

RBI and Banks to develop the Digital Payment Intelligence Platform (DPIP)

DPIP will be developed as a **Digital Public Infrastructure (DPI)** under the supervision and guidance of the RBI.

- **DPI refers to foundational digital systems** that are accessible, secure, and interoperable, supporting essential public services e.g., **Aadhaar, Unified Payment Interface (UPI)** etc.

About DPIP

- It seeks to **bolster fraud risk management by facilitating real intelligence sharing and gathering by harnessing** advanced technologies.
- It will also strengthen existing fraud detection systems by **enabling coordination among banks**.
- A **committee under Chairman Shri A.P. Hota constituted** to examine various aspects of setting up of DPIP.
- **The Reserve Bank Innovation Hub (RBIH)** has been assigned to build a prototype of DPIP in consultation with 5-10 banks.

⊕ **Both Private and Public banks** will be consulted.

➤ Need of DPIP

- ⊕ **As per RBI's annual report, fraud cases in the banking sector** saw a significant increase.
- ⊕ The total value of frauds jumped to **₹36,014 crore in FY25, compared to ₹12,230 crore in FY24**.

Other Initiatives by RBI to Curb Bank Frauds

- **Multi factor authentication:** All banks are supposed to implement multi-factor authentication for all payments through electronic modes.
- **Zero liability for customers:** For losses due to negligence by the bank or a third-party breach.
- **bank.in and fin.in :** To help customers to easily distinguish legitimate banking websites from fraudulent ones.

Financial Action Task Force (FATF) releases Complex Proliferation Financing and Sanctions Evasion Schemes Report

The report **highlights major vulnerabilities** across the global financial system in **countering the Proliferation Financing (PF)**.

- PF involves raising, moving or making available funds, other assets or resources to persons or entities for the purposes of **Weapons of Mass Destruction (WMD)**, posing a **serious threat to global security** and international financial system.

Key Findings

- **Global Risks:** Current risk environment is characterized by state- and non-state actors acquiring and/or sourcing dual-use goods, technology, and knowledge through the use of procurement networks.

- **Global Gaps:** Only 16% of countries effectively implement targeted UN sanctions to stop WMD proliferation.

➤ Techniques Used by Illicit Actors:

- ⊕ **Use of Intermediaries to evade sanctions:** Networks use front/shell companies, financial facilitators, and third-country routes to hide end-users.
- ⊕ **Concealing Ownership:** Falsifying beneficial ownership obscures true parties, especially through digital means, complicating detection.
- ⊕ **Using Virtual Assets:** Sanctioned actors exploit virtual currencies and new technologies to bypass sanctions, moving funds directly or through non-compliant countries.
- ⊕ **Exploiting Maritime Sector:** The complex shipping industry, including the "dark fleet," is exploited to disguise vessels and evade sanctions.
 - ◆ For instance, Indian investigators confirmed a mis-declared dual-use equipment on a Pakistan-bound ship.



Recommendations of the Report

- Regularly **update threat assessments** to keep pace with evolving PF tactics.
- **Enhance information sharing** to strengthen public and private sector's ability to detect PF and/or sanctions evasion.
- **Add a WMD PF definition** to the FATF Glossary within five years to improve global coordination.
- Conduct a **global review of PF risk assessments** within three years to identify best practices and strengthen responses.

Global Tobacco Epidemic 2025 report released by WHO

It is the tenth WHO report on the **global tobacco epidemic that tracks the progress** made by countries in tobacco control since 2008.

- Governments reduce the harms caused by tobacco by adopting and implementing the tobacco control provisions of the **WHO Framework Convention on Tobacco Control (WHO FCTC)**.
- **WHO FCTC's tobacco control provisions reduce** the demand for tobacco as well as others that reduce tobacco production, distribution, availability and supply.
- To support countries in implementing some of the WHO FCTC demand reduction provisions on the ground, **WHO launched "MPOWER" in 2008**.
- The report focuses on the six proven **WHO MPOWER tobacco control measures** to reduce tobacco use (See Infographics).

WHO MPOWER Control Measures



Monitoring tobacco use and prevention policies;



Protecting people from tobacco smoke with smoke-free air legislation;



Offering help to quit tobacco use;



Warning about the dangers of tobacco with pack labels and mass media;



Enforcing bans on tobacco advertising, promotion and sponsorship; and



Raising taxes on tobacco.

Key findings

- Since 2007, **155 countries have implemented at least one of those policy prescriptions** which has benefitted over 6.1 billion people.
- Of all MPOWER measures, **large graphic health warnings on cigarette packages** have seen the most progress.
- India has implemented stringent measures to **curb tobacco advertising, promotion and sponsorship (TAPS) across all forms of media**.
- **Tobacco tax** is the least-adopted MPOWER measure. In India, cigarettes are still affordable.
- India became the **first country globally to apply tobacco control regulations** specifically to digital streaming content.

Intergovernmental Science-Policy Panel on Chemicals, Waste and Pollution Established

Its creation follows a **United Nations Environment Assembly (UNEA) resolution in 2022** that called for the establishment of such an intergovernmental body.

- The negotiations were convened by the **UN Environment Programme (UNEP)**, which will now also host the panel.
- The New panel will provide nations with **Independent, policy-relevant scientific advice** on issues related to chemicals, waste and pollution prevention.
 - ⊕ The next step is to prepare for the **panel's first plenary session**, where governments will discuss and adopt its initial work programme, priorities, and partner engagement.
- It **completes a global scientific trifecta**, alongside the **Intergovernmental Panel on Climate Change (IPCC)** and the **Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services (IPBES)**.

Need for the Panel

- **To reduce the impact of the triple planetary crisis:** The crisis of climate change, the crisis of nature and biodiversity loss, and the crisis of pollution and waste.
- To reduce the impact of Chemicals, Waste and Pollution as
 - ⊕ **Chemicals used daily in modern life have increased** and there can be unintended negative impacts.
 - ⊕ Municipal solid waste generation is predicted to grow from **2.1 billion tonnes in 2023 to 3.8 billion tonnes by 2050**.
 - ⊕ Modern forms of pollution have risen by **66 per cent over the past two decades**.



Recent conflicts pose serious threats to environment

The ongoing global conflicts pose serious **environmental risks**, including the potential for radioactive contamination from Iran's nuclear sites.

Impact of Conflicts/War on Environment

- **Greenhouse Gas (GHG) Emissions:** Global militaries contribute around **5.5% of worldwide emissions**.
- **Pollution and Contamination:** The conflict in industrialized eastern Ukraine, with power plants, chemical factories, and old mines, **risks releasing highly toxic pollutants**.
 - ⊕ In Ukraine, landmines and unexploded ordnance pose long-term risks, with soil, water, and forests polluted by conflict. Its **cleanup may cost around US\$34.6 billion**.
- **Resource Depletion and Biodiversity Loss:** Wars drive deforestation, disrupt agriculture, and harm biodiversity through habitat loss, poaching, and military activity.
 - ⊕ For instance, during the Vietnam War, the widespread use of herbicides like **Agent Orange** resulted in the defoliation of vast forested areas.

International Agreements

- **Paris Agreement 2015:** It made reporting of **military emissions** voluntary.
- **Rome Statute of the International Criminal Court 1998:** It describes widespread, long-term, and severe damage to the environment during international armed conflict as war crime.
- **Convention on the Prohibition of Military or Any Other Hostile Use of Environmental Modification Techniques (ENMOD):** Prohibits the use of environmental modification techniques (such as weather manipulation).



Also In News



Organisation for Islamic Cooperation (OIC)

India rejected reference to it at the **Organisation of Islamic Cooperation (OIC) meeting as unwarranted and factually incorrect**.
About OIC

- **Genesis:** Established in 1969 in a summit held at Rabat, Morocco.
- **Headquarters:** Jeddah, Saudi Arabia.
- **Membership:** **Second largest intergovernmental organization after the UN with a membership of 57 states spread over four continents.**
- **Role:** The Organization is the **collective voice of the Muslim world**.



National rare blood donor registry

The National Institute of Immunohaematology (NIIH), under the India Council of Medical Research (ICMR), has created India's first National Rare Blood Donor Registry.

About National Rare Blood Donor Registry

- **Objective:** To help patients with rare blood types who require frequent transfusions.
- Rare blood donors are generally defined as being **negative for a high prevalence antigen** with a frequency of less than 1 in 1,000 or can be rare by **being negative for multiple common antigens** that are rarely found together in a donor.
 - ⊕ Examples of rare blood types that are negative for antigens of high prevalence include **Rhnull, Bombay (Oh), Jr(a-)** among others.



State of the Climate in Asia 2024

World Meteorological Organization releases State of the Climate in Asia 2024 Report

➤ WMO is a specialized agency of the United Nations.

Key Findings

- **Hottest Year:** 2024 was Asia's warmest or second warmest year on record, with temperatures 1.04°C above the 1991–2020 average.
- **Rapid Warming:** Asia is warming **twice as fast** as the global average.
- **Glacial Loss:** Reduced snowfall and extreme heat drove glacier melt in the **Central Himalayas and Tian Shan**.
- **Record Sea Temperatures:** Highest sea-surface temperatures recorded. **Decadal warming rate** is almost **double the global average**.



Blowout

ONGC deploys global experts to contain the **natural gas leak due to blowout in an oil well in Assam**.

About Blowout

- A blowout is an **oil/gas well accident** where underground pressure forces gas or oil to the surface uncontrollably.
 - ⊕ On its way out, the gas becomes **mixed with drilling fluid, sand**, and sometimes even **oil** and shoots out at the surface in an **uncontrolled jet**.
- **Caused by valve failure or underestimating pressure**, leading to a sudden release of flammable materials.
- **Impact:** Massive Fires, Explosions, air pollution, casualties etc.



ULLAS - Nav Bharat Saaksharta Karyakram

Tripura becomes third fully literate state after Mizoram and Goa, under ULLAS.

- For a state to become fully literate, state must achieve a benchmark of **95% literacy** among individuals aged 15 years and above.

About ULLAS (Nav Bharat Saaksharta Karyakram/ New India Literacy Programme)

- **Ministry:** Ministry of Education.
- **Type:** Centrally sponsored scheme.
- **Tenure:** FYs 2022-2027.
- **Objective:** To cover **non-literates of the age group of 15 years and above** in all States/UTs.
 - ⊕ **Foundational Literacy and Numeracy Target:** 5 crore learners.
- **Implementation:** Hybrid (both in online and offline) mode.



Recycled Plastic

A new study has raised serious concerns about the the health risks posed by recycled plastic.

About the study

- A single recycled plastic pellet **contains over 80 different chemicals**.
 - ⊕ These **chemicals can leach into water** and disrupt hormone systems and metabolism.

Recycled plastic

- It involves **collecting used plastic materials, breaking them down through various mechanical or chemical processes**, and converting them into raw materials that can be used to **manufacture new plastic products**.
- This reduces the need for **virgin plastic production**, conserves energy, and decreases pollution.



Thirstwave

Researchers have **coined a new term to describe extended periods of atmospheric thirst** called Thirstwaves.

About Thirstwave

- A thirst wave **has at least three consecutive days when daily evaporative demand** is greater than its historical **90th percentile value for that period**.
 - ⊕ **Evaporative demand** is a measure of how thirsty the atmosphere is.
- A combination of factors drives **evaporative demand, including temperature, wind speed, humidity, and sunshine**.
- Studying these 'thirstwaves' can **help farmers better manage their water resources and improve crop yields**.



Ambubachi Mela

Thousands of devotees have arrived in Assam for the Kamakhya Temple's annual Ambubachi Mela.

About Ambubachi Mela

- It is an annual Hindu fair held during Monsoon at the Kamakhya Temple in Assam.
 - ⊕ Kamakhya Temple is situated on the **Nilachal Hills near Guwahati**.
 - ⊕ Temple is one of the **major centers for Tantric worship** and is one of the biggest Shakti shrines.
- The festival **symbolizes fertility**, the arrival of the monsoon, and the traditional belief of the Earth as a fertile woman across cultures.

Place in News



Qatar(Capital:Doha)

Iran launched missile attacks at the al-Udeid Air Base in Qatar, the largest American base in West Asia.

Political features.

- **Location:** It is a peninsula located on the west bank of the Arabian Gulf.
- **Land Border:** Shares its only land border with Saudi Arabia.
- **Maritime Borders:** with Iran, United Arab Emirates, and Bahrain.

Geographical feature

- The country has very **little variations in its geography**, most of the surface being plain with small, scattered carbonate mountains in the north (Dukhan area) and sand dunes in the south East (Ummsaieed, Khor-aludaid).
- **Rivers:** There are **no rivers or lakes in the country**, thus the primary source of water comes from rainfall and ground water.



AHMEDABAD



BENGALURU



BHOPAL



CHANDIGARH



DELHI



GUWAHATI



HYDERABAD



JAIPUR



JODHPUR



LUCKNOW



PRAYAGRAJ



PUNE



RANCHI