

**DAILY
CURRENT
AFFAIRS
ANALYSIS**

LAKSHYA ACADEMY[®]

11 NOVEMBER 2023

1 - SIM swap fraud:

GS III

Science and Technology

- **Context:**

- After missing calls from unfamiliar numbers, people are losing money in their bank accounts.

- **The SIM switch scam: what is it?**

- Cybercriminals are abusing the connection between actual SIM cards and banking applications due to the advancements in banking services, simple payment apps, and seamless smartphone transactions.
- Every banking application has a phone number associated with it that is used to either generate one-time passwords (OTPs) or receive vital alerts from the bank.
- In the SIM switch scam, con artists initially get personal information via phishing or vishing, including phone numbers, bank account information, and addresses.
- Phishing is a tactic used by con artists to distribute malicious links to its targets via email or text messages.
- The spyware collects all of the victim's personal data as soon as the link is clicked.
- Then, via forgeries, the scammers obtain a replica SIM.
- The con artist receives all of the activation messages and information, not the victim.

- **For what reason do victims keep missing calls?**

- The SIM switch fraud does not necessitate direct communication with the victims, in contrast to other scams where con artists fool people into providing OTPs and confidential information over the phone.
- In order to make their victims abandon their phones and disregard the lost network access, fraudsters provide missed calls to their victims.
- To find out where the calls travel, the accused phones the victim's mobile number.
- The accused takes full control of the SIM upon swapping it out.

- **How do con artists track down victims?**

- The accused either purchase data from internet portals or from hackers who are engaged in data breaches.

- Private organisations with thousands of clients lose all of their data to hackers in the majority of data breaches.
- *Source → The Hindu*

2 - Abua Awas Yojana:

GS III

Science and Technology

- **Context:**
- The "Abua Awas Yojna" (AAY), a housing programme for the impoverished, was just authorised by the Jharkhand Cabinet.
- **Important information:**
- The programme will give the state's homeless population eight lakh pucca dwellings.
- The entire budget for it is Rs 16,320 crore.
- Three stages will comprise the implementation of the plan:
 - aiming to build two lakh homes in the current fiscal year;
 - 3.5 lakh homes in Fiscal Year 2024–2025 and
 - 2.4 million homes in FY 2025–2026.
- **Importance of the plan:**
- The Pradhan Mantri Awas Yojana-Rural and Ambedkar Awas Yojna, two current Union Government programmes, have not been able to provide coverage for all eligible recipients.
- Approximately 8 lakh eligible individuals were excluded from the reach of housing projects.
- **Provisions included in the plan:**
- Under this plan, a 31 square metre, three-room house with a kitchen will be provided.
- In its budget, the government allocated Rs 2 lakh for each beneficiary, which will be paid out in four installments.
- In contrast, a house with just two rooms and one kitchen is built under PMAY-Rural, with a budget of between Rs 1.2 and Rs 1.3 lakh per recipient.

- Additionally, this policy allows beneficiaries to work under the MGNREGS and get up to 95 unskilled man-days of pay based on the current wage rate in order to build the house.
- Additionally, a clause states that a toilet may be added during the building of the house using funds from the Swaccha Bharat Mission or any other plan that may be available.
- Every home constructed under the AAY must be registered in the names of the women who make up the recipient families.

- **Beneficiaries eligible:**

- **Six groups of people will profit from AAY:**

- individuals residing in kutcha dwellings;
- the unsheltered or destitute;
- Priority will be given to members of the Particularly Vulnerable Tribal Group (PVTG);
- families impacted by any type of natural disaster;
- bond workers who were freed in accordance with the law; and
- These are the people who have not benefited from any previous housing programmes.

- **Disqualification standards:**

- persons who own a fishing boat or four-wheeler;
- Individuals that possess three- or four-wheel drive vehicles utilised for farming;
- those employed by the government or semi-government, or those who have resigned from them;
- any family member chosen to serve as a public representative;
- any taxpayer with income;
- any individual covering professional taxes;
- a household with a refrigerator;
- A family with five acres of irrigated land or 2.5 acres of land with at least one irrigation device.

- **Source → *The Hindu***

3 - The Witnesses of Jehovah:

GS II

International Issues

- **Context:**

- Following a string of explosions during a Jehovah's Witnesses Sunday prayer gathering in Kerala, two persons lost their lives and numerous others were injured.

- **Concerning Jehovah's Witnesses:**

- Although Jehovah's Witnesses are a Christian sect, they reject the idea of the Holy Trinity, which holds that God is composed of three equal persons:

- the Father
- Jesus Christ, the Son, and
- the Spirit of God.
- They revere Jehovah as the Creator, the one real, all-powerful God, the God of Abraham, Moses, and Jesus.
- They see Jesus Christ not as the All-Powerful God, but as the King of God's Kingdom in heaven.
- They consider the Bible to be the inspired word of God, and they base their beliefs solely on its language.
- They don't observe Easter or Christmas because they think those holidays were influenced by pagan customs.

- **Sources:**

- The organisation known as Bible Students was founded in the 1870s by American pastor Charles Taze Russell, and this is where the cult got its start.
- The current home of the Jehovah's Witnesses Governing Body is in Warwick, New York.
- Jehovah's Witnesses typically avoid becoming close to other religious communities.

- **India's Jehovah's Witnesses:**

- Since 1905, Jehovah's Witnesses have lived in India.
- They opened a business in Bombay, which is now Mumbai, in 1926, and were officially registered in 1978.

- **Additionally, The Witnesses reject civil society, declining to:**
- cast a ballot,
- enter the political sphere,
- Participate in any military branch,
- honour the flag,
- raise your hands to the National Anthem, or
- Say the oath of loyalty.
- The case State Of Kerala & Ors. v. Bijoe Emmanuel & Ors.
- The Indian case Bijoe Emmanuel & Ors versus. State Of Kerala & Ors was a historic one regarding the sect.
- Three students from the group who refused to participate in the National Anthem singing at their school were given protection by the Supreme Court in a 1986 ruling.
- According to Article 25 of the Constitution, the court ruled that making them sing the National Anthem was a violation of their basic right to religion.
- *Source → The Hindu*

4 - KAZIND-2023 Exercise:

GS II

International Issues

- **Context:**
- Contingent Departures of the Indian Army and Air Force for the India-Kazakhstan Joint Military Exercise KAZIND-2023
- **Important information:**
- India is scheduled to participate in the 7th Joint Military Exercise "KAZIND-2023."
- The exercise is scheduled to take place at Otar, Kazakhstan.
- "Exercise PRABAL DOSTYK" was the name given to the joint exercise between Kazakhstan and India in 2016.
- Following its second iteration, the exercise was elevated to a corporate-level activity and given the new name "Exercise KAZIND."

- This year's exercise has been enhanced even more by adding the Air Force component, making it a Bi-service exercise.
- *Source → The Hindu*

5 - Food labelling with QR codes:

GS III

Science and Technology

- **Context:**
- In order to facilitate accessibility for visually impaired people, the Food Safety and Standards Authority of India (FSSAI) has advised adding a QR (quick response) code to food products. The FSSAI claims that doing so will guarantee that everyone has access to safe food.
- **Importance of the action:**
- Given that India is one of the world's biggest marketplaces for packaged foods, the move is essential.
- Non-communicable diseases (NCDs) are becoming more prevalent, and their global prevalence has sharply increased within the past 20 years.
- This tendency is linked to pre-packaged goods that are more widely available, less expensive, and heavily advertised, as they are becoming more and more popular with customers.
- Each and every customer has the right to know precisely what he is getting for his money and whether he is receiving what was advertised and promised.
- Customers will have the option to make an informed decision with this new effort.
- **What data are the QR codes going to provide?**
- According to advice from the FSSAI, these new QR codes ought to contain all relevant product information, such as:
 - components
 - information on nutrition
 - triggers
 - date of manufacturing
 - Date of use/expiration/best before

- allergy alert, and
 - Details to contact in case of consumer inquiries.
 - Regulations pertaining to the relevant industries stipulate that mandatory information must be provided on the product label; the use of a QR code for information accessibility does not negate or replace this obligation.
- **The most recent advise complies with two significant regulations:**
 - the Food Safety and Standards (Labelling and Display) Regulations, 2020 of the FSSAI, which specify the details that must be on food product labels and
 - the Rights of Persons with impairments Act, 2016, which promotes health accessibility for people with impairments and acknowledges their rights.
- **What is the history of the QR code?**
 - The Japanese company Denso Wave created the QR code, a kind of two-dimensional matrix barcode, in 1994 for use in marking vehicle parts.
 - Using QR codes on food products can benefit food businesses by enhancing their consumer loyalty, brand image, and operational efficiency.
 - These days, consumers value food packaging just as much as they do products.
 - Customers are using smartphones more frequently, which suggests that QR codes are one of the most promising technologies to improve the information they receive and affect their purchasing decisions.
- **Actions made by the FSSAI:**
 - The FSSAI has enacted many food and packaging regulations and acts to control their manufacture, storage, distribution, sale, and import in order to prevent or control the further spread of NCDs and ensure that consumers have access to wholesome and safe food.
 - The FSSAI's 2019 proposal, front-of-pack labelling (FOPL), is a crucial tactic to inform and alert customers so they may make an informed decision.
- **Global trends in QR code usage:**
 - America, India, France, and the United Kingdom. are among the most prolific QR code users.
 - With a compound annual growth rate of 5.2%, the packaged food market is expected to reach \$303.26 billion in global sales in 2019.
- **As per the findings of a survey:**
 - 57% of consumers scanned a food QR code to obtain detailed product information.

- 38.99% of respondents desire increased use of QR codes and
- According to 67% of respondents, these codes facilitate life.

- *Source* → *The Hindu*



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