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

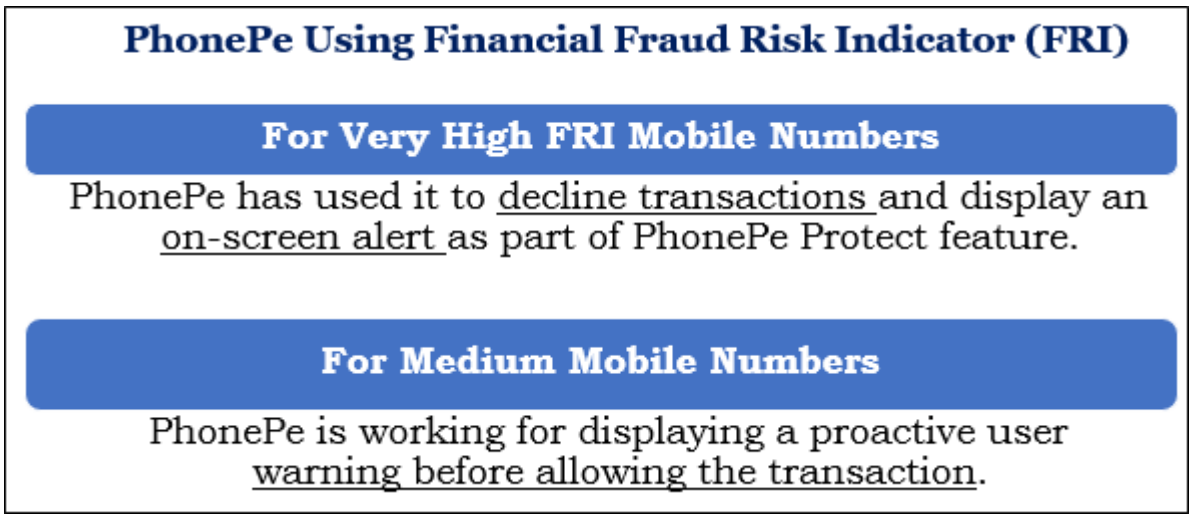
Financial Fraud Risk Indicator (FRI)

***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.



- **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 provoide 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)

SHANKAR IAS PARLIAMENT
Information is Empowering