

NEWSPAPER HIGHLIGHT

Imprisoned Russian Opposition leader Alexei Navalny was awarded the European Union's top human rights prize in a clear slap to President Vladimir Putin. In awarding the Sakharov Prize to Mr. Navalny, the European Parliament praised his "immense personal bravery". The 45 year old activist was poisoned with a nerve agent last year and promptly arrested upon his return to Moscow from treatment in Germany and later imprisoned. "He has campaigned consistently against the corruption of Vladimir Putin's regime, and through his social media accounts and political campaigns, Navalny has helped expose abuses and mobilise the support of millions of people across Russia. For this, he was poisoned and thrown in jail.

The Global Threat Assessment report 2021, by We Protect Global Alliance, launched on Tuesday, said COVID19 had contributed to a significant spike in child sexual exploitation and abuse online. We Protect Global Alliance is a global movement of more than 200 governments, private sector companies and civil society organisations working together to transform the global response to child sexual exploitation and abuse online. The report was a meta study that distils findings from multiple international studies on the issue. The findings show that in the past two years, the reporting of child sexual exploitation and online abuse has reached its highest level. "COVID19 created a 'perfect storm' of conditions that fuelled a rise in child sexual exploitation and abuse across the globe."

India joined a 10 nation statement recognising the "new reality" of the Taliban in power in Afghanistan at the Moscow format meeting on Wednesday, as Indian officials reportedly met Taliban Deputy Prime Minister Abdul Salam Hanafi and offered humanitarian aid to the regime in Kabul. The Foreign ministry made no immediate comment, but Government sources confirmed that the meeting had taken place, and India was considering donation of a large consignment of wheat and other aid to Afghanistan. "Both sides considered it necessary to take into account each other's concerns and improve diplomatic and economic relations. The Indian side finally expressed readiness to provide a wide range of humanitarian

MAHARAJAH COLLECTIONS

- 1. The Tata group has reclaimed Air India, but the priceless Air India art collection is not part of the deal and is likely to stay with the government. 'Maharajah collection', as it is called, has over 4,000 works, including by Jatin Das, Anjolie Ela Menon, M F Husain and V S Gaitond.**
- 2. There are posters by cartoonist Mario Miranda and ads designed by The New Yorker cartoonist Peter Arno, besides paintings, textiles, sculptures, and traditional wooden and bronze artwork.**
- 3. The collection served that purpose - to present India as an ancient civilisation, but with a modern outlook. No official estimate exists of the worth of the entire collection.**

IMPACTS OF SHRINKING SUMMER ICE

- 1. A new study has found that if carbon emissions continue at current levels, summer ice in the Arctic will disappear by 2100, along with it, creatures such as seals and polar bears.**
- 2. General Happening In winter, most of the Arctic Ocean surface freezes and scientists expect this to continue for the foreseeable future, even as climate warms. In summer, when some of the ice melts, winds and currents carry it for great distances - some into the North Atlantic, most into the Arctic's farthest-north coasts, along Greenland and the Canadian islands.**
- 3. It results in a rich marine ecosystem. On the Arctic ice, algae bloom. These feed tiny animals, which in turn feed fish, which in turn feed seals, which feed polar bears at the top of the chain.** The irregular topography also helps create lairs for seals, and ice caves for polar bears during the winter. But with a warming climate, summer sea ice has been shrinking fast, and now consistently spans less than half the area it did in the early 1980s.
- 4. Findings-**The study covered the region north of Greenland and the coasts of the Canadian Archipelago, where sea ice has traditionally been thickest round the year, and thus likely to be most resilient. Two Scenarios - The study looked into two scenarios Under the optimistic scenario (if carbon emissions are brought in check), some summer ice could persist indefinitely. Under the pessimistic scenario (if emissions continue as they are), summer ice would disappear by the end of the century. Low & High Emission Scenarios - Under the low-emissions scenario, summer ice from even the central Arctic will wane by 2050.
- 5. This ice will no longer endure through the year. Locally formed summer ice will persist in the Last Ice Area, but will now be only a metre thick. The study forecasts that under the low-emissions scenario, at least some seals, bears and other creatures may survive. They currently exist under similar summer conditions along western Alaska and Hudson Bay. However, under the higher-emissions scenario, by 2100, even the locally formed ice will disappear in summer. Implications - With no summer ice anywhere, there will be no ice-dependent ecosystems. This may not mean the end of all life.**
- 6. New things will emerge from other areas, but it may take some time for new creatures to invade. Earth may be getting warmer, but the planet's rotation around the sun will not change, and any new occupants including photosynthetic organisms would have to deal with the long, sunless Arctic winter.**

IDDUKI RESERVOIR OPENED

- 1. With predictions by the India Meteorological Department (IMD) of a fresh bout of heavy rainfall in Kerala, as a precautionary measure, water was released from the Idukki reservoir. Idukki Reservoir is the largest dam in Kerala and one of the highest arch dams of Asia. Since the Idukki reservoir itself does not have shutters, the Cheruthoni dam, part of the reservoir, was opened to release water.**
- 2. In anticipation of the opening of Idukki reservoir, the Bhoothathankettu and Idamalayar dams had also been opened for smooth flow of water. Path - When the shutters**

assistance to the Afghans.

The Centre has identified a Maharashtra-based exporter as the source of the broken rice flagged in Europe as contaminated with genetic modifications (GM) earlier this year, the Commerce Ministry said on Wednesday. It added that the 500 tonne consignment was given a non-GMO certification by an independent agency. While reiterating that GM rice is not grown commercially in India, the Ministry asked genetic and rice experts, including the Indian Agricultural Research Institute (IARI), to investigate.

Prime Minister Narendra Modi inaugurated the Kushinagar International Airport in Uttar Pradesh, which will help connect key Buddhist pilgrimage sites. Kushinagar is an important Buddhist pilgrim destination, and is believed to be the final resting place of Gautam Buddha.

Prime Minister Narendra Modi interacted with chief executives of global and Indian oil majors and invited them to partner with India in exploration and development of the oil & gas sector in the country. As per the official release, during the meeting, talking about the oil sector, Mr. Modi said that the focus has shifted from 'revenue' to 'production' maximization.

The Army has significantly augmented its firepower along the 1,300km Line of Actual Control (LAC) in the eastern sector, while also beefing up overall defences in the region, especially in the Tawang sector, by integrating various services in real time through automation. This includes upgraded L70 air defence guns, M777 Ultra Light Howitzers, and automated and electronic fusion of Bofors and other artillery guns deployed along the LAC.

The Parliamentary Standing Committee on Home Affairs headed by senior Congress leader Anand Sharma has decided to study "border management", which will also entail deliberations on the contentious extension of jurisdiction of the Border Security force (BSF) up to 50 km inside the international borders in Punjab, West Bengal and Assam.

Social media giant Facebook Inc is planning to rebrand the company with a new name next week, the Verge reported on Tuesday. Facebook chief executive officer Mark Zuckerberg plans to talk about the name change at the company's annual Connect conference on October 28, but it could be unveiled sooner, the report said. The rebrand would likely position Facebook's social media app as one of many

are opened, water will first reach the Cheruthoni River through the spillway and join the Periyar River at Vellakayam. Then, the water will reach the Lower Periyar dam. It will travel through Neriya Mangalam, Bhoothathankettu and Idamalayar dams to reach Ernakulam district. The water is expected to flow through Periyar and its tributaries and finally join the Arabian Sea. Decision to open the shutters of the above dams was taken by a high-level committee appointed by the state government.

3. The committee looked into the technical aspects of the water level in the dams and the impact it would have on settlements alongside the rivers. Previously - In 2018, the Cheruthoni dam shutters were opened during the "once-in-a-century" floods that year. Sudden rise in water levels in the Periyar following the opening of the dam shutters had inundated villages and settlements, leading to many deaths and damage to property.

ENHANCED POWER OF BSF

1. Ministry of Home Affairs (MHA) has notified changes to the "arrest, search and seize" powers of the Border Security Force (BSF). The MHA has the power to issue all orders pertaining to the BSF and other CAPFs such as the CRPF, SSB, ITBP, CISF, NSG and Assam Rifles.

2. The 2021 notification replaces a 2014 order under the BSF Act, 1968. Though Jammu and Kashmir was not mentioned in the 2014 order, references to it exist in a previous such amendments in 1973. The recent order specifically mentions the two newly created Union Territories - J&K and Ladakh.

3. The recent amendment "establishes uniformity in defining the area within which the BSF can operate" and also to improve its operational effectiveness in curbing trans-border crimes. Border Security Force It is a Central Armed Police Force (CAPF) that functions under the Union government (Ministry of Home Affairs). It was raised in 1965 aftermath the India-Pakistan war. BSF Act was passed by Parliament in 1968 and the rules governing the Act were framed in 1969. India is a Union of States and under the One Border One Force policy, the BSF is deployed along the Pakistan and Bangladesh borders.

4. **Powers - Under Rule 15 of the BSF Rules, 1969, the BSF has been assigned 3 primary tasks while deployed along the borders: Promote a sense of security among the people living in the borders, Prevent trans-border crimes/unauthorised entry into or exit from the territory of India and Prevent smuggling and any other illegal activity.** These provisions empower the BSF to arrest, search and seize.

CREDIT SCORE

1. It is a number (from 300 to 850) that depicts a consumer's creditworthiness. It is based on credit history - number of open accounts, total levels of debt, and repayment history, and other factors. A strong credit score is a key to your financial health as it can provide you with access to the best offers on loans and credit cards. The higher the score, the better a borrower looks to potential lenders.

2. **Factors Impacting Credit Score Credit Behaviour - A person's credit score is determined by their behaviour with credit and is not related to income. Missing EMI repayments, high credit-utilisation ratio, frequent and multiple applications for loans** and cards can severely damage a person's credit score, irrespective of their income. However, higher income impacts the overall loan eligibility, as it reflects higher repayment capacity. Despite a strong credit score, those with lower income may not be eligible for select credit cards or high-ticket loans.

3. **Credit History** - If a person has fared well with their credit obligations, their risk of defaulting in future is relatively less and they can get credit approval with better offers and at preferential rates. On the other hand, indiscipline in handling credit in the past makes you a risky customer and bureaus give you a low credit score making it difficult to avail loans and cards. But, if you have never taken any loan or credit card in your life, you do not have any credit history. Having no credit history leaves providers with no data to analyse the credit risk provided to new credit applicants, leading to possible rejection.

4. **Settling and Closing of Credit Account Settling of a loan or credit card account is different from closing them. Closure of an account means deactivating a loan or credit card after full repayment of outstanding dues as per schedule, with no outstanding amount remaining.** Settling - When a person may be unable to pay the outstanding amount for some time, the

products under a parent company, which will also oversee groups like Instagram, WhatsApp and Oculus.

U.S. Defence Secretary Lloyd Austin urged more defence cooperation among Black Sea allies on Wednesday ahead of a NATO Ministers summit. Following talks in Bucharest with Romanian Defence Minister Nicolae Ciuca, Mr. Austin said action was needed by littoral states of the Black Sea amid Russia “militarisation” of the region.

lender may choose to extend the option to settle the account through a one-time payment option, where a certain amount of the debt may be written off.

5. When you decide to settle your credit account, the credit bureaus are informed; this starts reflecting in your credit report as a ‘settled’ account. You need to know This ‘settled’ account remains in the credit report for a long time, and all the future loan or credit card applications may be adversely impacted.