

### KRUTRIM AI

Earlier this year, Indian multinational ridesharing company, Ola, introduced Krutrim AI, claiming it as “India’s own AI”.



- It is envisioned to be **personalised assistant**, which can simplify personal and professional life by getting a variety of tasks done for you. It hopes to bridge the gap between conventional AI and the specific needs based on Indian languages and culture.
  - It uses **Natural Language Processing (NLP)** — a component of AI — to understand the nuances of human language, including colloquialisms and cultural contexts.
  - Machine Learning (ML) algorithms enable it to learn from vast data sets and improve its responses over time. Moreover, Deep Learning, a sophisticated branch of ML, helps it recognise patterns and analyse complex data.
  - One of the distinguishing features of Krutrim AI is that it has the **ability to understand the intent of the user**. While most AI models rely on keyword matching and statistical probabilities, Krutrim AI reportedly dives deeper to understand the user’s request.
  - It can help with a variety of creative and **knowledge retrieval tasks**. One can write an email, seek information on topics of interest, learn new skills, plan travel or learn a new recipe, and more.
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### VOTE-FROM-HOME

The Election Commission of India (ECI) has, for the first time in the history of the Lok Sabha elections, extended its ‘vote-from-home’ facility to Persons with Disabilities (PwD) and senior citizens aged 85 and above.



About Vote-from-Home:

- Who is eligible?
  - People aged 85 and above

- **Persons with Disabilities:** The disability shall **not be less than 40%** of the prescribed handicap and certified by the certifying authority.
- **Media persons covering ‘polling day activities’:** Carrying authorisation letters from the Election Commission
- **Workers from essential services:** Services such as metros, railways and health care
- **Service voters:** Personnel of the armed forces **posted away from their hometowns, Central Armed Police Forces** personnel deployed away from home and those on poll duty.

## How to avail the vote-from-home facility?

- Key to the **process is Form 12D**, which is a letter informing the **Assistant Returning Officer (ARO)** that the person may not be in a position to go to the polling station to vote.
- The form can be downloaded online from the ECI website or collected from the office of the representative district officer of a parliamentary constituency.
- The form has to be filled and **submitted within five days** of notification of the polling date. Once filed, two polling officials, accompanied by a videographer and a security person, will visit the elector’s home and oversee the postal ballot voting process.
- The voter will receive an intimation about the date and approximate time of visit via SMS or through post. The home voting option **will be attempted twice**.
- The polling team will schedule a second visit if the elector fails to be at the given address during the first visit. If the voter is absent on the second visit, “a further visit will not be entertained.” The voter will subsequently be **ineligible to vote both at polling booths** and through the home voting scheme.

## ARSENIC

A new study underlines the risk of using water contaminated with arsenic to cook rice, a staple food serving more than half the world’s population.



Arsenic is a naturally occurring, **semimetallic element** widely distributed in the Earth's crust. It is widely distributed throughout the environment in the air, water and land.

- It is a chemical element in the **nitrogen group** (Group 15 of the periodic table), existing in both gray and yellow crystalline forms. It is **highly toxic in its inorganic form**.
- People are exposed to elevated levels of inorganic arsenic **through drinking contaminated water**, using contaminated water in food preparation and irrigation of food crops, **industrial processes**, eating contaminated food and smoking tobacco.
- **Health Impacts:** Long-term exposure to inorganic arsenic, mainly through drinking-water and food, can lead to **chronic arsenic poisoning**. Skin lesions and skin cancer are the most characteristic effects.
- In India, the states of West Bengal, Jharkhand, Bihar, Uttar Pradesh, Assam, Manipur and Chhattisgarh are reported to be most affected by arsenic contamination of groundwater above the permissible level.

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## IRDAI APPROVES 8 PRINCIPLE-BASED REGULATIONS

### Why in news?

The Insurance Regulatory and Development Authority of India (IRDAI) has approved eight principle-based regulations including the much-awaited Bima Sugam marketplace.

### Insurance Regulatory and Development Authority of India (IRDAI)

- IRDAI is a statutory body formed under an Act of Parliament, i.e., Insurance Regulatory and Development Authority Act, 1999.
- IRDAI's duties include:
  - Regulating the insurance business
  - Promoting the orderly growth of the insurance business
  - Protecting the interests of policyholders

## Bima Sugam

- It is an online platform where customers can choose a suitable scheme from multiple options given by various companies.
- All insurance requirements, including those for life, health, and general insurance (including motor and travel) will be met by Bima Sugam.
- This platform will help in the settlement of claims, whether it is health coverage or death claims, in a paperless manner on the basis of policy numbers.
- **Benefits of Bima Sugam**
  - **Single window for the policyholder** to manage his/her insurance coverage.
    - It will provide end-to-end solutions for customers' insurance needs i.e., purchase, service, and settlement in a seamless manner.
  - **Empowerment of consumers**
    - Currently, there are hundreds of insurance schemes in the life and non-life sectors. Customers have no idea who is offering the best deal and the pros and cons of different schemes.
    - Bima Sugam will enable them to identify a suitable scheme for the customers in a single platform.
  - **Benefits for insurance companies and intermediaries**
    - It will facilitate insurance companies to access the validated and authentic data from various touch points on a real-time basis.
    - The platform will provide interface for the intermediaries and agents to sell policies and provide services to policyholders, among others, and reduce paperwork.
  - **Universalise and democratise insurance**
    - IRDAI says Bima Sugam is an electronic marketplace protocol.
    - This protocol will be connected with India Stack which is a set of APIs (application programming interface) that allows governments, businesses, startups, etc. to utilise the unique digital infrastructure to enable seamless delivery of services.

## MOSCOW CONCERT HALL ATTACK

### Why in news?

Multiple gunmen went on a shooting rampage in Moscow's famous Crocus City Hall, killing at least 143 people, and injuring hundreds more.

The Islamic State Khorasan (ISIS-K) claimed responsibility for the attack in a statement posted on social media.

### Islamic State Khorasan (ISIS-K)

- Islamic State Khorasan (ISIS-K), emerged in eastern Afghanistan in late 2014, and is currently one of the most active ISIS-affiliates.
  - Khorasan refers to an ancient caliphate in the region that today encompasses parts of Afghanistan, Iran, Pakistan and Turkmenistan.
- The group comprises breakaway fighters of the Tehreek-e-Taliban (TTP), and others pledging allegiance to the late ISIS leader Abu Bakr al-Baghdadi.
- It has established a reputation for extreme brutality.
- **Attacks carried out by ISIS-K**
  - The group has been responsible for a host of high-profile attacks since its inception. These include:
    - The Kabul international airport attack in 2021, during the US's Afghanistan withdrawal. The attack killed 13 US troops, and at least 175 Afghan civilians.
    - The suicide bombing at the Russian embassy in Kabul, in 2022.
    - The twin bombings in Kerman, Iran, earlier in 2024.

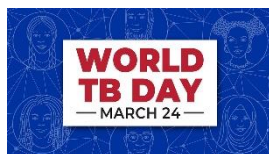
### Why is ISIL attacking Russia?

- **Russia is seen by ISIL and its affiliates as a crusading power against Muslims**
  - The Moscow attack is the group's most notable activity outside its home turf in Afghanistan and Iran.

- However, the group has openly opposed Putin due to his alleged mistreatment of Muslims in Russia, for years.
- Russia is considered a key adversary of ISIS and its affiliate ISIS-K because of its military actions in Syria against them and its efforts to work with the Afghan Taliban, who are enemies of ISIS-K.
- These actions of Russia include;
  - The Soviet invasion of Afghanistan,
  - Russian actions in Chechnya,
  - Moscow’s close relationships with the Syrian and Iranian governments,
  - Military campaigns that Russia has waged against ISIS fighters in Syria and — through Wagner Group mercenaries – in parts of Africa.
- **Goal to evolve into a terrorist organisation with global influence**
  - The group (ISIS - K) hopes to win support and advance its goal to evolve into a terrorist organisation with global influence.
  - It wants to do so by demonstrating that it can launch attacks within Russian territory.
  - By directing its aggression towards nations such as Iran and Russia, ISIS-K not only confronts regional heavyweights but also underscores its political relevance and operational reach on the global stage.

## WORLD TUBERCULOSIS (TB) DAY

World Tuberculosis (TB) Day is celebrated on March 24 annually to spread awareness around the deadly disease.



those affected by TB.

- **Background**

World Tuberculosis (TB) Day is celebrated to raise awareness around the disease, increase efforts to eradicate the disease, and mobilise support for

- March 24, 1882 is considered a significant date in the battle against tuberculosis as it is on this day that **Dr Robert Koch discovered the bacteria that causes TB.**
- It was not before the year 1982, on the centenary of Dr. Koch's discovery that the International Union Against Tuberculosis and Lung Disease (IUATLD) proposed observing March 24 as World TB Day to raise awareness about TB and its global impact.
- The first World TB Day was **officially observed in 1983**, and since then, it has become an annual event.
- **Theme of World Tuberculosis Day 2024:** “Yes! We can end TB”.

## What is Tuberculosis?

- It is a **bacterial infection** spread through inhaling tiny droplets from the coughs or sneezes of an infected person. **Mycobacterium tuberculosis** bacteria is responsible for TB.
- It mainly affects the lungs, but it can affect any part of the body, including the tummy (abdomen), glands, bones and nervous system.
- TB is a potentially serious condition, but it can be cured if it's treated with the right antibiotics.

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## WHAT IS PREVENTIVE DETENTION?

Observing that preventive detention is a draconian measure and any such move based on a capricious or routine exercise of powers must be nipped in the bud, the Supreme Court has set aside a Telangana High Court order rejecting a detenu's appeal.



- Preventive detention refers to the **detention of an individual without a trial or conviction by a court.** Its primary objective is not to punish an individual for a past offence but to **prevent them from committing an offence in the future.**

- Preventive detention laws are enacted by **governments to ensure public safety and maintain social order.**
- **Constitutional Provisions and Safeguards:**
  - **Article 22** of the Indian Constitution grants **protection to individuals who are arrested or detained.**
  - It has **two parts**—the first part deals with cases of ordinary law, which includes situations where an individual is detained as part of a criminal investigation. The **second part deals with cases of preventive detention law**, which pertains to the detention of individuals without a trial or conviction.
  - **Article 22(4) states that** no law providing for **preventive detention shall authorise** the detention states that of a person **for a longer period than three months unless an Advisory Board reports sufficient cause** for extended detention.
  - The **detainee is entitled to know the grounds** of his detention. The **state, however, may refuse to divulge the grounds of detention if it is in the public interest to do so.**
  - The detaining authorities must give the detainee earliest opportunities for making representation against the detention.
- **Who can make laws under Preventive Detention?**
  - **Parliament** has the exclusive power to enact a law for preventive detention for reasons **connected with defence, foreign affairs, or security of India.**
  - **Both Parliament and State Legislature** have powers to enact a law for preventive detention for reasons related to the maintenance of public order or the maintenance of supplies or services essential to the community.
- **Laws that provide for Preventive Detention:**
  - In India, various laws provide for preventive detention, including the **National Security Act (NSA)** of 1980, the **Unlawful Activities (Prevention) Act (UAPA)** of 1967, and state-specific laws like the **Maintenance of Internal Security Act (MISA)** and the **Public Safety Acts (PSA)** in certain states.



- Under these laws, authorities can detain an individual for a specific period, typically up to 12 months, without presenting formal charges or conducting a trial.
  - The detention order is issued by a designated authority or government official and is subject to periodic review by an advisory board.
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## WHAT IS GULF OF MANNAR?

A recent study concluded that coral cover in the Gulf of Mannar region had declined from 37% in 2005 to 27.3% in 2021.



- Along the **southeast coast** of India lies the Gulf of Mannar, a part of the **Laccadive Sea** of the Indian Ocean, **containing 21 islands**.
- It spans **between the northwest coast of Sri Lanka and the southeast coast of India**. It is bounded to the northeast by Rameswaram (island), Adam's (Rama's) Bridge (a chain of shoals), and Mannar Island.
- It receives **several rivers**, including the **Tambraparni (India) and the Aruvi (Sri Lanka)**. The **port of Tuticorin** is on the Indian coast. The gulf is noted for its pearl banks and sacred chank (a gastropod mollusk).

## **Key facts about the Gulf of Mannar Marine National Park:**

- The Gulf of Mannar is one of the biologically richest coastal regions in all of the mainland of India. It is the **first Marine Biosphere Reserve in South and South East Asia**.
  - In India, the Gulf of Mannar region in Tamil Nadu is one of the four **major coral reef areas**, and the others are the Gulf of Kutch in Gujarat, Lakhsadweep and Andaman and Nicobar Islands.
  - It is **designated as a Biosphere Reserve**. This Biosphere Reserve encompasses a chain of 21 islands (2 islands already submerged) and adjoining coral reefs off the coasts of the Ramanathapuram and Tuticorin districts.
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