

**MODERN HISTORY [GS-I]**

**131th Year of Gandhi's First Satyagraha**

On June 7, 1893, 131 years ago, Mahatma Gandhi's first satyagraha began when he was thrown off a first-class train in South Africa for being non-white.

**Background of Gandhi's First Satyagraha in South Africa**

- **Racial Discrimination:** In Pietermaritzburg, South Africa, Mahatma Gandhi was forcibly removed from a first-class train compartment due to racial discrimination.
- Despite having a ticket, a European passenger demanded his removal, stating that non-whites were not allowed in first class.
- **Birth of Satyagraha:** This incident was a crucial turning point for Gandhi, igniting his struggle against racial oppression and developing his Satyagraha philosophy (nonviolent resistance).
- **First Satyagraha Campaign:** In 1906, Gandhi launched his inaugural Satyagraha (nonviolent resistance) campaign in Johannesburg against an ordinance restricting Asians.
- **Organizing Civil Disobedience:** He organized mass meetings and promoted civil disobedience to oppose discriminatory laws.
- **Imprisonment and Volkrust Satyagraha:** Gandhi was imprisoned multiple times for his nonviolent protests, including the notable Volkrust Satyagraha in 1913.

**Gandhi's Contributions in South Africa**

- **Inspiration:** In 1893, Gandhi arrived in South Africa to manage a legal case but soon found inspiration to champion the rights of Indians in the country.
- **Founding the Natal Indian Congress:** In 1894, he organized the Indian community in Durban and established the Natal Indian Congress to campaign for Indian voting rights.
- **Legal Advocacy Against Discrimination:** Through his law practice, Gandhi confronted discrimination and racism, representing Indians and addressing their grievances.
- **Establishing the Transvaal British Indian Association:** In 1903, Gandhi mobilized support for the welfare of Indians and founded the Transvaal British Indian Association in Johannesburg.
- **Engaging in Interfaith Debates:** He debated Christians who challenged his orthodoxy, which led him to develop a more inclusive spirituality.

**Gandhi's Impact in South Africa**

- **Mobilizing the Indian Community:** Gandhi's activism and leadership galvanized the Indian community to resist discriminatory laws and regulations.
- **Influence on Nonviolent Resistance:** His nonviolent resistance and civil disobedience methods significantly influenced the South African Native National Congress, established in 1912.
- **Shaping the Independence Movement:** Gandhi's political ideas and mobilization efforts contributed to the formation and direction of the South African independence movement.
- **Indian Relief Act Achievement:** Through his activism and negotiations, Gandhi persuaded the South African government to enact the Indian Relief Act in 1914.
- **Abolishing Discriminatory Laws:** This act eliminated several discriminatory laws and acknowledged the rights of Indians in South Africa.
- **Legacy of Nonviolent Resistance:** Gandhi's efforts established a foundation for future reforms and set a precedent for nonviolent resistance in the fight against oppression.

**FUNCTIONS AND RESPONSIBILITIES OF THE UNION AND THE STATES, ISSUES AND CHALLENGES PERTAINING TO THE FEDERAL STRUCTURE [GS-I]**

**Diversification in Parliament potentially strengthens democracy and federalism**

The article discusses how the 2024 general election in India led to more regional parties in Parliament, potentially strengthening democracy and federalism. It highlights ongoing conflicts between the central government and states over resource allocation and suggests ways to improve cooperation and fairness.

What does the 2024 General Election result mean for India?

1. In 2024 general election more regional parties gain seats in Parliament. This diversification in Parliament means that both the ruling coalition and the opposition will include a mix of regional parties, potentially leading to more representative governance.
2. The success of regional parties suggests an electorate seeking to address local concerns more directly, challenging the dominance of central parties.
3. The election outcomes reflect a response to central policies perceived as undermining state autonomy, as seen in the tensions over resource allocation and political statements during the campaign.

What are the major issues between the Centre and states?

**Resource Allocation Complaints:** States governed by the opposition have accused the central government of unfair treatment regarding resource distribution. Specific examples include Kerala's complaints about inadequate transfer of resources, Karnataka's concerns over drought relief, and West Bengal's issues with funds for the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

**Legal Disputes:** The Supreme Court of India has highlighted that a "steady stream of States are compelled to approach it against the Centre," pointing to a rise in legal disputes between the states and the central government.

**Bias in Finance Commissions:** The states argue that the Finance Commissions, which are tasked with allocating funds between the Centre and the states, often favor the Centre. This is seen as a source of conflict, with states feeling the need to inflate their financial requirements to ensure they receive adequate funds.

What are the implications for poorer and richer states?

**Resource Distribution:** Richer states generate more revenue but receive a smaller share relative to their contributions. For instance, Mumbai, as a financial hub, contributes significantly to national taxes but doesn't proportionately benefit from these contributions in local investments or services.

**Development Disparities:** Poorer states rely on greater resource allocation to accelerate development and reduce inequality. The Finance Commission aims to distribute funds more fairly, yet historical disparities persist.

**Market Dynamics:** Richer states benefit from markets in poorer states, fostering their own growth. For example, poorer states provide larger consumer bases that richer states rely on to expand their economic activities.

How could federalism be improved?

**Increase Resource Devolution:** Boosting the percentage of resources devolved from the Centre to the States beyond the current 41% could empower states, allowing for more tailored local governance.

**Fair Finance Commission Practices:** The Sixteenth Finance Commission should aim for equitable treatment of all states. This could reduce friction and improve resource distribution, particularly favoring poorer states to address inequality.

**Enhance State Autonomy:** Reducing the central government's dominance in programs like the Public Distribution System and MGNREGS would affirm the constitutional roles of states as equal partners in governance. This will prevent the central government from overshadowing state efforts.

### **ECOLOGY, AND ENVIRONMENT-POLLUTION [GS-III]**

#### **The global plastics problem**

The article discusses the need for a global treaty on plastic pollution to support informal waste workers. These workers, often overlooked, play a crucial role in recycling. It highlights the importance of integrating and protecting their contributions in new legal frameworks.

#### **What is the global plastics problem?**

1. **Massive Increase in Plastic Waste:** Global production of plastic waste has reached 353 million tonnes in 2019, more than double since 2000, and is expected to triple by 2060.
2. **Low Recycling Rates:** Only 9% of the plastic waste produced globally is recycled. The majority is either incinerated (19%), dumped in landfills (50%), or disposed of at uncontrolled sites (22%).
3. **Contribution of Informal Sector:** Informal recycling workers, who make up a significant part of the recycling workforce, manage to recycle 85% of this small percentage. They play a key role in reducing the plastic in landfills and preventing environmental leakage.
4. **These workers are vulnerable** to job losses due to privatization and new public policies like waste-to-energy projects. They are often not included in formal waste management discussions and policies.
5. **Environmental Impact:** About 60 million tonnes of plastic from municipal solid waste end up polluting the environment, including water bodies, largely due to inadequate waste management services. Without the efforts of the informal sector, this figure would be even higher.

#### **What is the Global Plastics Treaty?**

1. The Global Plastics Treaty is a crucial international initiative aimed at reducing and eventually eliminating plastic pollution globally.
2. It was kick-started in 2021 when an Intergovernmental Negotiating Committee (INC) was established during the fifth UN Environment Assembly in Nairobi, Kenya.
3. Since its inception, the treaty has progressed through several meetings held across the world—in places like Dakar, Senegal; Uruguay; Paris, France; Nairobi, Kenya; and Canada—with the final meeting scheduled to take place in South Korea.
4. A key aspect of these discussions has been the active participation of the International Alliance of Waste Pickers, who advocate for the inclusion and consideration of informal waste pickers in the treaty to ensure sustainable waste management and fair policies.

#### **Why is India's role important?**

1. **Balanced Approach:** India advocates for managing plastic through repair, reuse, refill, and recycling methods, without completely eliminating plastic use.
2. **Local Adaptations:** The country emphasizes the importance of adapting the treaty to suit country-specific conditions and capacities, ensuring that the global policies are practical and effective locally.
3. **Support for Informal Sector:** India highlights the critical role of informal waste pickers in the recycling process. Their inclusion in treaty discussions is vital to ensure that these workers are not marginalized by new international regulations.

### **INDIAN ECONOMY AND ISSUES RELATING TO PLANNING, MOBILIZATION OF RESOURCES, GROWTH, DEVELOPMENT AND EMPLOYMENT [GS-III]**

#### **Repo Rate Kept Unchanged**

The article discusses reasons behind the Reserve Bank of India's (RBI) decision to keep the benchmark repo rate unchanged for the eighth consecutive time during its latest bi-monthly monetary policy review.

#### **What is a Repo Rate?**

**Definition-**The repo rate is the interest rate at which the RBI lends money to commercial banks.

**Impact-A)** A lower repo rate incentivizes economic activity by making it cheaper for banks to borrow from the RBI and lend to customers.

**B)** A higher repo rate disincentivizes economic activity by making it costlier for everyone in the economy to borrow money. Movements in the repo rate have a significant impact on the EMIs (Equated Monthly Installments) paid for car, home, or business loans.

**What is the goal of RBI's monetary policy?**

1) **Price Stability**-The primary goal of RBI's monetary policy is to maintain price stability in the economy by targeting an inflation rate of 4%. This goal is mandated by the law.

2) **Promote Economic Growth**-When the economy needs a lift, such as after the COVID pandemic, the RBI lowers the repo rate. This makes borrowing money easier for both consumers and producers, encouraging spending. Conversely, when inflation rises significantly above 4%, like during the Russia-Ukraine conflict, the RBI raises the repo rate to lessen the demand for borrowing money, thus reducing excessive spending fueled by credit.

What are the reasons for not cutting interest rates?

Despite the retail inflation rate coming closer to the 4% target and staying within the RBI's comfort zone of 2-6% since September 2023, the RBI has not changed the repo rate since February 2023. The reasons for this are:

1) **Sticky Inflation**- While the inflation rate has dropped, it hasn't reached 4% since January 2021, and the decline has been slow. The RBI is concerned about this persistent inflation, which stayed around 5% in the first four months of 2024.

2) **Commitment to Durable Inflation Targeting**- The RBI wants to keep inflation around 4% consistently and doesn't reduce rates immediately when inflation falls below this target for just one month. The RBI believes that any future drop in inflation below 4% will only be temporary.

3) **Strong Economic Growth**- India's GDP growth rate has been unexpectedly strong recently, leading the RBI to raise its forecast for the current financial year from 7% to 7.2%. With this strong economic growth, it's unlikely that the repo rate is hindering India's economic activity.

4) **Fiscal Deficit Concerns**- The RBI's choice might be affected by the upcoming Union Budget and how much the government plans to borrow from the market. This borrowing could impact inflation or interest rates.

**Factors influencing RBI's monetary policy stand**

The article discusses the monetary policy stance of the Reserve Bank of India (RBI) and the factors influencing its decision-making, particularly in relation to inflation targeting and economic growth.

**How does the global rate hike cycle affect central bank moves?**

The global rate hike cycle has reached its highest point. Central banks' actions are likely to be out of sync, unlike the coordinated rate cuts seen during the Covid-19 pandemic.

The MPC's decisions are not influenced largely by the monetary policy actions of systemically important central banks like the Federal Reserve (Fed) and the European Central Bank (ECB).

**What are the factors influencing RBI's monetary policy stance?**

1) **Inflation Dynamics**- Consumer inflation in India is mainly caused by the ongoing supply shock in agriculture, which has led to high food inflation. Core inflation, which excludes volatile food and energy prices, was at a low of 3.2% in April, remaining stable for several years

2) **Lessons from the Post-Pandemic World**-A key lesson for central banks is to pay attention to supply shocks, especially during periods of strong economic growth. When growth is robust, the MPC tends to prioritize controlling inflation, even if it's due to a supply shock.

3) **Food Inflation and Inflationary Expectations**- Food prices, especially for vegetables, have stayed consistently high, with a 27.8% increase in April. Since food carries a significant weight of 39% in the Consumer Price Index (CPI), continued high prices can raise expectations of inflation and cause a widespread increase in prices. Bad weather and pests have made vegetable prices more volatile and increased their level.

4) **Commodity Prices** - Lower commodity prices have reduced costs for businesses, thus keeping core inflation low. However, increased uncertainties in the Middle East have pushed up prices of essential commodities like oil and gold. If this continues, along with a low-base effect, it could raise core inflation significantly this fiscal year.

5) **Economic Growth** - The National Statistical Office raised the fiscal 2024 growth estimate from 7.6% to 8.2%. Recent data, like record GST collections, strong Purchasing Managers' Index (PMI) readings, and robust credit growth, indicate a strong start to this fiscal year. Additionally, the RBI increased its GDP growth forecast for this fiscal year to 7.2%.

Thus, there is a need to strike a balance between promoting growth and managing inflationary pressures, particularly those arising from supply-side shocks in the agricultural sector.

**PRELIM FACT**

**1.Senkaku Island**

On 7 June 2024, Japan protested Beijing after four armed Chinese coastguard vessels entered the waters of the Senkaku island, which Tokyo considers its territory.

About Senkaku Island

The Senkaku Islands dispute, or Diaoyu Islands dispute, is a **territorial dispute over a group of uninhabited islands** known as:

- the Senkaku Islands in Japan,
- the Diaoyu Islands in China, and
- the Tiaoyutai Islands in Taiwan.
- Both Japan and China claim ownership of these islands.

Location of Senkaku Island: The Senkaku Islands are located in the East China Sea between Japan, China, and Taiwan. The islands are close to strategically important shipping lanes, offer rich fishing grounds, and are thought to contain oil deposits.

**Japanese Claim On Senkaku Island**

- In January 1895, after carefully ascertaining that there had been no trace of control over the Senkaku Islands by another state before that period,
- The government of Japan incorporated the islands into the Japanese territory by lawful means under the international legal framework that existed at that time.
- After World War II, the San Francisco Peace Treaty placed the Senkaku Islands under the administration of the United States as part of Okinawa, thereby reaffirming the islands’ status as part of Japanese territory.

**Chinese Claim On Senkaku Island**

The official position of the PRC is that ‘Diaoyu Dao is China’s inherent territory in all historical, geographical and legal terms,’ according to historical evidence of the islands being administered as part of Taiwan since the Ming and Qing dynasties.

**2. Biopharmaceutical Alliance**

Recently, India, South Korea, the US, Japan, and the EU launched the Biopharmaceutical Alliance.

- It was launched in response to the drug supply shortages experienced during the Covid-19 pandemic.
- The announcement was made at the inaugural meeting of the Biopharmaceutical Alliance, held in San Diego, California, during the Bio International Convention 2024, the world’s largest biopharmaceutical exhibition.

**Significance of Biopharmaceutical Alliance**

- Building a reliable, sustainable and resilient supply chain in the biopharmaceutical sector.
- Coordinate the respective countries’ bio policies, regulations, and research and development support measures.
- Building a detailed pharmaceutical supply chain map to reduce dependence on other countries (China) where the production of essential raw materials and ingredients is concentrated.

**3. National Crisis Management Committee (NCMC)**

Recently, Union Cabinet Secretary chaired a meeting of the National Crisis Management Committee (NCMC). This is to review preparedness to deal with heat waves and forest fires.

**About National Crisis Management Committee (NCMC)**

Aspects	Description
About NCMC	It is a key committee involved in top-level decision-making for disaster management in India.
Chairperson of NCMC	<b>Chairperson:</b> The Cabinet Secretary.
Composition of NCMC	<b>Members:</b> Secretaries of various Ministries/Departments and agencies responsible for disaster management.
Crisis Management	<b>Crisis Management:</b> It handles major crises with serious or national implications.
Disaster Preparedness	<b>Disaster Preparedness:</b> It reviews measures to ensure readiness for natural disasters.
Coordination	<b>Coordination:</b> It coordinates relief efforts across different agencies and states.
Support	<b>Support:</b> It provides logistic and financial support to state governments.
Preventive Measures	<b>Preventive Measures:</b> It ensures all necessary steps are taken to minimize damage and loss of life.

**4. Digital Payments Intelligence Platform**

With the rise in digital payment scams, there is a growing need for a collective approach to prevent and manage these issues. Considering the rise in digital payments, the Reserve Bank of India (RBI) plans to create a Digital Payments Intelligence Platform.

1. **Aim:** It aims to gather intelligence across the digital payments network and enable real-time data sharing.
2. **Objective:** RBI wants to expand the existing e-mandate system as more people are using automated recurring payment.
3. This system will now include payments that happen regularly but not at a fixed time, such as topping up Fastag balances for tolls or the National Common Mobility Card (NCMC) used in public transport.
4. This change would allow customers to set their Fastag and NCMC to automatically refill whenever the balance drops below a certain level they choose. This will make it easier and quicker to pay for travel and transportation.
5. The RBI aims to boost the use of UPI Lite, a service for fast, small payments directly from a device.
6. They plan to integrate UPI Lite into the e-mandate system to encourage more people to use this convenient payment method.

**ANSWER WRITING**

**Q. Elucidate the significance of Code of Ethics and Code of Conduct in reducing government unethical practices. Also brief about the role of training and education in ensuring civil servants’ adherence to these codes.**

The Code of Ethics recommended by the 2nd ARC is a document that provides a set of principles reflecting the values of integrity, accountability, and transparency. While the Code of Conduct offers specific guidelines on expected behaviours in public life for civil servants as seen under the All India Services (Conduct) Rules, 1968 to foster trust and efficiency within government operations.

**Significance of Code of Ethics and Code of Conduct in reducing government unethical practices**

**Significance of Code of Ethics:**

- **Promotes Integrity and Honesty:** The Code of Ethics serves as a moral compass for civil servants, emphasizing the importance of integrity and honesty in public service. Eg: **T.N. Seshan, a former Chief Election Commissioner of India, exemplified integrity by rigorously enforcing the Model Code of Conduct**, leading to fairer elections.
- **Supports Professionalism:** It instills a sense of professionalism among civil servants, guiding them to act in the best interest of the public. Eg: **Ashok Khemka, an IAS officer, has been transferred multiple times for upholding ethical standards against corruption**, showcasing professionalism and ethical resilience.
- **Fosters Public Trust:** By adhering to ethical principles, civil servants build public trust through administrative transparency and accountability. Eg: **IAS U. Sagayam, through purely voluntary disclosure under the Right to Information (RTI) Act**, shared his asset details on the district website, showcasing transparency and reinforcing trust.
- **Guides Decision-Making:** It provides a framework for making ethical decisions, especially in complex situations. **The decision by Vinod Rai, former Comptroller and Auditor General of India, to audit the 2G spectrum allocation**, highlights the role of ethical guidelines in making tough decisions that serve the public interest.

#### Significance of Code of Conduct:

- **Defines Acceptable Behaviours:** The Code of Conduct provides clear guidelines on acceptable behaviours, reducing ambiguity and preventing misconduct. **The dismissal of corrupt officials under the provisions of the All India Services (Conduct) Rules is a direct application of these guidelines.**
- **Enhances Service Delivery:** By setting standards for behavior, the Code of Conduct ensures efficient and effective service delivery. Eg: **Swachh Bharat Abhiyan (Clean India Mission) has seen significant contributions from civil servants adhering to conduct rules**, leading to improved cleanliness and sanitation standards.
- **Strengthening Legal Framework:** The Code of Conduct works in tandem with legal frameworks to discipline errant officials, thereby deterring unethical behaviour. Eg: **Prevention of Corruption Act is often invoked alongside conduct rules to penalize corrupt practices among civil servants.**
- **Promotes Ethical Decision-Making:** It guides civil servants in making decisions that are ethical and in line with public expectations. **The decision by IAS officer Armstrong Pame to build a 100 km road in Manipur without government funds is an example of ethical decision-making benefiting the community.**

#### Role of training and education in ensuring civil servants' adherence to these codes

- **Fosters Ethical Awareness:** Training and education programs raise awareness among civil servants about the importance of ethics and conduct in public service. Eg: **LBSNAA in India, where IAS officers are trained, incorporates modules on ethics and integrity**, emphasizing their significance in governance.
- **Instills Ethical Values:** Through discussions on values and principles, training sessions instill a strong ethical foundation in civil servants. **The example of E. Sreedharan, known for his role in the Delhi Metro project**, is often used to illustrate the impact of personal integrity and commitment to public service.
- **Encourages Ethical Decision-Making:** By simulating real-life scenarios, training programs help civil servants practice making decisions that are ethically sound. **The ethical dilemmas faced by whistleblowers like Sanjiv Chaturvedi, who exposed corruption in public institutions are often used in training sessions to guide ethical decision-making.**
- **Supports Ethical Leadership Development:** Leadership development programs focus on cultivating ethical leaders who can inspire and guide their teams with integrity. Eg: **leadership qualities of Kiran Bedi, India's first woman IPS officer, and her efforts to reform Tihar Jail shows exemplary ethical leadership in the public sector.**
- **Develops Critical Thinking:** Education in ethics encourages critical thinking, allowing civil servants to evaluate complex situations from an ethical standpoint. **The training at the Sardar Vallabhbhai Patel National Police Academy, for instance, includes ethical decision-making exercises to tackle challenges in law enforcement with integrity.**
- **Promotes Continuous Learning:** Ongoing training and education ensures that civil servants remain updated on best practices and emerging ethical challenges. Eg: **the National Centre for Good Governance in India which provides training and research on governance and public policy reflects this commitment to lifelong learning.**

#### Conclusion

The **Code of Ethics and Code of Conduct, along with rigorous training and education** can ensure a governance framework where integrity, accountability, and transparency are not merely ideals but practiced virtues. As **Potter Stewart said, "Ethics is knowing the difference between what you have a right to do and what is right to do."** These codes by guiding civil servants can ensure a resilient and ethical public service committed to the welfare of society.

#### MCQS

1. Consider the following statements regarding Mahatma Gandhi:
  1. Mahatma Gandhi first implemented the Satyagraha method during the Champaran Satyagraha.
  2. Mahatma Gandhi was imprisoned for nonviolent protests in South Africa during the Volkstrust Satyagraha in 1913.

3. Gandhi exclusively relied on submitting petitions to the authorities in the initial phase to achieve his political objectives in South Africa. How many of the above statements are correct?
- Only one
  - Only two**
  - All three
  - None

2. Consider the following pairs:

Ramsar sites	Associated states
Ankasamudra Bird Conservation Reserve	Tamil Nadu
Nagi and Nakti Bird Sanctuaries	Uttar Pradesh
Karaiyetti Bird Sanctuary	Tamil Nadu
Sandi Bird Sanctuary	Bihar

How many of the above pairs are correctly matched?

- Only one**
  - Only two
  - Only three
  - All four
3. With reference to the Thermal Infrared Imaging Satellite for High-resolution Natural Resource Assessment (TRISHNA) mission, consider the following statements:

- The mission is a joint initiative of the Indian Space Research Organization (ISRO) and the National Aeronautics and Space Administration (NASA).
- TRISHNA is engineered to deliver high spatial and high temporal resolution monitoring of the moon's surface temperature.

Which of the statements given above is/are correct?

- 1 only
  - 2 only
  - Both 1 and 2
  - Neither 1 nor 2**
4. Which of the following statements regarding the Biopharmaceutical Alliance is incorrect?
- The Biopharmaceutical Alliance is a joint initiative of India and France**
  - It aims to build a reliable, sustainable and resilient supply chain in the biopharmaceutical sector.
  - It will coordinate the respective countries' bio policies, regulations, and research and development support measures.
  - It was launched in response to the drug supply shortages experienced during the Covid-19 pandemic.
5. The Reserve Bank of India (RBI) has decided to leave the repo rate unchanged. Which one of the following this likely indicate about the current economic situation?
- The economy is experiencing high inflation and the RBI wants to control it by tightening credit.
  - The economy is facing a slowdown and the RBI wants to stimulate growth by making credit cheaper.

- The RBI believes the current economic conditions are stable and there no need for immediate monetary policy adjustments.**

d) The RBI is waiting to see the impact of previous policy changes before taking further action.

6. Consider the following statements:
- Informal recycling workers are responsible for recycling a majority of plastics.
  - The Global Plastics Treaty is a significant attempt to establish a legally binding agreement aimed at reducing and eliminating plastic pollution.
  - The International Alliance of Waste Pickers (IAWP) aims to promote recycling technologies for waste management.

Which of the statements given above are correct?

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

7. Consider the following statements:
- Particulate matter (PM) is a mixture of tiny solid particles and liquid droplets floating in the air.
  - The "Air of the Anthropocene" project is an international effort that combines art and science to show air pollution in a visual way using light painting.

Which of the statement(s) given above is/are correct?

- 1 only
- 2 only
- Both 1 and 2**
- Neither 1 nor 2

8. It is a mechanism designed to facilitate cross-border transactions between India and other countries using their respective local currencies without the need for an intermediary currency like the US Dollar. Which one of the following frameworks helps in facilitating this?

- Regional Trade Facilitation (RTF) Framework
- Digital Payment Integration (DPI) Framework
- Local Currency Settlement (LCS) Framework**
- Cross-Border Currency Harmonization (CBCH) Framework

9. The primary objective of the Digital Payments Intelligence Platform proposed by the RBI is to:

- Increase the transaction limits for digital payments.
- Mitigate payment fraud risks and enhance the safety of digital transactions.**
- Promote the use of cryptocurrencies in digital payments.
- Standardize global trade regulations.

10. Senkaku Island is territorial dispute between

- China and Taiwan
- China and Japan**
- Japan and Philippines
- China and Philippines