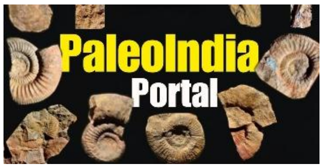
PALEOINDIA PORTAL



- It is a **digital initiative** developed jointly by the **Zoological Survey of India (ZSI) and the National Centre for Sustainable Coastal Management (NCSCM), Chennai,** using **dynamic geological maps provided by the GSI**.
- The digital platform **documents fossil fauna** across all **28 states and 8 Union Territories.**
- It currently hosts information on **many fossil specimens** spanning **mammals, reptiles, birds, fishes**, **amphibians**, molluscs, arthropods, foraminifera, echinoderms, and ichnofossils.
- It features a **real-time data upload system** to **enable field-based and citizen science contributions** for safeguarding India's paleontological heritage.

Key Facts about National Centre for Sustainable Coastal Management (NCSCM):

- It was established by the **Ministry of Environment, Forest, and Climate Change (MoEF&CC) in 2011** as an **autonomous institution** to support the protection, **conservation**, rehabilitation, **management, and policy advice of the coast.**
- **Headquarters: Chennai,** Tamil Nadu
- **Aims and Objectives:**
  - Strive for being a world-class knowledge institution related to coastal zones, environment, resources, and processes.
  - To **promote** integrated and **sustainable management of the coastal** and marine **areas in India** for the benefit and **well-being of the traditional coastal and island communities.**
  - **Advise the Union and State Governments and other associated stakeholder(s)** on policy and scientific matters related to Integrated Coastal Zone Management (ICZM).

- The **Six Research Divisions** of the NCSCM are:
  - Geospatial Sciences, Remote Sensing and Geographic Information Systems (GIS)
  - Integrated Social Sciences & Economics
  - Coastal environmental impact assessment
  - Conservation of Coastal & Marine Resources
  - Knowledge, Governance and Policy
  - Futuristic Research and Integrated Island Management Unit.

NATIONAL RAINFED AREA AUTHORITY

- It was **established in 2006** as an advisory body under the **Ministry of Agriculture and Farmers' Welfare.**
- It aims to promote **sustainable agriculture in rainfed regions**, enhance productivity, and improve the livelihoods of the farming communities.
- **Mandate:** It is wider than mere water conservation and covers all **aspects of sustainable and holistic development of rainfed areas**, including appropriate farming and livelihood system approaches.
- **Governance Structure:**
  - **Governing Board:** It provides necessary leadership and appropriate coordination in implementation of programmes.
  - The Governing Board is **chaired by the Union Agriculture Minister** and co-chaired by the Union Minister of Rural Development.
  - **Executive Committee:** It consists of technical experts and representatives from stakeholder Ministries.
  - The Executive Committee would **be headed by a full time Chief Executive Officer** who should be a recognized expert on the subject.
  - The CEO will be supported by **five full-time technical experts**.
- **Headquarters:** It is located in New Delhi.

SHE-LEAPS PLATFORM

- SHE-LEAPS stands for '**Self-Help Entrepreneur-Livelihoods and Enterprise Application for Prosperity and Sustainability**'.
- It is a **digital platform** for empowering women associated with **Self-Help Groups** (SHGs) **across rural India** for enterprise creation, monitoring and performance tracking.
- It is **designed to strengthen women-led rural enterprises** and accelerate the Lakhpati Didi initiative through data-driven entrepreneurship.
- **Implemented by:** The SHE-LEAPS mobile application is developed by the **Digital India Corporation** and implemented under the **LokOS platform.**
- **Objectives:**
  - **Empowering rural SHG women** entrepreneurs nationwide.
  - Creating and strengthening women-led enterprises in rural areas.
  - **Integrating rural producers** with formal value chains
  - Enhancing the financial inclusion of SHG households
  - Enabling data-driven rural entrepreneurship
- **Outreach:** The nationwide rollout of SHE-LEAPS will cover **34 States and Union Territories,** supporting State Rural Livelihood Missions in strengthening women-led enterprises.
- **Key Features:**
  - It captures **real-time operational data across** sectors and tracks the complete livelihood journey.
  - It supports both **farm and non-farm rural enterprises**, aiming to build a stronger and more sustainable rural economy.
  - It further **strengthens digital monitoring**, improves governance, and enables better planning, intervention, and informed policy decisions.

CENTRALISED IT-ENABLED SYSTEM (CITES) PROJECT

Recently, the Employees' Provident Fund Organisation (EPFO) carried out a planned nationwide database consolidation under its Centralised IT-Enabled System (CITES) project.

- It is EPFO's initiative to **modernise its service delivery mechanism** through automation and rule-based processing.
- It is designed by the **Centre for Development of Advanced Computing (C-DAC).**

Features of Centralised IT-Enabled System (CITES) Project:

- **Single Database:** CITES provides a **single centralised system** architecture with **one national database.**
- **Online services:** Most of the services, **including KYC updates**, can be done online using the new platform.
- **Faster Service:** The new interface simplifies transfers, helps maintain an accurate service history, and enables faster settlements.
- Members or beneficiaries will now be **able to approach any PF office across** the country for the **redress of their queries and** for seeking clarifications.
- The **current Universal Account Number** (UAN) and password created by the member can be used to access the new system.
- It allows members to see all their previous member IDs under the Universal Account Number linked with a single KYC (Aadhaar).
- EPFO offices can process the claims and can **raise queries electronically through the system.**

WHATSAPP USERNAME FEATURE UNDER SCRUTINY

- WhatsApp has proposed a new username-based feature that would allow users to chat or receive messages without sharing their phone numbers.
- The feature is similar to systems already available on platforms like Telegram and Signal.
- Under the proposed model:
    - Users can choose a unique username for their account.
    - Other users can contact them using that username instead of their mobile number.
    - The feature is meant to improve privacy, especially when interacting with new people.
    - Users would still need a phone number to create and operate a WhatsApp account.
- According to WhatsApp, the idea is to let people communicate more privately in situations where sharing a phone number may feel unnecessary or intrusive.
- The Union government has raised concerns over WhatsApp's planned username feature and has asked the company not to roll it out for now.
- **Government's Concerns:** The government's central concern is that the new system could make it easier for bad actors to misuse the platform for:
    - Impersonation
    - Phishing
    - Online fraud
    - Digital arrest scams
    - Spam messaging
- Officials fear that users may create usernames that closely resemble those of:
    - Public figures
    - Government institutions
    - Verified entities
    - Known individuals and organisations

WhatsApp's Response

- WhatsApp has clarified that the feature is not yet live and will be introduced gradually later this year. The company has said it has built several safeguards into the feature.
- These include:
  - Reserving high-profile usernames such as those of public figures, government entities, celebrities, and verified Meta accounts.
  - Blocking lookalike derivatives of known names.
  - Requiring users to know the exact username in order to contact someone.
- The company has also said that impersonation-related abuse will be taken seriously and that accounts violating the rules may lose their usernames or be banned entirely.

Wider Regulatory Context

- This is not the first time WhatsApp has come under government scrutiny.
- Earlier, the Department of Telecommunications had directed the platform to:
  - Ensure users cannot access WhatsApp without the registered SIM being active on the device
  - Log out WhatsApp Web users every six hours
- While the second direction was rolled back, the SIM-related requirement continues.

Significance

- The controversy highlights a larger policy challenge in digital governance: how to balance privacy-enhancing features with the need to prevent online abuse and cybercrime.
- On one side, username-based communication can reduce unnecessary exposure of personal phone numbers.
- On the other, if not designed carefully, it may create new risks of deception and identity misuse.
- The government's intervention suggests that future platform features may face closer scrutiny if they are seen as likely to increase vulnerability for users.

INDIA'S GRIEVANCES WITH GLOBAL CREDIT RATING AGENCIES

Speaking at a business conference in London, Commerce Minister Piyush Goyal questioned the methodologies of **sovereign rating agencies**, saying they have been "**unfair to India**."

He contrasted this with praise for one agency — CareEdge Ratings — for being "objective." This is not the first time India has raised this concern, and it has revived the debate over how the country is rated.

What Do Rating Agencies Measure?

- India is rated by seven international sovereign credit rating agencies: S&P, Moody's, Morningstar DBRS, Fitch, the Japanese Credit Rating Agency (JCRA), Rating and Investment Information (R&I), and CareEdge Ratings.
- The three most widely accepted globally are S&P, Fitch, and Moody's.
- Their core job is to **measure an entity's ability and willingness to repay its debt**. The entity can be a company, a municipal corporation, a state, or — in the case of sovereign ratings — a national government.
- **How the scale works**: Ratings use an alphabet scale. Fitch and S&P use AAA as the highest (Moody's uses Aaa), descending through AA+, AA, AA-, A+, A, A-, then into the 'B' ratings, down to **D**, which means the **entity is in default**.
- **Why ratings matter:** They determine the interest rate at which an entity can borrow. A AAA rating implies no default risk and the lowest borrowing costs. The lower the rating, the higher the perceived risk — and the higher the interest rate demanded to offset it.

The Key Distinction: Ability vs. Willingness to Repay

- This is the conceptual heart of the dispute. The two metrics are very different:
    - Ability to repay is largely quantitative — backed by hard numbers that show whether a country can service its debt.
    - Willingness to repay is largely qualitative — it relies on opinion and judgement rather than hard data.
- This distinction underpins India's entire grievance.

India's Core Objections

- Despite the upgrades, the government argues the ratings do not reflect reality. The agencies "haven't recognised the India growth story, the strong India fundamentals and the sovereign capabilities."
- The issue has even featured in official documents. The **Economic Survey 2020-21** devoted an entire chapter to it. Its key arguments:
    - It was the first time the **world's fifth-largest economy** had been assigned such a low rating.
    - India's **macroeconomic fundamentals** are strong — more than enough to demonstrate its ability to repay.
    - On willingness, India has **never defaulted** on its sovereign debt despite several crises — which should be strong proof of its willingness to pay.
- **The central allegation**: Global agencies rely too heavily on **qualitative metrics** rather than quantitative ones. These qualitative judgements are often based on the opinions of a small group of experts, making them subjective and prone to skewing the overall rating.
- Meanwhile, quantitative metrics — where India performs relatively well — are given comparatively lower weightage.

Conclusion

- India's dispute with global rating agencies boils down to a single argument: that ratings lean too much on subjective, opinion-based qualitative judgements and too little on hard quantitative data, where India performs well.
- With strong fundamentals, a clean record of never defaulting, and status as the world's fifth-largest economy, New Delhi feels its persistent ranking just above junk grade is unjustified.
- The recent upgrades by S&P, Moody's, R&I and others suggest some movement, but the deeper concern remains — that the methodology itself needs reform.

FIVE NEW SPECIES OF FLOWERING PLANTS

Researchers recently discovered five entirely new species of Impatiens named Impatiens berchmansiensis; Impatiens ninanii; Impatiens filcyii; Impatiens xanthopetala; Impatiens flavispicata.

- They were discovered within the **misty, rain-soaked peaks of the Western Ghats** in **Kerala**.
- They belong to the **genus Impatiens**, a large genus of **flowering plants** belonging to the Balsaminaceae family.
- **Impatiens berchmansiensis:**
    - It is a **delicate balsam** with **bright yellow flowers.**
    - It was found beside the cold highland streams of Vagamon, Idukki District.
- **Impatiens ninanii:**
    - It is a resilient herb with beautiful **violet petals** and **deep purple-speckled stems.**
    - It was found in the quiet wilderness of Mankulam Viripara, Idukki District.
- **Impatiens filcyii:**
    - It has a **striking pinkish-purple flower**, bearing a v**ibrant splash of yellow and purple at its heart.**
    - It was found deep in the open grasslands of Mamalakkandam, Ernakulam District.
- **Impatiens xanthopetala:**
    - Its name literally means **'yellow-petalled'**, clings precariously to the sheer, rocky cliffs, showing off **deep golden petals marked with dark brown spots** like a solitary drop of sunshine.
    - It was found in Pambanar, Idukki District.
- **Impatiens flavispicata:**
    - It bears **pure white flowers** with a **hidden yellow spur.**
    - It was found in the dense pockets of Mamalakkandam, Ernakulam District.