

Prelims Topics

Financial Fraud Risk Indicator

Context

The Financial Fraud Risk Indicator of the Department of Telecommunications has helped prevent cyber fraud losses worth about ₹660 crore within just six months.

About Financial Fraud Risk Indicator (FRI)

- It is a risk assessment tool designed to flag mobile numbers that may be linked to financial fraud.
- A multi-dimensional analytics system developed under the Digital Intelligence Platform.
- **Mechanism:** Categorises mobile numbers into Medium, High, or Very High risk based on inputs from banks, telecom service providers, law-enforcement agencies, and citizen complaints.
- **Utility:** Helps banks and financial institutions issue early warnings, undertake enhanced due diligence, and block fraudulent transactions in time.

About Digital Intelligence Platform (DIP)

- A secure, real-time data-sharing platform connecting telecom operators, banks, fintech firms, and government agencies.
- **Coverage:** Enables large-scale onboarding of financial institutions for coordinated detection of cyber fraud.
- Includes over 1,000 organisations such as central security agencies, police forces of all States and Union Territories, banks, financial institutions, and social media platforms like WhatsApp.
- **Utility:** Facilitates faster intelligence sharing to detect, track, and disrupt the misuse of telecom identifiers.

Source: [PIB](#)

Punjab's New Holy Cities

Context

The Punjab government has granted the “Holy City” status to Amritsar, Anandpur Sahib, and Talwandi Sabo (3 of the 5 Sikh Takhts).

Effect of Holy Site Status

- The sale of liquor, tobacco, cigarettes, and meat will be prohibited within the city limits.
- To promote religious tourism, devotees will be offered additional transport facilities such as mini buses and e-rickshaws.

What is Takht?

- It means a **throne**, is a seat of **temporal authority for Sikhs**.
- **Akal Takht (Amritsar, Punjab):** Established in 1606 by Guru Hargobind, it is the highest seat of Sikh authority and symbolises the integration of *miri* (temporal power) and *piri* (spiritual authority).
- **Takht Sri Keshgarh Sahib (Anandpur Sahib, Punjab):** The sacred site where Guru Gobind Singh founded the Khalsa in 1699.
- **Takht Sri Damdama Sahib (Talwandi Sabo, Punjab):** Associated with Guru Gobind Singh’s final compilation of the Sikh scriptures.
- **Takht Sri Harimandir Ji Patna Sahib (Patna, Bihar):** Revered as the birthplace of Guru Gobind Singh.
- **Takht Sachkhand Sri Hazoor Sahib (Nanded, Maharashtra):** Marks the place of Guru Gobind Singh’s last days and his cremation in 1708.

Source: [Indian Express](#)

United Nations Convention on Negotiable Cargo Documents (Accra Convention), 2025

Context

The United Nations General Assembly has adopted a resolution endorsing the United Nations Convention on Negotiable Cargo Documents, also known as the Accra Convention, 2025.

About Accra Convention, 2025

- **Objective:** Creates a uniform legal framework for negotiable cargo documents and extends their use beyond maritime transport to multimodal transport involving rail, road, air, and sea.
- **Operational Flexibility:** Permits cargo to be sold, diverted, or pledged as collateral for financing while it is still in transit.
- **Legal Effect:** Treats negotiable cargo documents as legally equivalent to the physical delivery of goods.
- **Significance:** Enhances trade finance, promotes digitalisation of global trade, and improves efficiency in cross-border logistics.

Negotiable Cargo Documents (NCDs):

- Documents, in both paper and electronic form, that represent goods in transit.
- Grant transferable rights over the goods to the holder.

Source: [UN News](#)

SHAKTI Scholars – NCW Young Research Fellowship

Context

National Commission for Women launched SHAKTI Scholars - NCW Young Research

Fellowship to encourage policy-oriented research on women-related issues across India.

About SHAKTI Scholars - NCW Young Research Fellowship

- **Objective:** Promote multidisciplinary, evidence-based research that can inform laws, policies, and programmes for women's empowerment and protection.
- **Key Research Themes:** Women's safety and dignity, Gender-based violence, Legal rights and access to justice, Cyber safety, Implementation of the Prevention of Sexual Harassment (POSH) framework, Women's leadership and political participation, Health and nutrition, Education and skill development, Economic empowerment and labour force participation, Socio-cultural practices and work-life balance
- **Eligibility:**
 - Indian citizens aged 21–30 years
 - Minimum qualification: Graduation from a recognised institution
 - Preference to candidates pursuing or having completed post-graduation or higher research
 - Independent researchers with proven research capability are also eligible
- **Fellowship Support:**
 - Research grant of ₹1 lakh
 - Duration: 6 months
 - Funds released in phases based on research progress

Source: [DD News](#)

SIRT6 Enzyme

Context

Researchers have discovered a key molecular pathway involving the enzyme SIRT6 that plays an

important role in regulating brain ageing and neurodegeneration.

About SIRT6 (Sirtuin 6) Enzyme

- A longevity-associated enzyme that functions as a metabolic regulator and gatekeeper of tryptophan metabolism.
- Controls how tryptophan, an essential amino acid, is utilised in the brain.
- **Functions:**
 - When SIRT6 activity is maintained, tryptophan is efficiently balanced between energy-producing pathways and neurotransmitter synthesis.
 - With declining SIRT6 activity during ageing, tryptophan metabolism becomes dysregulated.

- This imbalance leads to the formation of neurotoxic byproducts, contributing to nerve cell damage and neurodegeneration.

About Tryptophan

- An essential amino acid required for cellular energy production.
- Serves as a precursor for neurotransmitters such as serotonin and melatonin, which regulate mood, sleep, and neural stability.

Source: [The Hindu](#)

