

1. Understanding the SIM Swap Scam

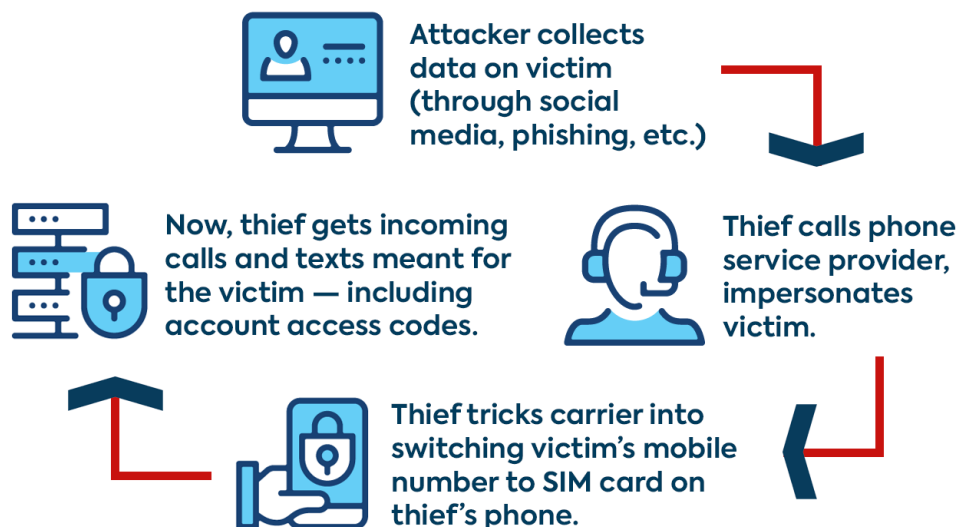
Introduction

The SIM swap scam is a sophisticated cybercrime that exploits the connection between physical SIM cards and banking applications. Criminals target victims to gain access to their bank accounts and personal information.

How the SIM Swap Scam Works

In this scam, fraudsters collect personal details to steal sensitive information, such as phone numbers, bank account details, and addresses. With this information, they visit a mobile operator's retail outlet, posing as the victim, to report a fake theft of the victim's SIM card. This allows them to obtain a duplicate SIM, and all activation messages and details are sent to the scamsters.

How a SIM Swap Scam Works:



The Role of Missed Calls in the Scam

Victims often receive multiple missed calls from fraudsters. These missed calls serve the purpose of distracting victims and causing them to ignore network connectivity issues. Simultaneously, the scammers are in the process of swapping SIM cards with the help of insiders at telecom companies.

Withdrawal of Money from Victims' Bank Accounts

Once the fraudsters have acquired the victim's personal details, they use them to log into the victim's bank portals and generate OTPs. Since they control the victim's SIM card, all OTPs go to the scammers, allowing them to authenticate transactions and steal money.

How Fraudsters Find Victims

The accused individuals behind this scam often obtain victim data by purchasing it from hackers involved in data breaches or from online portals. These data breaches can expose large sets of customer information, making it easier for scammers to target victims.

Lack of Arrests and Evasion

As of now, no one has been arrested in connection with the SIM swap scam, primarily because the accused quickly discard duplicate SIM cards and do not operate from a single traceable location. The stolen money is often converted into cryptocurrency, making it challenging for the police to track the transactions.

Relevance: GS Prelims & Mains Paper III; Internal Security

Source: The Indian Express

2. UNGA vote on Gaza and India's Response

The UN Vote and India's Role

The UN resolution, calling for an immediate humanitarian truce in the Israel-Hamas conflict, received 120 votes in favour and 14 against. India's abstention is part of its diplomatic approach to the Gaza situation.

Implications of UN Resolution

UN General Assembly resolutions are not legally binding. However, they hold significant moral weight. The vote garnered support for international law and the proportionate use of force in Israel-Hamas conflict.

India's Abstention in UN Vote on Gaza Conflict

India abstained from a UN General Assembly vote concerning the Israel-Hamas conflict. India's stance in the Israel-Hamas conflict mirrors its approach in other global

conflicts, like the Russia-Ukraine war. India has adopted balanced approach in the volatile Middle East.

UK, CANADA ALSO ABSTAIN

➤ UN General Assembly (UNGA) approves **non-binding resolution seeking a 'humanitarian truce' in Gaza**, leading to a cessation of hostilities between Israel and Gaza's Hamas rulers

120 VOTED FOR	14 AGAINST	45 ABSTAINED
Including China, France, Saudi Arabia, UAE, Oman, Yemen, Qatar, Pak, Syria, Indonesia, Sri Lanka & Bangladesh	Including Israel, US, Austria, Croatia, Czech Republic and Hungary and 5 Pacific Island nations	Including India, UK, Germany, Canada, Japan, Ukraine and South Korea

The Indian statement at the UN General Assembly expressed condemnation of violence, support for Israel, concern for Gaza's people, and a call for diplomacy and dialogue as a path to peace. It reaffirmed India's support for a Two-State solution in the Israel-Palestine issue.

Relevance: GS Prelims & Mains Paper II; International Relations

Source: The Hindu & The Indian Express

3. Understanding the J&K Power Crisis

Introduction

The Union Territory of Jammu and Kashmir (J&K) is currently grappling with a power crisis due to reduced electricity generation from its power projects. The administration is taking steps to tackle this issue.

Current Power Generation in J&K

J&K has the potential to generate 16,475 MW of electricity, but it is currently producing only 3,263 MW. The central sector contributes 2,009 MW from seven projects, and the private sector adds 42.5 MW from four projects. Hydropower projects, including the 900 MW Baglihar project, account for over 85% of the electricity generation.

The Power Deficit

Despite having a requirement of approximately 2,600 MW, J&K is facing a deficit, with 1,200 MW supplied to the Kashmir division and 900 MW to Jammu. This leaves a shortage of about 500 MW. The deficit is exacerbated by the purchase of expensive electricity, costing the exchequer a significant amount.

Reasons for the Power Crisis

The power crisis in J&K is a result of an unusual dry spell, which led to reduced water flow in the rivers, affecting power generation in projects like Baglihar. Additionally, the high cost of purchased electricity contributes to the deficit. The region also experiences substantial transmission losses, primarily due to limited metering and electricity pilferage.

Metering Status in J&K

Around 50% of households in J&K have electricity meters, with approximately 4 lakh households equipped with smart meters. However, resistance to meter installation, especially in non-metered areas, remains a challenge. The administration aims to achieve 100% metering to minimize power cuts.

UT Administration's Efforts to Address the Power Situation

The J&K administration is actively promoting metering and encouraging the use of Advanced Digital Cable (ADC) to deter electricity theft. A significant investment through the Revamped Distribution Sector Scheme (RDSS) is underway to improve metering, install Advanced Digital Cables, and modernize transformers. Structural reforms are being pursued to reduce transmission losses to under 20%.

The Green Energy Corridor (GEC) Phase-II

The Union Cabinet approved the Green Energy Corridor (GEC) Phase-II, a 13 GW renewable energy project in Ladakh. This initiative includes the installation of a transmission line and the integration of Ladakh's grid with the National Grid. The project aims to reduce J&K's reliance on hydropower, especially during the winter season. It combines solar and wind energy, along with Battery Energy Storage Systems (BESS), to ensure a continuous power supply.

These measures are part of the UT administration's efforts to address the power crisis and provide a more stable electricity supply for J&K.

Relevance: GS Mains Paper II; Governance

Source: The Indian Express