

## **Prelim Bits 04-09-2018**

## **Drone Regulations**

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 $\bullet$  Directorate General of Civil Aviation (DGCA), has recently published final guidelines for operating drones by ordinary citizens.  $\mbox{\sc h}$ 

• It will come into force on December 1,2018, the date when the civilian use of drones becomes legal in India.

 DGCA has identified multiple categories of drones, which can be broadly classified as,

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i. Nano (weighing up to 250 g),

ii. Micro (more than 250 g but less than 2 kg) and  $\ensuremath{^{\mbox{\sc h}}}$ 

iii. Small and above (weighing 2 kg or more).  $\n$ 

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- Every drone bigger than Nano must obtain a unique identification number from DGCA, similar to the registration number for a car.
- Users of bigger drones will be required to obtain a Unique Air Operator's Permit (UAOP), similar to a driver's licence.
- All categories of drones must be flown in the visual line of sight, and only during daytime.
- The operation of drone will be restricted to 50ft above the ground.

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- The drones cannot be operated from a moving vehicle, ship or aircraft.
- The regulator has listed 12 categories of "no-drone zones" which includes airports, International borders including the Line of (Actual) control, strategic locations notified by Ministry of Home affairs, secretariat complexes in state capitals.

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## **Multidrug Resistant Super Bug**

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- Antimicrobial resistance is the ability of a microbe to resist the effects of medication previously used totreat them.
- The term includes the more specific "antibiotic resistance", which applies only to bacteria becoming resistantto antibiotics.
- $\bullet$  Microbes resistant to multiple antimicrobials are called multidrug resistant (MDR) or sometimes superbugs.  $\mbox{\sc h}$
- Researchers at the University of Melbourne has recently discovered three variants of the multidrug-resistant bug in samples from 10 countries.
- The bacteria that is resistant to all known antibiotics is "Staphylococcus epidermidis".
- It is found naturally on human skin.
- $\bullet$  It commonly infects the elderly or patients who have had prosthetic materials implanted, such as catheters and joint replacements. \n
- $\bullet$  Global Antimicrobial Resistance Surveillance System (GLASS)was developed by WHOin 2015 to support the global action plan onantimicrobial resistance. \n

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## **Bedaquiline**

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• WHO has recently made an important change in the treatment of patients

with Multi-drug Resistant TB (MDR-TB).

- MDR-TB is resistant to at least two of the first-line anti-TB drugs.
- According to the WHO guidelines, all injectables are to be replaced with a fully oral regimen with Bedaquiline to treat MDR-TB patients.
- The success rate of injectable treatment is less. It is because of patients discontinuing the treatment in midway due to adverse side effects.
- South Africa was the first country to scale up access to bedaquiline. It would replace the injectablesfor treating all MDR-TB patients.

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# **Rapid Trident**

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- It is a joint-annual military exercise between Ukraine and NATO.
- It will be held in western Ukraine region and it is seen as a response to Russia's biggest military exercise Vostok.
- Ukraine's tension with Russia remain high over the Kremlin-backed insurgency in its eastern region.
- NATO is an Alliance that consists of 28 independent member countries across North America and Europe, thenewest of which, Albania and Croatia.
- It is an intergovernmental political and military alliance, committed to the Principle of collective defence.
- NATO's headquarters is in Brussels, Belgium.

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## **Banking Ombudsman Scheme**

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- Banking Ombudsman is a quasi-judicial authority to enable the resolution of customer's complaint relating to services rendered by Bank.
- All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.
- RBI, earlier this year, has extended the scheme to deposit taking Non-Banking Finance Companies (NBFC).
- The authority does not charge any fee for filing and resolving customers' complaints.
- Any person aggrieved by the decisions of Banking ombudsman can approach the Appellate Authority, which is vested with a Deputy Governor of the RBI.

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#### **Internal Ombudsman**

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• RBI has recently issued guidelines tightening the Banking Ombudsman scheme to strengthen the grievance redressal mechanism.

- In its recent notification, RBI has asked all commercial banks having 10 or more banking outlets to have an independent internal ombudsman (IO).
- IO will review customer complaints that are either partly or fully rejected by the banks.

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• This guideline is not applicable for Regional Rural Banks sponsored by commercial banks.

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- The Internal Ombudsman Scheme of 2018 mandates banks to grant IO, a fixed term of three to five years, which cannot be renewed.
- The IO can be removed only with prior approval from RBI.
- $\bullet$  The remuneration would have to be decided by the customer sub-committee of the board and not by any individual.  $\$
- The implementation of the scheme will be monitored by the bank's internal audit mechanism apart from regulatory oversight by RBI.

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## **Purchase of Gold by RBI**

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- Reserve Bank of India has bought gold for the first time in nearly a decade.
- The move signals that gold could be in demand as a store of value when returns and capital values of fixed-income bonds are declining in a rising rate environment.

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- $\bullet$  RBI might also want to create a buffer to meet the redemption needs of bonds sold under Gold Bond Schemes. \n
- $\bullet$  Unlike many other central banks such as the People's Bank of China, RBI does not regularly trade in gold, although the RBI Act permits it to do so. \n
- According the latest annual report, RBI held 566metric tonnes of gold in its forex reserve.
- It last bought 200 metric tonnes from the IMF to boost its reserves in November 2009.

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Source: The Hindu, Indian Express

