



Digital Banking Unit

❖ Context

- Prime Minister of India will dedicate 75 Digital Banking Units (DBUs) to the nation on 16th October, 2022.

❖ Key Highlights

- As part of the **Union budget speech for 2022-23**, the Finance Minister had announced the setting up of the 75 DBUs in 75 districts of the country.
- This is to take forward the government's agenda of **digital financial inclusion**.

❖ About DBUs

- It's a **specialized fixed point business unit** or hub housing a certain minimum digital infrastructure for **delivering digital banking products and services** as well as servicing existing financial products & services digitally.
- **Originator** :
 - **Commercial banks** with past digital banking experience are **permitted to open DBUs**.
 - They can open **DBUs in tier 1 to tier 6 centers**, unless otherwise specifically restricted, **without having the need to take permission from the RBI in each case**.
 - **Regional Rural Banks, payment banks & local area banks** are **not allowed** to open DBUs.

❖ Services That Will Be Provided By DBUs

- **Liability Products and services** :
 - Savings bank accounts under various schemes.
 - Current accounts, fixed deposits and recurring deposit accounts
 - Digital kit for customers, Digital kit for merchants.
 - Mobile banking, Internet banking.
 - Debit cards, credit cards, and mass transit system cards.
 - UPI QR code, BHIM Aadhaar and point of sale (PoS),
- **Asset Products and Services** :
 - Making applications for and onboarding of customer for identified retail, MSME or schematic loans.
 - End-to-end digital processing of loans.
 - Starting from online application to disbursal and identified government sponsored schemes that are covered under the national portal.

Logistics Ease Across Different States 2022 Report

❖ Context

- Recently **LEADS (Logistics Ease Across Different States)** 2022 report was released by the **Ministry of Commerce and Industry**.



❖ Key Highlights

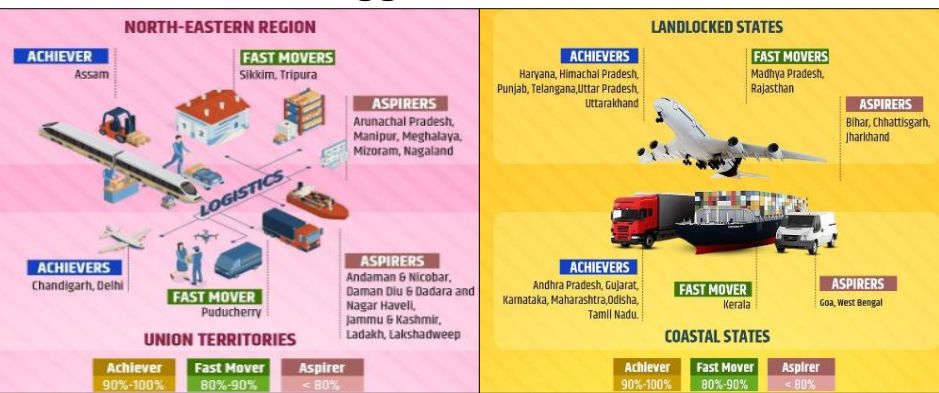
- The **1st logistics report** was released in **2018**.
- No ranking was released last year due to the COVID-19 pandemic.

❖ About The Report

- The LEADS survey **assesses the views of various users and stakeholders** involved in the value chain of logistics sector.
- This survey is conducted to **recognize the enablers, hindrances and gaps** within the logistics ecosystem.
- **Features of the Report** :
 - It **ranks the States** on the basis of their logistics ecosystem.
 - It **highlights the key logistics-related challenges** faced by the stakeholders.
 - Includes **suggestive recommendations**.

❖ Logistics Index Chart 2022

- **About** : The index is an **indicator of the efficiency of logistical services** necessary for promoting exports and economic growth.
- **Aim** : **Enhance the focus on improving logistics performance across states** which is essential for improving the country's trade and reducing transaction cost.
- **Features** : It provides **three performance categories** -
 - **Achievers** (States and UTs achieving 90% or more).
 - **Fast Movers** (States and UTs scoring between 80% and 90%).
 - **Aspirers** (States and UTs with % scoring below 80%).
- **Performers** :
 - **Achievers** :
 - **15 states and UTs** have been categorized as achievers.
 - Andhra Pradesh, Assam, Chandigarh, Delhi, Gujarat, Haryana, Himachal Pradesh, Karnataka, Maharashtra, Odisha, Punjab, Tamil Nadu, Telangana, Uttar Pradesh and Uttarakhand.
 - **Fast movers** : Kerala, Madhya Pradesh, Rajasthan, Puducherry, Sikkim and Tripura.
 - **Aspirers** : 15 states and UTs categorized as aspirers are Bihar, Chhattisgarh, Goa, Mizoram, Andaman and Nicobar Islands, Lakshadweep, Ladakh, Nagaland, Jammu and Kashmir, and Arunachal Pradesh.



Face to Face Centres





PM GatiShakti

❖ Context

- Recently, the **PM GatiShakti national development plan** completed its one year on Wednesday (October 12, 2022).

❖ About PM GatiShakti

- Prime Minister of India on August 15, 2021, announced the '**Pradhan Mantri Gati Shakti National Master Plan**' worth **Rs 100 trillion**.
- **Gati**, the Hindi word for **speed**, aims to boost economic growth (Shakti) through infrastructure building.
- PM GatiShakti is a digital platform that **connects 16 ministries** including Roads and Highways, Railways, Shipping, Petroleum and Gas, Power, Telecom, Shipping, and Aviation.

• Aims :

- To **institutionalize holistic planning** for major infrastructure projects.
- To **incorporate the infrastructure schemes** of various ministries and state governments such as the Bharatmala road project, Sagarmala waterways plan, ports and the UDAN scheme.
- GatiShakti **targets to cut logistic costs**, increase cargo handling capacity and reduce the turnaround time.



- **Coverage** : Economic Zones like textile clusters, pharmaceutical clusters, defence corridors, electronic parks, industrial corridors, Agri zones will be covered to improve connectivity & make Indian businesses more competitive.

• Technology Used :

- It will leverage technology extensively, including **spatial planning tools** with ISRO's satellite imagery.
- This will be **used for real-time monitoring of projects**.

National Master Plan For World Class Modern Infrastructure

- | | | |
|---|--|--|
| | | |
| • Completing 25,000 Km National Highways in 2022-23 | • Integration of Postal and Railways Network | • Multimodal Connectivity Between Urban Transport & Railway Stations |
| • Unified Logistics Interface Platform | • One Station One Product | • National Ropeways Development Plan |
| • Open Source Mobility Stack | • 400 New-generation Vande Bharat Trains | • Capacity Building for Infrastructure Projects |

Snow Leopard

❖ Context

- Wildlife officials in Arunachal Pradesh are eagerly awaiting the analysis of the data of a survey conducted in 2021 to **ascertain the presence of the elusive snow leopard**.



❖ Key HighLights

- The snow leopard has **never been spotted nor recorded in the Namdapha National Park** and Tiger Reserve in Arunachal Pradesh's Changlang district.

❖ About Snow Leopard

- It is **native to the mountain ranges** of Central & South Asia.
- **Scientific Name-** Panthera uncia
- **Distribution** : The snow leopard's habitat range extends across the mountainous regions of 12 countries across Asia: Afghanistan, Bhutan, China, India, Kazakhstan, Kyrgyz Republic, Mongolia, Nepal, Pakistan, Russia, Tajikistan, and Uzbekistan.

• Food : Carnivore

- Snow leopards prey upon the blue sheep (bharal) of Tibet and the Himalayas, as well as the mountain ibex found over most of the rest of their range.

- **Threats to survival** : Expansion of human settlement, livestock grazing, poaching, Vanishing habitat & the decline of the cats' large mammal prey.

• Conservation : IUCN Red List - Vulnerable

- **CITES-** Appendix I
- **WPA 1972** - Schedule I

PowerEX-2022

❖ Context

- **CERT-In in collaboration with Power-CSIRTs** (Computer Security Incident Response Teams in Power sector), successfully designed & conducted the Cyber Security Exercise "PowerEX".



❖ Key Highlights

- **Objective** : To "Recognize, Analyse & Respond to Cyber Incident in IT & OT Systems".
- **Theme** : "Defending Cyber induced disruption in IT & OT infrastructure".
- Around 350+ official from various Power Sector Utilities participated in the event.

❖ About CERT-In

- CERT-In stands for **Computer Emergency Response Team**.
- CERT-In is a **nodal government agency that deals with cyber security threats** like hacking and phishing in India.
- It comes under the aegis of the Union Ministry of Communications and Information Technology.
- Established in 2004 . **Headquarters: New Delhi**.

Face to Face Centres



INS Arihant

❖ Context

- Recently INS Arihant carried out successful launch of Submarine Launched Ballistic Missile (SLBM).



❖ Key Highlights

- The missile was tested to a predetermined range and impacted the target area in the Bay of Bengal with very high accuracy.
- All operational and technological parameters of the weapon system have been validated.
- Launched in 2009 and Commissioned in 2016, INS Arihant is India's first indigenous nuclear powered ballistic missile capable submarine built under the secretive Advanced Technology Vessel (ATV) project, which was initiated in the 1990s.
- The Submarine Launched Ballistic Missiles (SLBMs), sometimes called the 'K' family of missiles, have been indigenously developed by Defence Research and Development Organisation (DRDO).

- Because these missiles are to be launched from submarines, they are lighter, more compact and stealthier than their land-based counterparts.
- Part of the K family is the SLBM K-15, which is also called **B-05 or Sagarika**. It has a range of **750 km**.

❖ Significance

- The successful user training launch of the SLBM by INS Arihant is significant to prove crew competency and validate the nuclear powered ballistic missile submarines (Sub Surface Ballistic Nuclear) SSBN programme, a key element of India's nuclear deterrence capability.
- A robust, survivable and assured retaliatory capability is in keeping with India's policy to have 'Credible Minimum Deterrence' that underpins its 'No First Use' commitment.

Global Hunger Index

❖ Context

- Recently **Global Hunger Index (GHI) 2022** was released.



❖ Key Highlights

- India has slipped to the 107th position in the Global Hunger Index (GHI) in 2022, down from the 101st position in 2021.
- Of the 121 countries on the GHI, India is ranked behind its neighbours Nepal (81), Pakistan (99), Sri Lanka (64), and Bangladesh (84).

Where India stands

The Global Hunger Index score is computed using four indicators - undernourishment, child wasting, child stunting and child mortality. A country's GHI score is classified by severity - low (green), moderate (yellow) and serious (orange).

RANK	COUNTRY	2020 SCORE
1-17*	China	<5
64	Sri Lanka	16.3
73	Nepal	19.5
75	Bangladesh	20.4
78	Myanmar	20.9
88	Pakistan	24.6
94	India	27.2
99	Afghanistan	30.3

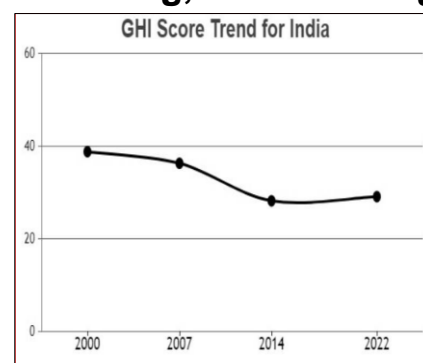
*17 countries have scores of less than 5 and are collectively ranked 1-17

- The GHI, which lists countries by 'severity', has given India a score of 29.1, which falls in the 'serious' category of hunger level.
- The list, which ranks Yemen in the lowest position at 121.

- India has shown improvement in the two indicators - child stunting has declined from 38.7% to 35.5% between 2014 and 2022 and child mortality has also dropped from 4.6% to 3.3% in the same comparative period.

❖ About GHI

- The Global Hunger Index (GHI) is a tool for comprehensively measuring and tracking hunger at global, regional, and national levels.
- The GHI, jointly published by **Concern Worldwide** and **Welthungerhilfe**, comprehensively measures and tracks hunger at the global, regional, and country levels.
- GHI scores are based on the values of four component indicators - **undernourishment, child stunting, child wasting and child mortality**.



- The GHI score is calculated on a 100-point scale reflecting the severity of hunger, where **zero** is the best score (no hunger) and 100 is the worst.
- It is an **annual report**.

News in Between the Lines

Reverse Shopping



❖ Context

- In a bid to promote reverse shopping, sporting goods giant Decathlon has decided to reverse its name for a month. Now three cities in Belgium will have stores with a board that will read "**NOLHTACED**".

❖ Key Highlights

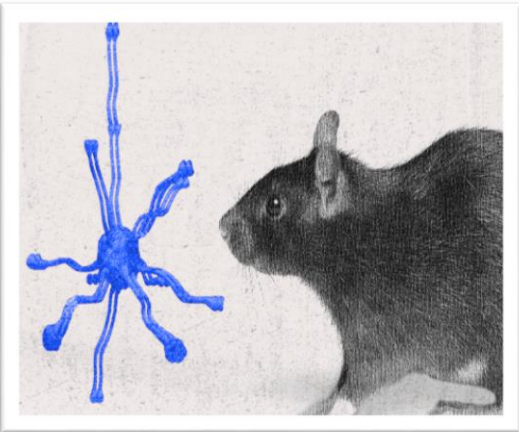
- Reverse shopping basically means that customers can resell old or unused sporting goods back to the store, and the company will then repair the item and resell them in some form under warranty.
- The move is to promote general awareness of environment-friendly practices.
- Another important aspect of this move is that Decathlon isn't just accepting goods purchased from them but any sporting equipment.

Face to Face Centres



- Decathlon is a French sporting goods retailer with more than 1,600 stores across the globe.

Integrated Human Brain Cells Into Newborn Rats



❖ Context

- Recently Scientists have successfully implanted and integrated human brain cells into newborn rats, creating a new way to study complex psychiatric disorders.

❖ Key Highlights

- Scientists implanted human brain cells altered to respond to blue light, and then trained the rats to expect a "reward" of water from a spout when blue light shone on the neurons via a cable in the animals' skulls.
- The team has used the technique to show that organoids developed from patients with Timothy syndrome grow more slowly and display less electrical activity than those from healthy people.
- **The rats' age was important:** Human neurons have been implanted into adult rats before, but an animal's brain stops developing at a certain age, limiting how well implanted cells can integrate.
- **Significance:** The work has the potential to advance what we know about human brain development and neurodevelopmental disorders.
 - The study could create a new way to study complex psychiatric disorders such as schizophrenia and autism.

UN International Day for Natural Disaster Reduction



❖ Context

- Recently **International Day for Disaster Reduction** was observed globally on October 13 to raise awareness about the impact of natural as well as man-made disasters.

❖ Key Highlights

- **The theme of International Day for Disaster Reduction 2022** focuses on the Target G of the Sendai Framework, "Substantially increase the availability and access to multi-hazard early warning systems and disaster risk information and assessment to people by 2030'.
- The primary goal of the Sendai Framework is to avoid creating new risks and reduce existing ones.
- But when that is not possible, people-centered early warning systems and preparedness can enable early action to minimize the harm to people, assets and livelihoods.
- The Sendai Framework for Disaster Risk Reduction is people-focused and action-oriented in its approach to disaster risk reduction and applies to the risk of small-scale and large-scale disasters caused by man-made or natural hazards, as well as related environmental, technological and biological hazards and risks.

Parliamentary Committee on Official Languages



[Daily Current Affairs](#)

[Daily Pre PARE](#) [Daily MCQ Quiz](#)

❖ Context

- The report of the parliamentary committee on official languages has recently created a political controversy over fears of Hindi imposition.

❖ Key Highlights

- The panel has noted that in most public institutions, the use of Indian languages is unsatisfactory.
- According to the report and the two members, the use of Hindi will be compulsory in Region A, as defined in the Official Languages Act of 1963.
- Under the law, states have been divided into three categories depending on the number of people who speak Hindi.
 - **Region A** includes Bihar, Haryana, Himachal Pradesh, Madhya Pradesh, Chhattisgarh, Jharkhand, Uttarakhand, Rajasthan and Uttar Pradesh and the Union Territories of Delhi and Andaman & Nicobar Islands.
 - **Region B** comprises Gujarat, Maharashtra, Punjab and the Union Territory of Chandigarh, Daman & Diu and Dadra & Nagar Haveli;
 - **Region C** comprises states and Union Territories other than those included in categories A and B.

Face to Face Centres