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Positive Pay Mechanism

- Positive Pay is a fraud detection tool adopted by banks to protect customers against forged, altered or counterfeit cheques.
- It cross verifies all details of the cheque issued before funds are encashed by the beneficiary.
- In case of a mismatch, the cheque is sent back to the issuer for examination.
- By following such a system, a bank knows of a cheque being drawn by the customer even before it is deposited by the beneficiary into his/her account.
- RBI has introduced a new 'Positive Pay' mechanism which will make cheque payments safer and reduce instances of frauds.
- Under the new system Issuers will be able to send all details to their bank, thereby ensuring faster clearance of cheques above Rs 50,000.
- All cheques will be processed as per the information sent by the account holder at the time of issuance of cheques.
- This will cover approximately 20 per cent of transactions by volume and 80 per cent by value.

Trifood

- Union Tribal Affairs Minister has e-launched the tertiary processing centers of 'Trifood Project'.
- Trifood Project is being implemented by TRIFED, Ministry of Tribal Affairs in association with Ministry of Food Processing (MoFPI).
- TRIFOOD aims to enhance the income of tribal through better utilization of and value addition to the MFPs collected by the tribal forest gatherers.
- To achieve this, as a start, two Minor Forest Produce (MFP) processing units will be set up in the following locations.

1. **Raigad Unit**, Maharashtra that will be used for value addition to Mahua, Amla, custard apple and Jamun and will produce Mahua drink, amla juice, candy, Jamun juice and custard apple pulp.
2. **Jagdalpur multi-commodity processing centre**, Chhattisgarh will be used for the processing of commodities like Mahua, Amla, honey, cashew,

tamarind, ginger, garlic and other fruits and vegetables.

SalivaDirect

- Saliva Direct is an inexpensive test, which has high sensitivity and can detect the virus even when the number of virus copies in the saliva sample is as low as 6-12 copies per microliter.
- Collecting and testing saliva samples involves three steps

1. Collecting saliva without preservative buffers,
2. Proteinase K treatment and heat inactivation,
3. Dualplex RT-qPCR virus detection.

- U.S. Food and Drug Administration (FDA) has authorized the use of Saliva Direct.

- The testing protocol has been provided as an “open source”, allowing laboratories in the U.S. to perform the tests.
- The new saliva test would increase efficiency and avoid shortage of crucial test components such as reagents.
- The new test makes sample collection non-invasive and reduces the need for trained healthcare workers to collect the samples, reducing the risk of infection during collection.
- In contrast, tests using nasopharyngeal swabs lead to false negative results due to errors at the time of sample collection.

Project Dolphin; Project Lion

- Following the success of project tiger India will now have two more similar missions.
- The two new missions are namely Project Dolphin and Project Lion, to protect these species in their natural habitat in a holistic manner.
- Functions of the project are as follows

1. **Project Dolphin** will cover both freshwater (river) and marine (oceanic) dolphins.
2. **Project Lion** will have many additional components including creation of new required infrastructure, use of technology, involvement of experts for conservation, providing world standard care and health management.

Gangetic River Dolphin

- Gangetic river dolphin, declared as a National Aquatic species in 2010, is a species of freshwater dolphins primarily found in the Ganges and

Brahmaputra rivers and their tributaries in India, Bangladesh and Nepal.

- At present, there are about 3,700 Gangetic river dolphins in the Indian River systems.
- These dolphins are sighted along deep river reaches in Assam, Bihar, Jharkhand, Madhya Pradesh, Rajasthan, Uttar Pradesh and West Bengal.
- River Dolphin has two sub-species namely Indus River Dolphins and Gangetic River Dolphins, both subspecies are listed by the IUCN as endangered.
- Ganges river dolphins are protected under Schedule I of Wildlife Protection Act (1972).

Asiatic Lion

- Asiatic lions are found in protected areas and agro-pastoral landscape of Saurashtra, covering nine districts in Gujarat.
- Its current estimated population is 674.
- India has recorded a 29% increase in its population in the past five years — from 523 in 2015 to 674 in 2020.
- Asiatic Lions are listed as 'Endangered' under the IUCN Red List.
- Asiatic Lions are protected under Schedule I of Wildlife Protection Act (1972).

Digha-Gopalpur Coastal Highway

- The Coastal Highway project will link Gopalpur in Odisha and Digha of West Bengal (NH-516A) .
- Digha-Gopalpur coastal highway would act as an economic corridor between the two major ports of Paradip and Dhamra.
- The coastal highway project was in 2015, spreads over 415 kilometers.
- The coastal highway would play a crucial role in the supply chain during natural calamities like cyclones and floods.

Prakash Purab Utsav

- Prakash Purab Utsav is a festivel of Sikhs, it marks the first installation of Guru Granth Sahib in Harmandir Sahib in 1604.
- Guru Granth Sahib is the central religious scripture of Sikhs.
- It is regarded by Sikhs as the final, sovereign and eternal living Guru following the lineage of the ten human gurus of the religion.
- The Adi Granth, its first rendition, was compiled by the fifth Guru, Guru Arjan (1563–1606).

- Guru Gobind Singh (10^{th} Sikh Guru) added all 115 hymns of Guru Tegh Bahadur (9^{th} Sikh Guru) to the Adi Granth and affirmed the text as his successor.
- Guru Gobind Singh did not add any of his own hymns to the Adi Granth.
- This second rendition became known as Guru Granth Sahib and is sometimes also referred to as Adi Granth.
- The Guru Granth Sahib is written in the Gurmukhi script, in various languages, including Lahnda, Braj Bhasha, Kauravi, Sanskrit, Sindhi, and Persian.

National Recruitment Agency (NRA)

- The Union Cabinet has given its approval for creation of National Recruitment Agency (NRA).
- It aims to bring reform in the recruitment process for central government jobs.
- National Recruitment Agency (NRA) will be a multi-agency body that would conduct a Common Eligibility Test (CET).
- CET will screen/shortlist candidates for the Group B and C (non-technical) posts.
- NRA will have representatives of Ministry of Railways, Ministry of Finance/Department of Financial Services, the SSC, RRB & IBPS.
- NRA shall conduct a separate CET each for the three levels of graduate, higher secondary (12th pass) and the matriculate (10th pass) candidates for those non-technical posts.

Source: PIB, the Hindu, Times of India, AIR

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