-I to Agni-IV:** Range 700–3,500 km, payload 12–40 kt, developed in 1990s, deployed mid-2000s.
- **Agni-V:** Three-stage solid-fuel, MIRV-capable, range up to 5,000 km, potentially intercontinental (5,500+ km).
- **Agni-P:** Two-stage solid-fuel, weight 11,000 kg, range 1,000–2,000 km, incorporates advanced propulsion/navigation, can carry high-explosive, thermobaric, or nuclear warheads.

Source: Air

JIYO PARSI SCHEME

In News

- The Jiyo Parsi Scheme has supported the birth of over 490 Parsi children and provided 35.05 crore in financial assistance to Parsi couples

The Jiyo Parsi scheme

- It is a unique Central Sector Scheme for arresting the population decline of Parsi Community. The scheme was launched in 2013-14 under Ministry of Minority Affairs
- The objective of the scheme is to reverse the declining trend of Parsi population by adopting a scientific protocol and structured interventions, stabilize their population and to increase the population of Parsis in India..

Components

- **Medical Component:** To provide financial assistance for medical treatment under standard medical protocol.

- **Health of the Community**: To motivate Parsi Couples to have more children, financial assistance would be available to couples to take care of their dependent elderly family members and children.
- **Advocacy**: Enhancing support for Parsi couples with infertility and family related concerns involve counseling sessions, outreach programmes i.e seminars, medical camps, publicity brochures, advocacy films etc. The utilization of social media networks for publicity to effectively reach eligible Parsi couples, ensuring access to the benefits of the scheme.

Source: PIB

GLOBAL TEACHER PRIZE 2026

Context

- Indian teacher Rouble Nagi has won the Global Teacher Prize 2026, receiving the one million dollar award at the World Government Summit in Dubai.

About the Global Teacher Prize

- It was Launched in **2014** and is often referred to as the "Nobel Prize of Teaching".
- It is Presented by GEMS Education and organised by the Varkey Foundation in collaboration with **UNESCO**.
- It recognises exceptional educators for their outstanding contributions to teaching and social transformation.

Do you know?

- Rouble Nagi, is a pioneering educator from India, dedicated to making learning accessible to the most marginalised communities.
- Over the past two decades, she has established more than 800 learning centres across over 100 underserved communities and villages, reimagining abandoned walls as interactive educational murals that spark curiosity and engagement.

Source: AIR

SUPREME COURT ALLOWS ABORTION OF 30-WEEK PREGNANCY OF A MINOR

Context

- The Supreme Court has permitted the **medical termination of a 30-week pregnancy of a minor**, emphasising that no woman can be compelled to carry a pregnancy to full term against her will.

The Medical Termination of Pregnancy (Amendment) Act, 2021

- The Act permits abortion up to **20 weeks** in the opinion of one registered medical practitioner.
- **Between 20–24 weeks,** termination is allowed for specified categories of women (including minors, rape survivors, and differently-abled women) on the opinion of two doctors.
- **Beyond 24 weeks**, termination is permitted only in cases of substantial fetal abnormalities as diagnosed by a **Medical Board.**

Key Observations of the Supreme Court

- The Court reiterated that reproductive autonomy is an integral part of personal liberty under **Article 21** of the Constitution.
- The Court observed that the pregnancy of a minor is **"ex facie illegitimate"** because she lacks legal capacity to consent to sexual relations.

Source: TH

HAKKI-PIKKI TRIBE

In News

- The Embassy of India assisted Hakki-Pikki community members from Davangere, Shivamogga, and Chikkamagaluru districts, who were at risk of imprisonment in Chad.

The Hakki Pikki tribe

- It is a tribe that lives in several states in west and south India, especially near forest areas.
- Hakki Pikkis (Hakki in Kannada means 'bird' and Pikki means 'catchers') are a semi-nomadic tribe, traditionally of bird catchers and hunters.
- Hakki Pikki people are believed to hail originally from the bordering districts of Gujarat and Rajasthan.
- Hakki Pikkis in Karnataka follow Hindu traditions and celebrate all Hindu festivals. They are non-vegetarians. The eldest son in a family is not supposed to cut his hair so that he can be identified easily.
- The tribe prefers cross-cousin marriages. The society is matriarchal, where the groom gives dowry to the bride's family. Monogamy is the norm.

Source: DH

GREATER FLAMINGOS

Context

- Nearly 70 Greater Flamingos were recorded for the first time at Hope Island in the Coringa Wildlife Sanctuary, Kakinada Bay, Andhra Pradesh.

Greater Flamingos (Phoenicopterus roseus)

- **Description:** The greater flamingo is the most widespread and largest species of the flamingo family, averaging 110–150 cm tall and weighing 2–4 kg.
- **Distribution:** They are found in Northern (coastal) and Sub-Saharan Africa, the Indian subcontinent (south of the Himalayas), the Middle East, the Persian Gulf, the Gulf of Aden, the Red Sea, and the Mediterranean countries of Southern Europe.

  - **Greater flamingos** usually migrate to India from Israel, Afghanistan, and Pakistan.
- **Diet and lifespan:** Average lifespan is **30–40 years**, and they feed on **small fish** and other aquatic organisms.
- **Threats:** The primary threats to flamingo populations are bacteria, toxins, and pollution in water supplies, which is usually run-off from manufacturing companies, and encroachment on their habitat.
- **State Bird:** The greater flamingo is the **State bird** of Gujarat.
- **Types and IUCN status:** The six flamingo species and their IUCN Red List status are

  - The greater flamingo   -   **Least Concern**
  - Chilean flamingo   -   **Near Threatened**
  - American flamingo   -   **Least Concern**
  - Lesser flamingo   -   **Near Threatened**
  - Andean flamingo   -   **Vulnerable**
  - James's flamingo   -   **Near Threatened.**

Source: TH

SICKLE CELL DISEASE

Context

- The U.S. Food and Drug Administration (U.S. FDA) has granted Orphan Drug Designation (ODD) to **Desidustat** for the treatment of Sickle Cell Disease (SCD).

About Orphan Drug Designation

- Orphan drugs are pharmaceutical agents developed specifically to treat rare (orphan) diseases.
- Once designated, orphan drugs receive several incentives to encourage their development, including market exclusivity, tax credits for research and development (R&D) expenses, and fee waivers for regulatory applications.

About Sickle Cell Disease (SCD)

- SCD is a serious inherited blood disorder caused by a mutation in the **HBB gene**, which provides instructions for making haemoglobin.
    - Haemoglobin is the protein in red blood cells responsible for carrying oxygen.
- Due to this mutation, red blood cells become rigid and sickle-shaped instead of flexible and round. These abnormal cells can block blood flow, leading to pain, organ damage, and other serious health complications.
- **Types:** The disease manifests in various forms, with **sickle-cell anaemia** being the most severe.
- **Prevalence:** SCD is most common in individuals of African, Mediterranean, Middle Eastern, and Indian descent.
    - In India, a majority of patients are concentrated in the tribal belt spanning **Odisha, Jharkhand, Chhattisgarh, Madhya Pradesh, and Maharashtra**.
- **Symptoms:** Anaemia, swelling in the hands and feet, delayed growth or puberty, and vision problems.
- **Treatment and Cure:** There is no single standard treatment for SCD, and management varies depending on symptoms. Currently, **bone marrow transplantation** (BMT) remains the only potential cure, though it is not suitable for all patients.
    - India aims to eliminate sickle cell anemia in India by 2047.

Source: TH

RBI EXPANDS CREDIT ACCESS FOR MSMES AND OPENS BANK FUNDING TO REITS

Context

- The Reserve Bank of India (RBI) proposed allowing banks to extend finance to real estate investment trusts (Reits) and also doubled the limit for collateral-free loans to micro, small, and medium enterprises (MSMEs) from ₹10 lakh to **₹20 lakh.**

Bank Lending to Real Estate Investment Trusts (REITs)

- REITs are investment vehicles that **pool funds from investors to invest in income-generating real estate assets** such as commercial offices and retail spaces.
- They **enable retail and institutional rticipation in real estate markets** without direct property ownership.
- **RBI's Proposal:** The RBI has proposed permitting banks to lend to REITs. Such lending will be subject to specified prudential safeguards to limit systemic risks.
- **Significance:** Bank funding can enhance liquidity in the commercial real estate segment. It will also diversify banks' lending portfolios.

Source: IE

MOUNTAIN GORILLAS

Context

- Rare twin mountain gorillas were recently born in eastern Democratic Republic of the Congo (DRC).

About Mountain gorillas (Gorilla beringei beringei)

- They are a subspecies of the **eastern gorilla**, one of the two gorilla species found globally (eastern and western gorillas).
- In the wild, gorillas can live for over **40 years**, and humans share nearly **98% DNA** with them.
- **Habitat and Distribution:** They live at elevations of about **8,000–13,000 feet** and have thicker fur than other great apes to adapt to cold mountain climates.
    - They are typically found in Rwanda, Uganda, and the Democratic Republic of the Congo in Africa.
- **Diet** mainly includes leaves, shoots, and stems, along with insects, roots, bark, and decaying wood as a source of minerals.
- **Conservation Status and Population:** Endangered (IUCN Red List); estimated population is around 1,063 individuals in the wild.

Source: The Guardian

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