

**INTERNATIONAL ORGANISATION**

❖ **Interpol**

❖ **CONTEXT: The Prime Minister addressed the 90th Interpol General Assembly in Pragati Maidan, New Delhi.**

- The 90th General Assembly of Interpol is being held from the 18th to the 21st of October 2022. The meeting is being attended by delegations from 195 Interpol member countries comprising ministers, police chiefs of countries, heads of national central bureaus, and senior police officers. The General Assembly is Interpol's supreme governing body and meets once a year to take key decisions related to its functioning.
- The Interpol General Assembly meeting is taking place in India after a gap of about 25 years – it was last held in 1997. India's proposal to host the Interpol's General Assembly in 2022 at New Delhi coinciding with celebrations for the 75th year of India's independence was accepted by the General Assembly with an overwhelming majority. The event provides an opportunity to showcase best practices in India's law and order system to the entire world.
- Earlier, Interpol has rejected a second request by India to issue a Red Corner Notice against Gurpatwant Singh Pannun, the Canada-based founder and legal advisor of the pro-Khalistan outfit Sikhs for Justice (SFJ), whom the Union Ministry of Home Affairs has listed as a "terrorist" under the Unlawful Activities (Prevention) Act (UAPA).

❖ **What is Interpol?**

- The Interpol, or International Criminal Police Organization, established in 1923, is an inter-governmental organisation comprising 195 member countries, which helps police forces in all these countries to better coordinate their actions.
- According to the Interpol website, the organisation enables member countries to share and access data on crimes and criminals, and offers a range of technical and operational support.
- The Interpol general secretariat coordinates the organisation's day-to-day activities. It is run by a secretary-general (currently Jurgen Stock of Germany, who has been Interpol's chief executive since 2014), with its headquarters in Lyon, France, with a global complex for innovation in Singapore, and several satellite offices in different regions.
- Interpol has a National Central Bureau (NCB) in each member country, which is the central point of contact for both the general secretariat and the other NCBs around the world. Each NCB is run by police officials of that country, and usually sits in the government ministry responsible for policing. (Home Ministry in India.)
- The Central Bureau of Investigation (CBI) in India is officially designated single point of contact for liaison with the Interpol.
- Interpol manages 19 police databases with information on crimes and criminals (from names and fingerprints to stolen passports), accessible in real-time to countries. It also offers investigative support such as forensics, analysis, and assistance in locating fugitives around the world.

❖ **What are Interpol notices?**

- Interpol notices are international requests made by member countries for cooperation or alerts allowing police in member countries to share critical crime-related information.
- Note that such notices can also be used by the United Nations, International Criminal Tribunals and the International Criminal Court to seek persons wanted for committing crimes within their jurisdiction.

❖ **The notices are:**

- **Red Notice-** To seek the location/arrest of a person wanted by a judicial jurisdiction or an international tribunal with a view to his/her extradition.
- **Green Notice-** To warn about a person's criminal activities if that person is considered to be a possible threat to public safety.
- **Blue Notice-** To locate, identify or obtain information on a person of interest in a criminal investigation.
- **Yellow Notice-** To locate a missing person or to identify a person unable to identify himself/herself.
- **Black Notice-** To seek information on unidentified bodies.
- **Orange Notice-** To warn of an event, a person, an object or a process representing an imminent threat and danger to persons or property.
- **Purple Notice-** To provide information on modus operandi, procedures, objects, devices, or hiding places used by criminals.
- **Interpol UNSC Special Notice-** To inform Interpol's members that an individual or an entity is subject to UN sanctions.

❖ **What are Global Policing Goals?**

- Seven Global Policing Goals reflect Interpol's priorities against criminal and terrorist threats, in alignment with the United Nations 2030 Agenda for Sustainable Development.

- Goal 16 (SDG 16) “Peace, Justice and Strong Institutions”: sets targets to reduce all forms of violence, to curtail arms trafficking and to fight organized crime.
  - Goal 1: Counter the threat of terrorism
  - Goal 2: Promote border integrity worldwide
  - Goal 3: Protect vulnerable communities
  - Goal 4: Secure cyberspace for people and businesses
  - Goal 5: Promote global integrity
  - Goal 6: Curb illicit markets
  - Goal 7: Support environmental security and sustainability
- ❖ **What else to know?**
  - A service called I-24/7 is operated by the Interpol which is a Global Police Communications System that provides a common platform for the member countries’ police organisations to share sensitive and urgent police information with each other. It links law enforcement agencies of the member countries.
  - India’s Central Bureau of Investigation has joined the Interpol’s International Child Sexual Exploitation (ICSE) initiative that will allow it to collaborate with investigators in other countries for detecting child sex abuse online and identifying abusers, victims, and crime scenes from audio-visual clips using specialised software.
- ❖ **What are the key takeaways from Prime Minister, Shri Narendra Modi’s address at the 90th Interpol General Assembly in New Delhi?**
  - Urging the Interpol to speed up the process of issuing Red Notice against fugitive offenders.
  - PM highlighted that there are many harmful globalised threats that the world faces. Terrorism, corruption, drug trafficking, poaching and organised crime. The pace of change of these dangers is faster than earlier. When threats are global, the response cannot be just local. It is high time that the world comes together to defeat these threats.
  - Corruption and financial crimes have harmed the welfare of the citizens of many countries. This is one of the major sources of terror funding.
  - From illegal drugs that destroy young lives to human trafficking, from weakening democracies to the sale of illegal arms, this dirty money funds many destructive enterprises.
  - Underlining that a safe and secure world is shared responsibility, PM states that, “It is no longer enough that terrorism is fought only in the physical space. It is now spreading its presence through online radicalisation and cyber threats.
  - There is a need to further develop international strategies. Establishment of early detection and warning systems, protecting transportation services, security for communication infrastructure, security for critical infrastructure, technical and technological assistance, intelligence exchange, many of these things need to be taken to a new level.
  - Extolling the virtues of India’s democracy and its diversity, PM said Indian police have a tough task implementing more than 900 national and around 10,000 state laws. Like Indian festivals, such as the Kumbh Mela, India’s free, fair and massive elections.
- ❖ **Why Interpol needs to get better at countering global challenges?**
  - The areas of concern are growing and find resonance all over the world — from human trafficking to disturbing instances of financial crimes by the high and mighty, safe haven provided to fugitives accused of terrorism and money laundering and the proliferation of illicit trade based on counterfeiting and smuggling.
  - Transnational organised crime continues to thrive due to illicit networks that operate on the strength of money laundering. The complex intertwined structure of crimes funding terrorism across the globe is not yet demolished.
  - Providing information about crime and criminals in the digital space, preventing abuse of cyberspace and stalling hackers on the dark web are areas where Interpol’s global security architecture is used.
  - It has undertaken various operations in different countries relating to the trafficking of women and children, cyber crimes, online piracy, spurious pharmaceuticals, narcotics smuggling, illegal gun trade, missing persons, stolen and lost travel documents.
  - Interpol, however, is required now to articulate an expansion beyond its databases and tools. The success of its secure i-24 for 24/7 information sharing aside, the importance of real-time dissemination of information obtained through unbiased usage of data analytics as a crucial imperative of emerging challenges should gain primacy. Equitable significance should be accorded to the legitimate interests of growing economies pursuing democratic charters.
  - In its composition, Interpol is like the UN. But it is not meant for dispute resolution. It is designed to assist the police forces of member nations. Interpol is neither an investigative agency like the CBI nor a front-line police force. It is mandated to share information and provide back-end technical assistance to law

enforcement agencies. Interpol action against notorious fugitives is consequential upon commensurate action from member nations where the fugitives might be seeking shelter. Interpol cannot act on its own. The desired legal course of action depends on bilateral arrangements like mutual legal assistance treaties.

- Interpol will turn 100 next year. Now is the time to calibrate to counter emergent challenges. Policing is not merely a process for maintaining the rule of law through deterrent punitive measures against crime and criminals. Public-spirited efficient policing is the most meaningful confidence-building measure that people across diverse geopolitical contours desire and deserve.
- Interpol and law enforcement agencies of member nations must endeavour to build, maintain and operate a people-centric ecosystem to meet the evolving challenges.

### **PRELIMS**

#### **1. Lothal, 'oldest dock in the world', to get heritage complex**

❖ **CONTEXT:** Prime Minister recently reviewed the construction of the National Maritime Heritage Complex (NMHC) site at Gujarat's Lothal via video conferencing.

#### ❖ **Where is Lothal?**

- Lothal was one of the southernmost sites of the Indus Valley civilization, located in the Bhāl region of what is now the state of Gujarat.
- The port city is believed to have been built in 2,200 BC. Lothal was a thriving trade centre in ancient times, with its trade of beads, gems and ornaments reaching West Asia and Africa. The meaning of Lothal (a combination of Loth and (s) thal) in Gujarati is "the mound of the dead".
- Incidentally, the name of the city of Mohenjo-daro (also part of the Indus Valley Civilisation, now in Pakistan) means the same in Sindhi.
- Indian archaeologists started the search for cities of the Harappan Civilisation post-1947 in Gujarat's Saurashtra. Archaeologist SR Rao led the team which discovered a number of Harappan sites at the time, including the port city of Lothal. Excavation work was carried out in Lothal between February 1955 and May 1960. According to the Archaeological Survey of India (ASI), Lothal had the world's earliest known dock, connecting the city to an ancient course of the Sabarmati River.
- Additionally, the National Institute of Oceanography in Goa discovered marine microfossils and salt, gypsum crystals at the site, indicating that sea water once filled the structure and it was definitely a dockyard.
- In later excavations, ASI unearthed a mound, a township, a marketplace, and the dock. Adjacent to the excavated areas stands the archaeological site museum, where some of the most prominent collections of Indus-era antiquities in India are displayed.

#### ❖ **Heritage Value**

- Lothal was nominated in April 2014 as a UNESCO World Heritage Site, and its application is pending on the tentative list of UNESCO.
- As per the nomination dossier submitted to UNESCO, "The excavated site of Lothal is the only port-town of the Indus Valley Civilisation. A metropolis with an upper and a lower town had in on its northern side a basin with vertical wall, inlet and outlet channels which has been identified as a tidal dockyard.
- Satellite images show that the river channel, now dried, would have brought in considerable volume of water during high tide, which would have filled the basin and facilitated sailing of boats upstream. The remains of stone anchors, marine shells, sealings which trace its source in the Persian Gulf, together with the structure identified as a warehouse further aid the comprehension of the functioning of the port.
- Its heritage value is comparable to other ancient port-towns around the world – including Xel Ha (Peru), Ostia (Port of Rome) and Carthage (Port of Tunis) in Italy, Hepu in China, Canopus in Egypt, Gabel (Byblos of the Phoenicians), Jaffa in Israel, Ur in Mesopotamia, Hoi An in Vietnam. In the region, it can be compared with other Indus port towns of Balakot (Pakistan), Khirasa (in Gujarat's Kutch) and Kuntasi (in Rajkot).

#### ❖ **The Project**

- The project began in March 2022, and is being developed at a cost of Rs 3,500 crore. It will have several innovative features such as Lothal mini-recreation, which will recreate Harappan architecture and lifestyle through immersive technology; besides four theme parks – Memorial theme park, Maritime and Navy theme park, Climate theme park, and Adventure and Amusement theme park.
- It will also house the world's tallest lighthouse museum, 14 galleries highlighting India's maritime heritage starting from the Harappan time till today, as well as a coastal states pavilion displaying the diverse maritime heritage of Indian states and UTs.
- The National Maritime Heritage Complex at Lothal will act as a centre for learning and understanding India's maritime history. The NMHC is being developed with the aim of displaying India's diverse maritime heritage and also help Lothal emerge as a world-class international tourist destination.

**2. Shahid Mahmood, whose designation as terrorist was blocked by China at the UN**

❖ **CONTEXT:** China has blocked a proposal by India and the US at the United Nations to list Lashkar-e-Taiba (LeT) leader Shahid Mahmood as a global terrorist.

- This is the fourth time in as many months that China has blocked bids to blacklist Pakistan-based terrorists at the UN. The latest move comes at a time when UN Secretary-General Antonio Guterres is in India and has paid homage to the victims of the 26/11 Mumbai terror attack, carried out by the LeT.
- India and the US had proposed that Mahmood, 42, be designated as a global terrorist under the 1267 Al Qaeda Sanctions Committee of the UN Security Council.

❖ **Who is Shahid Mahmood?**

- According to the US Department of Treasury, which designated Mahmood as a Specially Designated Global Terrorist (SDGT) in 2016, he is a senior LeT member based in Karachi, and has been affiliated with the group since at least 2007. As early as June 2015 through at least June 2016, Mahmood served as the vice chairman of Falah-i-Insaniyat Foundation (FIF), a humanitarian and fundraising arm of LeT. In 2014, Mahmood was the leader of FIF in Karachi. In August 2013, Mahmood was identified as a LeT publications wing member.

❖ **China blocking terrorist designations in the past**

- In June 2022, China put on hold a proposal by India and the US to blacklist Pakistan-based terrorist Abdul Rehman Makki under the 1267 Al-Qaeda Sanctions Committee.
- Then in August 2022, China blocked a proposal by the US and India to blacklist the senior Jaish-e-Mohammed (JEM) leader Abdul Rauf Azhar.
- In September 2022, China again blocked a proposal moved by the US and co-supported by India to designate Lashkar-e-Taiba terrorist Sajid Mir as a global terrorist. Mir is one of India's most wanted terrorists and has a bounty of USD 5 million on his head by the US for his role in the 26/11 Mumbai terror attacks.

❖ **What is the 1267 Al Qaeda Sanctions Committee?**

- The committee is part of the UN Security Council and its job is to implement international sanctions against terrorists. The other two committees with similar roles are the Counter-Terrorism Committee and the Security Council Committee
- The Al Qaeda committee was established as the Al-Qaida and Taliban Sanctions Committee on October 15, 1999, after Security Council Resolution 1267 designated al-Qaeda and the Taliban as terrorist bodies. In 2011, a separate committee was formed for the Taliban.
- Resolution 1267 was adopted under Chapter VII of the United Nations Charter and requires all UN member states to "freeze the assets of, prevent the entry into or transit through their territories by, and prevent the direct or indirect supply, sale and transfer of arms and military equipment to any individual or entity associated with Al-Qaida, Osama bin Laden and/or the Taliban as designated by the Committee.

**3. Web3 ecosystem**

❖ **CONTEXT:** The study was released by Nasscom stated India has a rapidly growing Web3 ecosystem with more than 450 active start-ups, which cumulatively raised \$1.3 billion in funding.

- Web 3.0 is a decentralized internet to be run on blockchain technology, which would be different from the versions in use, Web 1.0 and Web 2.0.
- Web 1.0 is the World Wide Web or the internet that was invented in 1989, became popular from 1993 and lasted until 1999. The internet in the Web 1.0 days was mostly static web pages where users would go to a website and then read and interact with the static information.
- Web 2.0 started in some form in the late 1990s and it is still the age of Web 2.0. The differentiating characteristic of Web 2.0 compared to Web 1.0 is that users can create content - primarily, a social media kind of interaction.
- In Web3, users will have ownership stakes in platforms and applications unlike now where tech giants control the platforms.

❖ **What is the Significance of Web 3.0?**

- The large mass of creators and builders will leverage next-generation tools, co-opt themselves into self-governing organizations and participate in this new economy.
- The spirit of Web3 is Decentralized Autonomous Organization (DAO). Web3 will deliver a decentralized and fair internet where users control their own data.
- This will eliminate excessive rents levied by the large platforms and move the masses away from an obviously flawed business model of ad-based monetization of user-generated data that has become the hallmark of the modern digital economy.
- In Web 2.0, most of the data in the internet and the internet traffic are owned or handled by very few behemoth companies which created issues related to data privacy, data security and abuse of such data.



- There is a sense of disappointment that the original purpose of the internet has been distorted. It is in this context that the buzz around Web3 is significant.
- **India's Role in Web 3.0:** Web3 is similar to fintech in its rapid evolution, its ability to attract talented young entrepreneurs and technologists, and its ability to impact India at scale. However, there is a natural tension between the state on one side and big tech on the other, each seemingly opposed to Web3 goals. There is a lot to be done here beyond regulating cryptocurrency.
- The already envisioned National Blockchain Framework will need to be strengthened and primed with use cases that drive adoption.
- The newly announced CBDC will have to be situated in the context of India's overall Web3 ambition and the IT services and developer ecosystem mobilized.
- A myriad of tricky issues related to regulatory jurisdiction and taxation issues will need to be resolved.

#### 4. **Draft National Credit Framework (NCrF)**

- ❖ **CONTEXT: Union Minister of Education and Minister of Skill Development & Entrepreneurship Shri Dharmendra Pradhan launched the draft of National Credit Framework (NCrF) for public consultation.**

- The Government of India has developed the National Credit Framework (NCrF) to enable the integration of academic and vocational domains to ensure flexibility and mobility between the two.
- NCrF would be a game changer by opening numerous options for further progression of students and intermingling of school and higher education with vocational education and experiential learning, thus mainstreaming skilling and vocational education. NCrF will also enable students who have dropped out of the mainstream education to re-enter the education ecosystem.
- That National Credit Framework is a next generation, multidimensional instrument under National Education Policy (NEP). National Credit Framework is an umbrella framework for skilling, re-skilling, up-skilling, accreditation & evaluation encompassing people in educational & skilling institutions and workforce.

According to the government to make India a \$5 trillion economy, accomplish the vision of a Vikasit Bharat in the next 25 years and empower 100% of population and National Credit Framework will be the most important instrument under NEP for realising these goals. Credits for knowledge acquisition, hands-on training, positive social outcomes will be a key step for achieving 100% literacy in the next 2-3 years.

- NCrF will seamlessly integrate the credits earned through school education, higher education and vocational and skill education by encompassing the National Higher Education Qualification Framework (NHEQF), National Skills Qualification Framework (NSQF) and National School Education Qualification Framework (NSEQF).
- Proposed benefits for various stakeholders are as follows:
- **Students:** NCrF will ensure Flexibility in the duration of study/ courses through provisions of multiple entries and exit/work options as well as pave the path for creditisation of all learning hours, including academic, vocational and experiential learning. It will also give the provision for lifelong learning – any time anywhere learning: It will also help students by:
  - Establishing multidisciplinary and holistic education with flexible curricula
  - Removing the hard distinction between the education stream and making study choices respectful, allowing for more than one award in the same period
  - Removing the distinction between arts, science, social sciences, commerce, etc
  - Giving student credits for every academic/ skill/ experience
  - Enhancing the scope of core learning to include foundational and cognitive both
- **Institutions:** NCrF will bring about a unification of higher education institutions to promote multidisciplinary education, creating a diverse and rich students knowledge base. It will also help in:
  - Promoting stronger collaboration between institutions
  - Making credit mechanism simpler and uniform
  - Increasing focus on research and innovation
  - Promoting digital learning, blended learning, and open distance learning
  - Leveraging the institutional infrastructure
- **Government:** NCrF is expected to assist the government to increase the enrolment of students, helping to fulfil the national vision of complementing the demographic dividend and transforming India into the Skill Capital of the World. It will also:
  - Making vocational education and training/ skilling aspirational
  - Highly educated and trained workforce for Aatmanirbhar Bharat

- **Industry:** NCrf will allow students to attain NSQF-approved foundational skills developed by industry and be more employable. The provision of micro-credentials will allow integration of quick educational upgradation/ up-skilling It will also help in:
  - Re-Skilling and up-skilling of existing employees/ engineers
  - Making students more employable by enabling a more holistic design of the study
  - Creating a multi/ cross-sectoral skilled pool of employable youth
- 5. **India Post Payments Bank (IPPB) and Reserve Bank Innovation Hub (RBIH)**
- ❖ **CONTEXT: India Post Payments Bank (IPPB) and Reserve Bank Innovation Hub (RBIH) Collaborate for innovations in Financial Product and Services**
- The collaboration between IPPB and RBIH will explore projects which shall have impact on the masses by:
  - Leveraging the deep rural reach of IPPB-Department of Posts (DoP) to take Rural Finance to a billion Indians.
  - Enabling access to sustainable and secure finance services to every segment of the society, through research and innovation.
- ❖ **About RBIH**
- The Reserve Bank Innovation Hub (RBIH) is a wholly-owned subsidiary of the Reserve Bank of India (RBI) set up to promote and facilitate an environment that accelerates innovation across the financial sector.
- RBIH will provide the platform to anchor a shared vision among all financial ecosystem stakeholders and aid them in crafting forward-looking innovation strategies while addressing the most pressing issues in the Indian financial sector.
- The organisation serves as a focal point to position India as a global innovation hub for a network of financial services providers, fintech innovation hubs, policymakers, technologists, academia, and the investor community.
- The network will be empowered to ideate, incubate new capabilities, and enable access to sustainable, secure, and frictionless financial services for over a billion Indians.
- ❖ **About IPPB**
- India Post Payments Bank (IPPB) has been established under the Department of Posts, Ministry of Communication with 100% equity owned by the Government of India.
- IPPB was launched by the PM on September 1, 2018.
- The bank has been set up with the vision to build the most accessible, affordable and trusted bank for the common man in India.
- The fundamental mandate of IPPB is to remove barriers for the unbanked and under-banked and reach the last mile leveraging a network comprising 160,000 post offices (145,000 in rural areas) and 400,000 postal employees.
- IPPB's reach and its operating model is built on the key pillars of India Stack - enabling Paperless, Cashless and Presence-less banking in a simple and secure manner at the customers' doorstep, through a CBS-integrated smartphone and biometric device.
- Leveraging frugal innovation and with a high focus on ease of banking for the masses,
- IPPB delivers simple and affordable banking solutions through intuitive interfaces available in 13 languages.
- IPPB is committed to provide a fillip to a less cash economy and contribute to the vision of Digital India.
- Motto - Every customer is important; every transaction is significant, and every deposit is valuable.

#### **ANSWER WRITING**

**Q. Besides the welfare schemes, India needs deft management of inflation and unemployment to serve the poor and the underprivileged sections of the society. Discuss.**

India has leading demographic dividend, fifth largest economy by nominal GDP and third largest by purchasing power parity. But on another side, the current inflation projection is around 6.7 percent. CMIE report says that India's overall unemployment rate is 6.8 percent. Despite of large share of welfare funding in various scheme like PM AWAS YOJANA, AYUSHMAN BHARAT, MUDRA YOJANA etc, India's considerable population live under poverty.

Need for deft management of inflation and unemployment

- It can help to smoothly functioning of demand- supply chains and positive growth cycle which can minimize unemployment.
- It can reduce the production cost which can minimise the unemployment rate.
- It can create the favourable investment opportunities and the new employment opportunities.
- It can help to reduce the fiscal deficit which can provide more funding to welfare schemes.
- It can help to address the economic chaos created by Covid19 pandemic.
- It can help to achieve the SDG Goals of No Poverty, No Hunger.

- It is key to envision the goal of Atam Nirabhar Bharat.

#### Needed Steps

- Strictly adherences to FRBM act guidelines, Finance Commission recommendations, qualitative and quantitative instruments of monetary policy.
- Need for provision of 'Urban MGNREGA' like concept for urban poor (7.8 percent urban unemployment rate).
- Need of more skill development initiatives to harnessing the true potential of demographic dividends.
- Need to prepare buffer initiatives to save Indian economy from global spill over effects.
- Advance computing technology and data analytics to strategize inflation management and other schemes to serve the poor and under privileged sections.
- More Financial inclusion initiatives can help to reduce poverty and empowers the poor citizen.

#### Challenges

- In age of globalisation, it is challenging to remain untouched from various geopolitical episodes like Russia- Ukraine War, China- Taiwan issues etc.
- Natural events like floods, cyclones and droughts mismanage the inflation management. These events lead to large-scale mass migration, poverty and hunger.
- Progress of welfare works can be hindered by political instability, elements of corruption and red tapism.

#### Way Forward

- Need to encourage local cooperative societies and self-help groups for more employment generation at local level.
- India's logistics infrastructure should be integrated and robust. It would reduce the production cost and would create new employment.
- There should be more diverse skill enhancement initiatives to improve employment opportunities

#### MCQs

- With reference to Web 3.0, consider the following statements :
  - Web 3.0 technology enables people to control their own data.
  - In Web 3.0 world, there can be blockchain based social networks.
  - Web 3.0 is operated by users collectively rather than a corporation.

Which of the statements given above are correct?

- 1 and 2 only
- 2 and 3 only
- 1 and 3 only
- 1, 2 and 3**

- Which of the followings are not correctly matched with respect to Interpol notices?

- Red Notice- To seek the location/arrest of a person wanted by a judicial jurisdiction or an international tribunal with a view to his/her extradition.
- Green Notice- To warn about a person's criminal activities if that person is considered to be a possible threat to public safety.
- Blue Notice- To provide information on modus operandi, procedures, objects, devices, or hiding places used by criminals.**
- Yellow Notice- To locate a missing person or to identify a person unable to identify himself/herself.

- Which of the following statements about the India Post Payments Bank (IPPB) is/are correct?

- It has been incorporated as a Public Limited Company.
- It is a differentiated and not an universal bank.
- Recently it set up some subsidiaries to undertake non-banking financial activities.

Select the correct answer using the code given below.

- 1 and 2 only**
- 2 and 3 only
- 1 and 3 only
- 3 only

- With reference to RBI Innovation Hub (RIH) consider the following

- It is a wholly owned subsidiary of the RBI.
- It has been set up as a Not for Profit company under the Companies Act, 2013
- It aims to create an ecosystem that focuses on promoting access to financial services and products for the low-income population in the country

Select the correct statement/s using the codes given below

- 1 and 2 only
- 2 and 3 only**

- c) 1 and 3 only  
d) **All of the above**
5. With reference to National Credit Framework (NCrF) which was drafted recently by Government of India consider the following statements
1. Promotion of digital learning, blended learning, and open distance learning
  2. Highly educated and trained workforce for Aatmnirbhar Bharat
  3. Re-Skilling and up-skilling of existing employees/ engineers
- Which of the above areas are focused by NCrF
- a) 1 and 3 only  
b) 1 and 2 only  
c) 2 and 3 only  
d) **1,2 and 3**
6. With reference to National Maritime Heritage Complex (NMHC) consider the following statements
1. NMHC has been developing in Lothal region of Gujarat
  2. Ministry of Tourism is the nodal ministry which implementing this project.
  3. It has been creating with an edutainment approach.
- Which of the above statement/s is /are correct?
- a) 1 and 2 only  
b) **1 and 3 only**  
c) 2 and 3 only  
d) 1 only
7. With reference to UNSC Resolution 1267 Sanctions Committee, consider the following statements
1. The committee under resolutions 1267 can designate a person as global terrorists.
  2. It is one of the most important and active UN subsidiary bodies working on efforts to combat terrorism.
  3. This is the only UN committee whose decision cannot veto by the permanent five (P-5) member of UNSC.
- Select the correct statement using the codes given below
- a) 1 only  
b) 2 only  
c) **1 and 3 only**  
d) 2 and 3 only
8. With reference to Interpol consider the following statements:
1. It is the organisation that enables member countries to share and access data on crimes and criminals.
  2. India's Central Bureau of Investigation (CBI), is the national coordinating agency with INTERPOL.
  3. If a Red Notice of Interpol issued against a person it means international arrest warrant has been issued automatically.
- Which of the statements given above are correct?
- a) **1 and 2 only**  
b) 2 only  
c) 2 and 3 only  
d) 3 only
9. Mission LiFE often seen in news is related to which of the following
- a) To end beggar by 2035  
b) Water stress management  
c) National Ambulance Service  
d) **Climate Friendly behavior**
10. With reference to Swadesh Darshan Scheme consider the following
1. The Swadesh Darshan scheme is 100% centrally funded
  2. Under the scheme the Ministry of Tourism provides financial assistance to States, Union Territories, or Central Agencies for the development of tourism infrastructure in the country.
- Choose the correct statement using the codes given below
- a) 1 only  
b) 2 only  
c) **Both 1 and 2**  
d) Neither 1 nor 2