

# The Lukmaan Newslines

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Economy & Social Issues

## Female Labour Force Participation Rises Across India, Rural Areas Lead Growth

Female LFPR rose significantly from 2017-18 to 2022-23, with rural areas growing to 41.5% (from 24.6%) and urban areas reaching 25.4% (from 20.4%), according to a report by the EAC-PM. States like Bihar, Punjab, and Haryana showed low LFPR, while northeastern states led improvements. Government schemes like Mudra loans and Antyodaya Yojana contributed to women-led development.

Source: The Indian Express



## Calcutta HC Orders Scientist's Retirement Age Restored to 62

The Calcutta High Court ruled that senior scientist Krishna Kishore Goswami of Bidhan Chandra Krishi University must retire at 62, as per his original contract. The court overturned the university's resolution setting retirement at 60, citing ICAR's arbitrary directive. ICAR is directed to bear the financial burden of his extended service. Goswami can work until August 2025.

Source: The Indian Express

## India, Allies Oppose China-Led WTO Investment Pact

India, South Africa, Namibia, and Turkey oppose the China-led Investment Facilitation for Development (IFD) agreement at WTO, fearing it restricts weaker nations' policy space. While 128 countries back it, India argues it may harm developing countries. Separately, India seeks per capita subsidies for fisheries to address overfishing fairly, highlighting its low subsidy levels compared to developed nations.

Source: The Indian Express

## Study Suggests Coexistence of Two Hominin Species

Science & Technology



New research reveals evidence of two distinct hominin species coexisting during the Middle Pleistocene period. Fossil findings in Africa indicate overlapping timelines for Homo naledi and early Homo sapiens, shedding light on human evolutionary history. This discovery challenges previous notions of linear evolution and suggests complex interactions among early humans.

Source: The Hindu Newspaper

## Comprehensive Measures for Education of Visually Impaired Children

Social Justice

Relief for disabled individuals, including visually impaired children, falls under the State List, but the Centre supports states through the RPWD Act, 2016, and other initiatives. The NIEPVD in Dehradun educates 248 visually impaired children with CBSE curricula and provides accessible learning materials such as tactile diagrams and audio books. Additional schemes include DDRS, scholarships, and skill development programs, complemented by Samagra Shiksha's inclusive education efforts.

Source: PIB - The Press Information Bureau

## Odisha's PVTG Development Loan Questioned

Odisha's plan to secure an IFAD loan for tribal welfare faces criticism, given central funds under PM-JANMAN. Experts demand accountability for Phase-I before expanding programs.

Source: The Hindu Newspaper



Economy



Science & Technology

## ISRO Tests Recovery Methods for Gaganyaan Mission

ISRO and the Navy conducted well-deck trials for the Gaganyaan crew module off Visakhapatnam. The test ensures crew safety and rapid recovery post-mission.

Source: The Hindu Newspaper



International Relations

## India and Russia Reaffirm Strategic Partnership

Defence Minister Rajnath Singh met Russian officials to enhance bilateral ties, focusing on the military-technical agreement. Amid global pressures, India emphasizes "Make in India" and deepens defense collaborations, highlighting its balanced foreign policy.

Source: The Hindu Newspaper



Environment

## SC Seeks Accountability in Delhi Ridge Tree-Felling Case

The Supreme Court directed petitioners to list affluent individuals who benefited from illegal tree felling in the Delhi Ridge for a road project. Allegations suggest the road was broadened to save private properties, raising concerns over forest conservation and urban planning. The court emphasized replantation efforts and repairing ecological damage.

Source: The Hindu Newspaper

## Kerala leads employability rates, ranks fifth nationally

Economy

Kerala achieved a 71% employability rate, ranking fifth nationally in the India Skills Report 2025. It excels in female employment and youth skills, showcasing a strong talent pool. India's overall employability improved to 54.81%, driven by technology and education initiatives.

Source: The Hindu Newspaper

## Government Initiative to Expand Access to Academic Journals

A new government scheme aims to triple the number of researchers with access to leading academic journals by expanding subscriptions for colleges and universities. The program will focus on enhancing research quality and bridging gaps in resource availability for smaller institutions. This initiative is expected to foster innovation and academic excellence nationwide.

Source: The Indian Express

## MuleHunter.AI



### Why in News?

On 6th December 2024, the Reserve Bank of India (RBI) announced the development of an AI-powered model called MuleHunter.AI. Designed by the Reserve Bank Innovation Hub (RBIH), this initiative aims to combat the increasing menace of digital fraud, particularly involving "mule bank accounts".

### Key Highlights:

- MuleHunter.AI's Functionality:**
  - Detects mule bank accounts efficiently.
  - Mule accounts are often used for financial fraud and money laundering.
  - A pilot conducted with two public sector banks showed promising results. Banks have been urged to adopt and collaborate to enhance the tool's capabilities.
- Collaborative Efforts:**
  - The Department of Financial Services, RBI, Indian Cybercrime Coordination Centre (I4C), NABARD, and banks are joining forces to tackle mule accounts.
  - Best practices and cutting-edge tools are emphasized to detect and monitor fraudulent activities.
- Mule Bank Accounts:**
  - Used for laundering illicit funds.
  - Often involve low-income or technically unaware individuals who unknowingly or willingly allow their accounts to be used by criminals.
  - The Indian government has already frozen around 4.5 lakh mule accounts as part of its crackdown.

### Insights Beyond the Nugget

#### Reserve Bank Innovation Hub (RBIH):

- A wholly-owned subsidiary of the RBI.
- Established to foster innovation in the financial sector and tackle challenges like digital fraud.

#### Digital Arrests:

- A form of online fraud where criminals impersonate law enforcement to extort money.
- Involves video calls and fake threats of arrest.

### Context of AI in Financial Security

#### Artificial Intelligence (AI):

- Definition:** AI enables machines to mimic human intelligence tasks like decision-making, pattern recognition, and language understanding.

- Applications in Security:** Fraud detection, anomaly identification, and advanced surveillance systems.

#### Machine Learning (ML) vs. Deep Learning (DL):

- Machine Learning:** Algorithms learn from data, suitable for tasks with structured data and manual feature selection.
- Deep Learning:** Uses multi-layered neural networks for tasks like image and speech recognition, requiring large datasets and significant computational power.

#### Significance of MuleHunter.AI

- Tackling Cybercrime:** Addresses the rising digital fraud cases fueled by mule accounts.
- Financial Ecosystem Stability:** Prevents illicit fund flows, ensuring trust in the banking system.
- Technology Integration:** Leverages AI to bring speed and accuracy to fraud detection, minimizing human errors.

This initiative exemplifies the transformative potential of AI in safeguarding India's financial infrastructure while aligning with broader goals of innovation and resilience.

Source: The Indian Express