

UPSC Daily Current Affairs| Prelim Bits 23-05-2025

Financial Fraud Risk Indicator (FRI)

Prelims: Economic and Social Development | Current events of national and international importance.

Why in News?

Recently, the Department of Telecommunications (DoT) has announced sharing of "Financial Fraud Risk Indicator (FRI)" with related stakeholders.

- **Financial Fraud Risk Indicator** - 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.
- **Development** - It is developed as part of the *Digital Intelligence Platform (DIP)*, Ministry of Communications.
- **Objectives** - To empower financial institutions with advance actionable intelligence ***for cyber fraud prevention***.
- To enhance cyber protection and validation checks in case of mobile numbers flagged with this tool when digital payment is proposed to be made to such numbers.
- **Classification of mobile numbers** - It is an *outcome of inputs obtained* from various stakeholders including
 - Reporting on Indian Cybercrime Coordination Centre (I4C's) National Cybercrime Reporting Portal (NCRP)
 - DoT's Chakshu platform
 - Intelligence shared by banks and financial institutions
- **Working** - The Digital Intelligence Unit (DIU) of DoT regularly shares the list of Mobile Numbers that were disconnected (*Mobile Number Revocation List - MNRL*) with stakeholders along with the reasons for disconnections like cyber or financial frauds.
- As soon as a suspected mobile number is flagged by a stakeholder, it undergoes multi-dimensional analysis, and classifies it into *Medium, High, or Very High financial risk* associated with it.
- It then shares this assessment about the number immediately with all stakeholders through DIP.
 - **For example**, PhonePe has adopted FRI to regulate transactions.

PhonePe Using Financial Fraud Risk Indicator (FRI)

For Very High FRI Mobile Numbers

PhonePe has used it to decline transactions and display an on-screen alert as part of PhonePe Protect feature.

For Medium Mobile Numbers

PhonePe is working for displaying a proactive user warning before allowing the transaction.

- **Adoption** - Leading UPI platforms like ***PhonePe, Paytm and Google Pay***, who collectively account for over 90% of UPI transactions, have begun *integrating DIP alerts into their systems*.
- **Significance** - It empowers banks, NBFCs, and UPI service providers to prioritize enforcement and take additional *customer protection measures* in case a mobile number has high risk.
- The FRI integration is expected to become an industry standard, bringing *systemic resilience to India's digital financial ecosystem*.
- It allows for swift, targeted, and collaborative action *against suspected frauds* in both telecom and financial domains.

Reference

[PIB| Financial Fraud Risk Indicator \(FRI\)](#)

Asian Giant Softshell Turtle

Prelims: *General issues on Environmental ecology*

Why in News?

A documentary on saving the Asian giant softshell turtle in Kasaragod wins the Dadasaheb Phalke Award at the 15th Dadasaheb Phalke Film Festival 2025.

- It is called as Asian giant softshell turtle due to its distribution in Asia.
 - **Scientific name** - *Pelochelys cantorii*
- In the local parlance, it is often referred to as *Bhimanama* (*bhiman* means giant and *aama* is turtle) and *Palapoovan*, since its features resemble *palapoo* or the flower of Indian devil's tree.

*Asian Giant Softshell Turtle is also known as the **Cantor's giant softshell turtle**, after Dr Theodore Edward Cantor, a zoologist and botanist.*

- **Nativity** - It is native to the *rivers of South and Southeast Asia*, including Bangladesh, Thailand, Vietnam, Indonesia, the Philippines, Malaysia and India.
- **Habitat** - Mainly inland, slow-moving, ***freshwater rivers***, lakes, streams, and estuaries but also extends to coastal areas.
- **Characteristics** - The olive-brown turtles, long for a freshwater turtle (1 metre) and one of the largest, weighing up to 100 kgs.
- It has broad head with eyes close to the tip of the snout, a frog-like appearance and so the name '***Frog Head Turtle***'.
- **Secretive nature** - They lie *buried and motionless in the riverbed*, with only their eyes and mouth protruding from the sand.
- They *surface only twice a day* to take a breath and capture their prey by sit-and-wait strategy using an element of surprise.
- **Threat** - Harvesting by local people for meat, accidental killing and persecution from fishermen when caught in fishing gear, and the destruction of its freshwater and coastal habitats.
- **Protection status**
 - **IUCN** - Critically Endangered (CR)
 - **CITES** - Appendix II
 - **Wildlife Protection Act, 1972** - Schedule 1



In Kerala, there are continued efforts in Kasaragod to protect the nests and release the hatchlings into the Chandragiri River.

Reference

[The Hindu| Documentary on Saving Asian Giant Softshell Turtle](#)

Golden Dome

Prelims: *Current events of national and international importance.*

Why in news?

Recently, President of United States revealed the ambitious 'Golden Dome' project a \$175-billion futuristic missile defence shield using space-based interceptors.

- **Golden Dome** - It is a **multi-layered Air defence system** intended to protect U.S against air warfare.
- It is a **sophisticated integration of existing proven defense systems** rather than entirely new space-based weapons.
- It is inspired on **Israel's Iron Dome**, but expanded to cover land, sea, air, and space.

The Iron Dome is Israel's missile defence system which detects an incoming rocket, determines its path, and intercepts it.

- **Goal** - To protect the U.S. homeland using an advanced, multi-layered air and missile defense system
- It can detect and intercept cruise missiles, ballistic missiles, hypersonic missiles, drones, whether they're conventional or nuclear
- **Timeline** - It is planned to launch by January 2029.
- **Space-based system** - Thousands of small satellites to detect and intercept missiles from orbit—first of its kind.
- **Interceptors in space** - The system may deploy anti-missile interceptors in space to neutralize threats during the early launch phase.
- **Real-time surveillance** - It uses space-based sensors and radar to monitor global missile threats 24/7.
- **Multi-Domain defense** - It integrates land, sea, air, and space tech for a layered defense.
- It is likely to use AI algorithms, data fusion, and real-time decision-making tools for fast threat detection and neutralization.
- **Concerns** - It violates of principles of peaceful use of space and space-based weapons could violate Outer Space Treaty.
- It could trigger a new space-based arms race, with nations developing counter-space capabilities

Reference

[The Indian Express| Golden Dome](#)

Related articles - [Integrated Air Command and Control System](#) | [Air Defence Systems](#)

Mizoram Declared First Fully Literate State

Prelims: Social Development | Current events of national and international importance.

why in news?

Mizoram became the first Indian state to achieve 98.20% functional literacy under the ULLAS - Nav Bharat Saaksharta Karyakram.

- Mizoram was officially declared a **fully literate state** by Chief Minister Lalduhoma.
- It is the **first state in India** to achieve **100% functional literacy**, surpassing the **95% benchmark** set by the Ministry of Education.

Functional literacy refers the ability to use reading, writing, and arithmetic skills effectively in daily life

- **Periodic Labour Force Survey** - It reported a literacy rate of 98.20%, for Mizoram in 2023-24.
- Earlier, **Ladakh** had become the first fully literate **UT** in June 2024.

*Mizoram has historically ranked high in literacy — **91.33%** as per the **2011 Census**, the third-highest in India.*

- **Adoption of ULLAS Nav Bharat Saaksharta Karyakram** - Mizoram implemented the central government's literacy programme effectively.
- **Door-to-Door Literacy Survey** - A comprehensive survey was conducted in 2023 by Cluster Resource Centre Coordinators (CRCCs).
- It identified 3,026 non-literate persons in the state and intervened with necessary Literacy & Numeracy skills.
- **Community Involvement and Volunteerism** - A total of 292 volunteer teachers (students, educators, officials) participated in the campaign.

**ULLAS - Nav Bharat Saaksharta Karyakram
(New India Literacy Programme)**

- **ULLAS** - *Understanding of Lifelong Learning for All in Society*.
- It is a centrally sponsored scheme on Education for All (erstwhile known as Adult Education).
- It has been approved by the Government of India with a financial outlay of Rs.1037.90 crore for implementation during FYs 2022-23 to 2026-27,
- It is aligned with the recommendations of National Education Policy (NEP) 2020.
- The scheme is targeted at all non-literates of age 15 years and above.
- It focuses on **five key components**:
 - Foundational Literacy & Numeracy
 - Critical Life Skills
 - Basic Education
 - Vocational Skills
 - Continuing Education
- The scheme is to be implemented through **volunteerism**.
- The learners will be encouraged to access the content in local languages in online mode through DIKSHA platform in NCERT.
- **Implementation Units** - Government/Aided schools registered under UDISE.

Reference

[DD News | Mizoram Declared First Fully Literate State](#)

Digital Initiatives to Transform Public Distribution System

***Prelims:** Public policy| Government Initiatives | Current events of national and international importance.*

Why in news?

Recently, Union Minister of Consumer Affairs, Food and Public Distribution launched digital platforms to reform India's PDS system.

- Three Key Digital Platforms launched to take the government's welfare schemes to all citizens.
- These platforms reflect the vision of a Viksit Bharat with measurable improvements in ***infrastructure and service quality***.
- The initiatives cover over **81 crore beneficiaries** under National Food Security Act.
- They complement to One Nation One Ration Card (ONORC) and fortified rice distribution.
- It aligns with Digital India and Good Governance goal.

Depot Darpan Portal

- It is a self-assessment and monitoring platform for **foodgrain depots**.
- **Purpose** - To boost **transparency, efficiency, and accountability** in depot operations.
- It assigns Composite Ratings (5-star system) to depots based on infrastructure and

performance.

- **Key Feature** - Grading system is based on **60:40 ratio**: Operational (60%) + Infrastructure (40%)
- It monitors storage/transit loss, manpower productivity and optimized space use.
- Integration of advanced tech - **IoT sensors** for real-time environmental and inventory monitoring.
- **CCTV & live analytics** for decision-making
- Pilot smart warehouses rolling out nationwide by end of 2025.

Anna Mitra App

- It is a mobile app for **frontline PDS stakeholders** like Fair Price Shop (FPS) dealers, food inspectors, and district officers.
- It will provide details about stock updates, monthly sales, official alerts.
- It also monitors FPS performance, grievances, beneficiary data.
- It rolled on pilot basis in Assam, Uttarakhand, Tripura, Punjab
- It is available in Hindi, and English languages.

Anna Sahayata Platform

- It is an **AI-enabled grievance redressal system** for PMGKAY beneficiaries.
- **Purpose** - To make grievance resolution **easy, accessible, and real-time** for all beneficiaries.
- It is currently available in,
 - WhatsApp
 - IVRS (Interactive Voice Response System)
 - Automatic Speech Recognition (ASR)
- It is rolled on pilot basis in Gujarat, Jharkhand, Telangana, Tripura, Uttar Pradesh.
- It is available in Hindi, Gujarati, Telugu, Bangla, English languages.

Reference

[PIB| Digital Initiatives to Transform Public Distribution System \(PDS\)](#)