

### INTERACTIVE VOICE RESPONSE SYSTEM



Recently, voters are receiving Interactive Voice Response System (IVRS) calls every day from political parties.

**Interactive Voice Response System** is an **automated telephone system technology** that enables callers to receive or provide information, or make requests using voice or menu inputs, without speaking to a live agent.

- It is powered by a **pre-recorded** messaging or text-to-speech technology with a dual-tone multi-frequency (DTMF) interface.

#### **Types of IVR systems:**

- **Touch-tone replacement:** It prompts callers to use a **touch-tone keypad** selection to access information. For example, a pre-recorded message might say, “Press one for store hour information,” and the caller would respond with “one.”
- **Directed dialogue:** It provides specific verbal prompts to callers depending on their inquiry. For example, the recording might ask, “Are you looking for store hours or location information?” The caller may respond with “store hours.”
- **Natural language:** It uses speech recognition to better understand user requests.

#### **Benefits of IVRS system:**

- A well designed IVR software system can help **increase customer satisfaction** and improve contact center operations and KPIs.
- Particularly during times of **high call volume**, an effective interactive voice response system can help avoid hold time by helping customers find answers.
- These systems are **incredibly cost-effective**.
- It has been utilized across a wide variety of industries like: Banking, Customer service, education, Health care, travel etc.

## SHINKUN LA TUNNEL



The Border Roads Organisation (BRO) is preparing to commence the construction of the Shinkun La Tunnel.

- It is an upcoming **motorable tunnel** under the 16,580 feet high Shinku-La pass **between Himachal's Lahaul valley and Ladakh's Zaskar valley.**
- It is located on the Nimu-Padam-Darcha Road link. **After completion,** the Shinku-la tunnel will **be the longest high altitude highway tunnel** in the world.
- It will **provide all-weather road connectivity to Ladakh,** and this will be the shortest route to the border areas of Ladakh. The **Border Roads Organization (BRO) will construct** the tunnel.
- It is expected to **streamline the transportation of heavy machinery to strategic locations such as Kargil, Siachen, and the Line of Control (LOC),** reducing travel distances by approximately 100 km.
- The traffic movement in the tunnel will **not be vulnerable to long-range artillery shelling** or missile firings, either by China or Pakistan.

### **Key Facts about Border Roads Organisation (BRO):**

- It is a **road construction executive force** in India that provides support to the Indian Armed Forces.
- **Establishment:** It was formed on 7 May, 1960, to **secure India's borders and develop infrastructure in remote areas** of the north and north-east states of the country.

**It develops and maintains road networks in India's border areas and friendly neighboring countries.**

This includes infrastructure operations in 19 states and three union territories (including Andaman and Nicobar Islands) and neighboring countries such as Afghanistan, Bhutan, Myanmar, Tajikistan, and Sri Lanka.

- **Officers and personnel from the General Reserve Engineer Force (GREF) form the parent cadre of the BRO.**

- It is also **staffed by officers and troops drawn from the Indian Army's Corps of Engineers** on extra regimental employment (on deputation).
  - BRO is also included in the Order of Battle of the Armed Forces, ensuring their support at any time.
  - **Motto of the organization: Shramena Sarvam Sadhyam** (everything is achievable through hardwork)
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## WHAT IS THE CENTRAL DRUGS STANDARD CONTROL ORGANISATION (CDSCO)?

The CDSCO has become the sole authority for issuing manufacturing licences for new drugs meant for exports, withdrawing the power from state governments amid heightened global scrutiny of Indian made drugs.



**Central Drugs Standard Control Organisation (CDSCO)** is the **National Regulatory Authority (NRA)** of India for the **medical devices industry** under the provisions of the **Drugs and Cosmetics Act**.

- It is responsible for **overseeing the import, manufacture, sale, and distribution of medical device** in the country. The CDSCO ensures that medical devices comply with safety, quality, and efficacy standards.
- It works under the **Directorate General of Health Services, Ministry of Health & Family Welfare, Government of India**.
- **The Drugs Controller General of India (DCGI)** is the head of the CDSCO.
- Headquarters: New Delhi.
- Under the Drugs and Cosmetics Act, CDSCO is responsible for,
  - **Approval of new drugs;**
  - Conduct of clinical trials;
  - Laying down the standards for drugs;
  - Control over the quality of imported drugs in the country;

- **Coordination of the activities of State Drug Control Organizations;**
  
  - **CDSCO, along with state regulators, is jointly responsible for the grant of licenses for certain specialized categories of critical Drugs** such as blood and blood products, I. V. Fluids, Vaccine, and Sera.
  - **The CDSCO conducts inspections and audits** to ensure that medical device companies are complying with regulations related to safety, quality, and efficacy.
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## [FSSAI RAISES DEFAULT LIMIT FOR PESTICIDES IN SPICES](#)

### **Background:**

- More than five countries — including Singapore, Hong Kong and the U.S. — had recently announced an investigation into possible contamination of spice mixes sold by top Indian brands, **MDH** and **Everest**.
- The complaints cite the presence of **ethylene oxide**, a toxic chemical used as a food stabilizer, beyond permissible limits.
- The Spices Board of India in response has initiated mandatory testing of products shipped abroad and is reportedly working with exporters to identify the root cause of contamination.
- The international scrutiny has also stirred a demand for the Food Safety and Standards Authority of India (FSSAI) to ensure stringent quality checks on spices and curry powders sold in domestic markets.




### **What Are the Health Concerns?**

- **Use of ETO**
  - MDH and Everest's spice mixes allegedly contain high levels of a prohibited pesticide called **ethylene oxide (ETO)**.
  - ETO is a colorless, flammable, and in many ways, a remarkable gas that was originally intended for sterilizing medical devices.

- It is used as a chemical in industrial settings, agriculture, and as a sterilizing agent in food products, including spices, dried vegetables and other commodities.
- The chemical lends life to the spice industry: it **reduces microbial contamination, and in turn, extends products' shelf life and makes their storage safe.**
- **Harmful effects of ETO**
  - The improper and excessive use of ETO may leave behind residues, causing toxic and even carcinogenic compounds to form, thus contaminating the product.
  - One such compound is **ethylene glycol**, an ingredient found in Indian-made cough syrups which were linked to the deaths of more than 300 children in Cameroon, Gambia, Indonesia and Uzbekistan.
  - Long-term exposure to ethylene oxide is associated with cancers including lymphoma and leukemia, some evidence shows.
  - The European Food Safety Authority (EFSA) has banned the use of ETO and earlier flagged ETO contamination in Indian spices.

## Food Safety and Standards Authority of India (FSSAI)'s Response:

Examples of limits set by FSSAI and international agency Codex:

S. No.	Name of the Pesticides /Insecticides	Spices	FSSAI MRL (mg/Kg)	Codex MRLs (mg/kg)
1.	Metaxyl and Metaxyl-M	Black pepper 	0.5	2
2.	Myclobutanil	Chilli, dried 	2	20
3.	Spiromesifen	Chilli, dried 	1	5
4.	Thiamethoxam	Chilli, dried 	5	7

- The FSSAI has increased the default limit for pesticide residues in spices to 0.1 mg/kg, a ten-fold increase over the previous 0.01 mg/kg.
  - This will be **applicable only in cases where the Indian regulation does not specifically mention the maximum residue limits (MRL) for a pesticide for the crop.**
- However, the default MRL for other food products remains the same at 0.01 mg/kg.
- **Likely Impact of This Decision on Health:**
  - As per one of the scientists on the panel that recommended the measure to FSSAI, even with increased limits, the **pesticide residues remain in trace amounts that are unlikely to harm human health.**

## Reasons for Increasing Limits for Spices:

- **One**, it is difficult to keep the limits below the 0.01 mg/kg limit because of the confounding effect of the large number of phenols present in spices.
  - **Two**, imports from other countries may contain pesticides that are approved for use in those countries but not in India.
    - The default MRL is used in cases where the limit for a pesticide for a particular crop is not present in India.
  - **Three**, there could be seepage of a pesticide not approved in spices from other crops where it might be allowed.
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## ECI'S LETTER ON DEEPPAKES

### Why in news?

In its first formal response to the use of deepfakes in this election season, the Election Commission of India (ECI) has told political parties not to share deepfake content on social media. If they find any, they must remove it within three hours and warn the person who shared it.

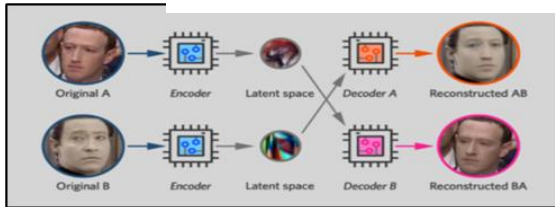
ECI **hasn't** told parties to stop using AI for campaign material. They just want them to avoid sharing misleading or false content that impersonates someone else.

### What is Deepfake?

- Deepfake uses deep learning techniques in AI to generate videos, photos, or news that seems real but is actually fake.
- These techniques can be used to synthesise faces, replace facial expressions, synthesise voices, and generate news.
- This technique is also used to create special effects in movies. However, more recently this technique is being widely used by criminals to create disinformation.



- E.g., in March 2022, Ukrainian President Volodymyr Zelensky revealed



that a video posted on social media in which he appeared to be instructing Ukrainian soldiers to surrender to Russian forces was actually a deepfake.

- **Working**
  - Deepfake techniques rely on a deep learning technique called autoencoder, which is a type of artificial neural network (ANN) which contains an encoder and a decoder.
  - The input data is first decomposed into an encoded representation then these encoded representations are reconstructed into new images which are close to input images.
  - Deepfake software works by combining several autoencoders, one for the original face and one for the new face

## What the ECI has said on deepfakes?

- **Flagging erosion of trust**
  - The use of manipulated, distorted, edited content on social media platforms has the potential to influence voters unfairly, divide society, and make people lose trust in the election process.
  - It does so by attacking laid out instrumentalities of the electoral steps in terms of means and material.
- **Protection of women**
  - ECI told parties not to share content on social media that included impersonation of another person, including political parties or their representatives.
  - It also asked them not to post or support content that disrespects women or goes against their dignity.
- **Reporting of fakes**
  - Parties have been asked to report unlawful information and fake user accounts that look like their official handles on social media platforms.

- **Grievances committee**
    - If fake information or accounts stay on social media after reporting them, parties have been asked go to **the Grievance Appellate Committee (GAC)** under the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021.
    - Last year, the IT Ministry set up three GACs for users unhappy with social media platforms' actions on their reports to get help.
  - **Three-hour deadline**
    - The ECI instructed political parties to remove any deepfake audios or videos they find within three hours of noticing them.
    - They should also identify and warn the person responsible within their party.
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## THE KOTAK MAHINDRA BANK CONTROVERSY

### Why in News?

The Reserve Bank of India (RBI) barred Kotak Mahindra Bank (KMB) from onboarding new customers on its online and mobile banking channels, and issuing fresh credit cards.

It would however be allowed to provide these services to its existing customers.

### Why were Actions on KMB Necessitated?

- RBI observed “**serious deficiencies and non-compliances**” concerning KMB’s -
  - IT inventory and user access management,
  - Data leak and leak prevention strategy,
  - Business continuity and
  - Disaster recovery rigour and drill, etc.
- This was based on the regulator’s examination of the private bank’s systems for two years (2022 and 2023).
- **The regulator said KMB continually failed to address concerns in a “comprehensive and timely manner”.**



- The bank was also deemed non-compliant with RBI's subsequent recommendations or 'Corrective Action Plans' (CAPs).
  - CAPs are part of an intervention scheme of the RBI to ensure robustness of regulated entities.
  - As per the RBI, the compliances submitted by KMB were either “**inadequate, incorrect or not substantiated**”.
- **In the absence of robust IT infrastructure** and risk management systems, KMB's online and digital banking channels have suffered **frequent and significant outages in the last two years**.
  - In a latest incident, the bank's customer care representative informed that its technical servers were experiencing “**intermittent slowness**”.
- **The current measures would be reviewed** in an external audit to be commissioned by the bank with RBI's approval to assess remediation undertaken.

## What will be the Impact of RBI's Actions on KMB?

- **KMB's growth trajectory** for retail products was aided by a higher mix of digital sourcing and a thrust on unsecured products.
  - **For perspective**, the private lender sold 95% of their personal loans and 99% of their (fresh) credit cards by digital means.
  - The banks' net profit in the fourth quarter rose 18% to ₹4,133 crore from ₹3,496 crore in the year-ago period. This was on the back of a 13% YoY growth in net interest income at ₹6,909 crore.
- According to S&P Global Ratings, **the regulatory action may set back the bank's credit growth and profitability**.
  - It added that **credit cards** are among the higher-yielding target growth segment of the bank. The portfolio grew 52% YoY as on December 31 last year compared with a total loan growth of 19%.