

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

### **Drone Regulations**

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- Directorate General of Civil Aviation (DGCA), has recently published final guidelines for operating drones by ordinary citizens.

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

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- 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
- iii. Small and above (weighing 2 kg or more).

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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.

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- Users of bigger drones will be required to obtain a Unique Air Operator's Permit (UAOP), similar to a driver's licence.

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- All categories of drones must be flown in the visual line of sight, and only during daytime.

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- 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.

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- 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 to treat them.

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- The term includes the more specific "antibiotic resistance", which applies only to bacteria becoming resistant to antibiotics.

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- Microbes resistant to multiple antimicrobials are called multidrug resistant (MDR) or sometimes superbugs.

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- Researchers at the University of Melbourne has recently discovered three variants of the multidrug-resistant bug in samples from 10 countries.

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- The bacteria that is resistant to all known antibiotics is “Staphylococcus epidermidis”.

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- It is found naturally on human skin.

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- It commonly infects the elderly or patients who have had prosthetic materials implanted, such as catheters and joint replacements.

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- Global Antimicrobial Resistance Surveillance System (GLASS) was developed by WHO in 2015 to support the global action plan on antimicrobial resistance.

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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).

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- MDR-TB is resistant to at least two of the first-line anti-TB drugs.

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- According to the WHO guidelines, all injectables are to be replaced with a fully oral regimen with Bedaquiline to treat MDR-TB patients.

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- Bedaquiline is the powerful anti-TB drug used to treat MDR-TB.

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- The success rate of injectable treatment is less. It is because of patients discontinuing the treatment in midway due to adverse side effects.

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- South Africa was the first country to scale up access to bedaquiline. It would replace the injectables for 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.

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- It will be held in western Ukraine region and it is seen as a response to Russia's biggest military exercise Vostok.

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- Ukraine's tension with Russia remain high over the Kremlin-backed insurgency in its eastern region.

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- NATO is an Alliance that consists of 28 independent member countries across North America and Europe, the newest of which, Albania and Croatia.

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- It is an intergovernmental political and military alliance, committed to the Principle of collective defence.

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- 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.
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- All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.
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- RBI, earlier this year, has extended the scheme to deposit taking Non-Banking Finance Companies (NBFC).
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- The authority does not charge any fee for filing and resolving customers' complaints.
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- 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.
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- In its recent notification, RBI has asked all commercial banks having 10 or more banking outlets to have an independent internal ombudsman (IO).  
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- 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.  
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- The IO can be removed only with prior approval from RBI.  
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- The remuneration would have to be decided by the customer sub-committee of the board and not by any individual.  
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- 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.  
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- 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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- RBI might also want to create a buffer to meet the redemption needs of bonds sold under Gold Bond Schemes.  
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- 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.  
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- According the latest annual report, RBI held 566metric tonnes of gold in its forex reserve.  
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- 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**

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