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Current affairs summary for prelims

2 December 2024

Surge in UPI Fraud Cases

Context: In FY24, UPI (Unified Payments Interface) fraud cases surged by 85%, with the number of incidents rising from 7.25 lakh in FY23 to 13.42 lakh in FY24. The total value of these fraudulent transactions also saw a significant increase, reaching ₹1,087 crore compared to ₹573 crore the previous year. The Ministry of Finance revealed these figures in a reply to Parliament, highlighting the growing challenges in securing the country's booming digital payments ecosystem.

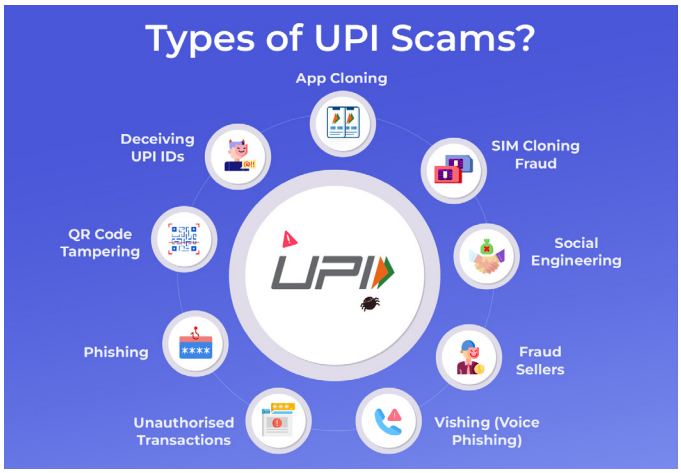
- Unified Payments Interface (UPI) is a real-time payment system developed by the National Payments Corporation of India (NPCI) to facilitate instant money transfers between banks. It enables seamless, secure, and instantaneous digital transactions through mobile devices.

Types of UPI Frauds:

- **Phishing Attacks:** These are the most common forms of fraud where attackers use deceptive emails or messages to trick users into revealing sensitive information such as UPI PINs or bank account details.
- **Malware Attacks:** Malicious software targeting smartphones that can compromise UPI apps and steal sensitive data. Such malware can allow attackers to remotely access a user's device and initiate fraudulent transactions.
- **Social Engineering Fraud:** Fraudsters manipulate victims by creating a sense of urgency or fear (e.g., pretending to be bank officials or police) to extract sensitive information or initiate transactions under duress.

Key Highlights:

- **Increase in Fraud Cases:** UPI fraud incidents rose from 7.25 lakh in FY23 to 13.42 lakh in FY24, with the total value nearly doubling, indicating a significant rise in cybercrime-related financial losses.
- **Growing UPI Adoption:** UPI transactions increased by 57%, reaching 13,113 crore in FY24. While this growth is positive, it also leads to more opportunities for fraudsters.
- **Fraud Incidents in FY24-25:** In the first months of FY24-25, 6.32 lakh fraud incidents were reported, involving ₹485 crore, nearly half of the previous year's total, highlighting an alarming trend.
- **Increased Vulnerability with Growth:** As UPI adoption grows, especially in rural areas, lack of digital literacy makes users more vulnerable to scams, with fraudsters using deceptive methods like fake calls and messages.



Initiatives for Preventing Cyber Frauds in India

- **Indian Cybercrime Coordination Centre (14C):** Launched by MHA to combat cybercrime at national and state levels.
- **CERT-In:** The national agency responding to computer security incidents and providing cybersecurity guidance.
- **PMGDISHA:** A digital literacy program aimed at educating rural India on secure digital practices.
- **Cyber Swachhta Kendra:** Detects botnet infections and helps secure devices and networks from cyber threats.
- **Security Measures:** The government and RBI introduced measures like the CPFIR, device binding, PIN-based authentication, and transaction limits, but their long-term effectiveness remains to be seen.
- **Public Awareness and Reporting:** Initiatives like the National Cybercrime Reporting Portal and awareness campaigns aim to empower citizens and reduce fraud, though fraudsters' evolving tactics may require more advanced solutions.

Alleged Abuse of Dominance in the RMG Ecosystem

Context: The Competition Commission of India (CCI) is

investigating Google for alleged abuse of its dominant position in the real money gaming (RMG) sector, following a complaint by Winzo, a gaming platform.

- The complaint accuses Google's pilot project of allowing fantasy sports and rummy apps on the Play Store, which allegedly creates an unfair competitive advantage for certain apps.

CCI's Prima Facie Findings:

- CCI has found evidence of anti-competitive behavior by Google, suggesting that its pilot programs offer preferential treatment to certain apps, distorting market competition.
- There are concerns about lack of transparency in Google's policy enforcement, potentially harming smaller competitors and consumers.
- The Director General has been tasked with a two-month investigation into these issues.

Google's Defence:

- Google argues that fragmented gaming laws in India, particularly regarding the distinction between games of skill and games of chance, require case-by-case evaluation of gaming apps.
- The company also points to the diverse regulatory landscape across Indian states, making it difficult to implement a unified policy.

Increasing Antitrust Scrutiny in India:

- The investigation is part of a broader trend of growing antitrust scrutiny in India, with regulators increasingly addressing anti-competitive practices by tech giants.
- In 2023, the CCI fined Meta Rs 213.14 crore for monopolistic practices related to WhatsApp's privacy policy.
- This reflects a stronger regulatory stance on ensuring fair competition in India's evolving digital landscape.

Antitrust Laws in India:

- India's antitrust laws, governed by the Competition Act, 2002, aim to prevent anti-competitive practices, promote fair competition, and regulate market dominance to protect consumers. These laws are enforced by the Competition Commission of India (CCI).

Key areas include:

- **Anti-competitive Agreements:** Prohibits practices like price-fixing, bid-rigging, and market sharing.
- **Abuse of Dominant Position:** Prevents dominant companies from unfairly harming competition (e.g., through predatory pricing or exclusive agreements).
- **Mergers and Acquisitions:** Regulates mergers to avoid reduced competition in the market.

About Competition Commission of India (CCI):

- The CCI, established under the Competition Act, 2002, enforces antitrust laws and promotes fair competition in India.

Key functions:

- **Investigating Anti-competitive Practices:** Includes addressing abuse of dominance and unfair trade practices.
- **Reviewing Mergers and Acquisitions:** Ensures mergers do not harm market competition.
- **Advisory Role:** Provides guidance on competition policies.
- **Penalties and Remedies:** Imposes fines and corrective actions for violations.

India's Rs 3,296 Crore Package for Boosting Tourism Infrastructure

Context: The Indian government has approved a Rs 3,295.76 crore investment for 40 major tourism projects across 23 states. This initiative aims to enhance India's tourism infrastructure, turning key destinations into global attractions, promoting sustainable tourism, and creating job opportunities.

Key Features of the Investment:

- **Scope:** The investment under the Special Assistance to States/Union Territories for Capital Investment (SASCI) scheme will modernize and upgrade tourist destinations across 23 states.
- **Projects:** Notable projects include Gandikota Fort, Pushkaram Ghat (Andhra Pradesh), Siang Adventure and Eco-Tourism (Arunachal Pradesh), Assam Zoo & Botanical Garden, Roerich Estate (Bengaluru), Umiam Lake (Shillong), Nathula Pass (Sikkim), Rishikesh Rafting Station, and Sindhudurg Underwater Tourism (Maharashtra).

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Benefits of the Investment

- **Economic Growth:** The projects will stimulate local economies by attracting tourists, boosting businesses in hospitality, transportation, and retail.
- **Job Creation:** New employment opportunities will emerge in construction, tourism services, and infrastructure management.
- **Sustainability:** Several projects focus on eco-tourism and green initiatives to promote responsible travel and environmental conservation.
- **Technological Integration:** The government plans to incorporate advanced technologies such as digital ticketing and visitor tracking to improve management and enhance the tourist experience.
- **Decongestion:** By developing new destinations, the government aims to alleviate overcrowding at popular sites, offering a more balanced tourism distribution.

About Tourism sectors in India:

- India, with its diverse landscapes and rich cultural heritage, offers vast potential for tourism. The government has focused on developing spiritual tourism, with states like Uttar Pradesh, Uttarakhand, and West Bengal enhancing infrastructure for pilgrims.
- The tourism and hospitality industry is a key driver of India's economy, contributing significantly to foreign exchange. Tourism not only showcases India's history and culture but also fuels socioeconomic growth.

Key initiatives for tourism sector:

- In the 2024 interim Budget, Finance Minister Ms. Nirmala Sitharaman allocated Rs. 2,449.62 crore (US$ 294.8 million) to the tourism sector, marking a 44.7% increase from the previous fiscal year.

Key Initiatives:

- **Swadesh Darshan Scheme (SD 2.0):** The scheme, aimed at developing theme-based tourist circuits, has sanctioned 76 projects across India. The upgraded version, SD 2.0, focuses on comprehensive development and infrastructure enhancement.
- **Destination-Based Skill Development:** To boost local employment, the Ministry has trained 12,187 candidates at 145 destinations to improve tourism services and empower local communities.

Silica Mining and Health Risks: NGT Directs CPCB to Create Nationwide Guidelines

Context: Silica mining, critical for industries like glass manufacturing and construction, poses significant health risks due to the release of silica dust. Prolonged exposure to this dust can lead to silicosis, a severe lung disease. To address these concerns, the National Green Tribunal (NGT) has directed the Central Pollution Control Board (CPCB) to create nationwide guidelines for silica sand mining and washing plants to mitigate health risks and environmental pollution.

Key Directives from NGT to CPCB

- **Development of Guidelines:** CPCB is tasked with creating operational standards for silica mining and washing plants to reduce health risks and pollution. The guidelines are expected within three months.
- **Health and Safety Measures:** The NGT emphasized regular health checks for workers, including monitoring for silicosis, and recommended the use of protective gear and improved ventilation.
- **Monitoring and Enforcement:** The NGT urged

regulatory bodies to conduct regular inspections and enforce compliance with the new guidelines.

- **Healthcare Infrastructure in Uttar Pradesh:** The UP Pollution Control Board is instructed to work with health authorities to establish healthcare services in silica mining areas for early detection and treatment of silicosis.
- **Penalties for Non-Compliance:** The NGT imposed penalties on companies involved in illegal mining practices, aiming to enforce stricter accountability.

What is Silica Mining?

- Silica mining involves extracting silica sand, mainly composed of quartz, from open-pit mines. This sand is then washed to remove impurities. Silica sand is essential for various industries but poses health risks when workers and nearby communities are exposed to fine silica dust.

Health Risks of Silica Dust

- Inhalation of silica dust can lead to silicosis, a chronic lung condition that causes breathing difficulties and lung scarring. Other respiratory diseases, including COPD and tuberculosis, are also linked to long-term exposure. Both workers in the mining industry and residents near mining sites are at risk due to dust contamination in the air and water.

Legal Framework for Silica Mining

- **The Mines and Minerals (Development and Regulation) Act, 1957:** Regulates the mining sector, including silica extraction.
- **The Factories Act, 1948:** Ensures worker safety in mining operations, mandating ventilation and protective gear.
- **The Environment Protection Act, 1986:** Sets environmental standards for mining activities.
- **The Occupational Safety, Health, and Working Conditions Code, 2020:** Ensures health and safety for workers in hazardous occupations.
- **The Air (Prevention and Control of Pollution) Act, 1981:** Regulates air quality and silica dust emissions.

Power Packed News

AGNI WARRIOR (XAW-2024)

- The 13th edition of Joint Military Exercise AGNI WARRIOR (XAW-2024), a bilateral exercise between the Indian Army and the Singapore Armed Forces (SAF), concluded on 30th November 2024 at the Field Firing Ranges, Devlali, Maharashtra.
- The three-day exercise, held from 28th to 30th November, witnessed active participation by 182 personnel from the Singapore Artillery and 114 personnel from the Indian Army's Regiment of Artillery.
- The primary aim of XAW-2024 was to enhance mutual understanding of drills and procedures, fostering jointness as a multinational force under the United Nations Charter.
- The exercise focused on joint firepower planning, execution, and the application of advanced-generation artillery equipment.
- The exercise emphasized joint preparation, coordination, and the evolution of a shared interface between artillery procedures of the two nations.
- Both sides utilized niche technologies, exchanged best practices, and conducted extensive training on firepower planning, showcasing interoperability and deepening bilateral defense cooperation.

India Re-Elected to UN Peacebuilding Commission for 2025-2026

- India has been re-elected to the United Nations Peacebuilding Commission (PBC) for the 2025-2026 term. Since the PBC was established in December 2005, India has been an active member, contributing to global peace efforts.
- The PBC is an intergovernmental advisory body that supports countries affected by conflicts. It focuses on strengthening peace initiatives and providing advice to the UN General Assembly and Security Council on maintaining peace.

- Formed in 2005, the Commission promotes a unified and integrated approach to peacebuilding. Its goal is to ensure long-term stability by addressing the root causes of conflicts and preventing them from recurring.
- India's re-election highlights its commitment to international peacebuilding and multilateral cooperation. As a member, India will continue to work towards promoting sustainable peace and development in conflict-affected regions.

India and ADB Sign $98 Million Loan to Enhance Plant Health in Horticulture

The Government of India and the Asian Development Bank (ADB) have signed a $98 million loan agreement to promote plant health management in India's horticulture sector. This initiative aims to provide farmers with certified disease-free planting materials, enhancing crop yields, quality, and resilience to climate change impacts.

Key Objectives of the Project:

- **Improving Plant Health:** The project supports the Atmanirbhar Clean Plant Programme (CPP), focusing on better plant health management to boost farmers' productivity and income.
- **Climate Adaptation:** By addressing pest and disease behavior influenced by rising temperatures and extreme weather, the initiative helps farmers adapt to climate change.
- **Certification and Regulation:** A clean plant certification scheme will accredit private nurseries and certify disease-free planting materials.

Bal Vivah Mukt Bharat

- The Union Minister for Women and Child Development, Smt. Annapurna Devi, launched the "Bal Vivah Mukt Bharat" campaign in New Delhi, marking a significant move towards eradicating child marriage and empowering young girls.

- The campaign was inaugurated with the presence of Smt. Savitri Thakur, Minister of State for Women and Child Development, along with key officials and stakeholders.
- This initiative aligns with the Prime Minister's vision of a "Viksit Bharat" by 2047, emphasizing the full, equal, and meaningful participation of women and girls in every facet of life.
- The campaign seeks to eliminate child marriage, recognizing its detrimental effects on young girls' lives, and aims to unlock their potential for personal and societal development.
- The "Bal Vivah Mukt Bharat" campaign calls for active involvement from all citizens in opposing child marriage, highlighting the need for a collaborative effort between the government, various ministries, and civil society.