

September 14, 2026 – Dinamani Newspaper – Tit bits

I. Technology and Minerals should not be weaponised

(i) Warning Against Weaponization of Technology & Critical Minerals

- **Core Warning:** Prime Minister Narendra Modi warned that technology and critical minerals must not be used as weapons against other countries, as doing so blocks collective growth and prosperity.
- **Inclusivity & Context:** He emphasized that inclusivity in technology adoption is vital. His remarks carry significant weight amid China's export controls on critical minerals and its reluctance to share advanced technologies.
- **Global Audience:** PM Modi delivered this warning during the concluding session of the 18th BRICS Summit in New Delhi before international leaders, including Russian President Vladimir Putin, Chinese President Xi Jinping, and Iranian President Masoud Pezeshkian.

(ii) BRICS Philosophy & Global South Inclusivity

- **Summit Overview:** The 18th BRICS Summit, held under India's chairmanship, concluded in New Delhi after two days of deliberations.
- **Trust in Multilateralism:** PM Modi highlighted that global trust in BRICS is rising because the grouping listens to the voices of developing nations in the Global South, respects their experiences, and co-creates decisions rather than imposing them.
- **Unity in Diversity:** He noted that although BRICS nations are rooted in different realities, they are united for human welfare—with diversity as their identity, cooperation as their inspiration, and service to humanity as their progress.

(iii) Four Pillars & Global Challenge Response

- **Four Pillars:** Under India's leadership, BRICS focused on four core pillars: Resilience, Innovation, Cooperation, and Sustainability.
- **Building Resilience:** Strengthening resilience is critical to navigate geopolitical uncertainties, global conflicts, climate disasters, and supply chain disruptions that negatively affect ordinary citizens.
- **Adaptable Solutions:** Solutions developed within BRICS must not remain confined within the grouping; they must be easily accessible and adaptable to meet the specific needs of the Global South.
- **Health & Disaster Readiness:** BRICS agreed to establish an integrated early warning system to prevent and respond to infectious diseases, alongside formulating early warning data integration guidelines for disaster management.

(iv) Key Sectoral Initiatives & Digital Frameworks

- **Supply Chain Reliability:** The BRICS Logistics Supply Chain Cooperation Framework was introduced to make supply chains more resilient and trustworthy.
- **Startup Innovation Fund:** A BRICS Startup Innovation Fund has been proposed to foster innovative technological solutions.

- Digital Agriculture Framework: The BRICS Digital Agriculture Framework will link Artificial Intelligence (AI), geospatial technology, and Digital Public Infrastructure (DPI) directly to farmers' needs.
- Urban Mobility: A BRICS Urban Transport Centre has been established to facilitate the sharing of urban mobility best practices across member cities.

(v) Environmental Philosophy & Sustainability

- Reverence for Nature: In Indian civilization, nature is accorded the status of a mother.
- Harmony Between Growth and Environment: PM Modi reiterated India's belief that economic development and environmental protection are not mutually opposing but complementary, forming the bedrock of sustainability and our duty toward future generations.

(vi) Scale, Membership & Economic Weight of BRICS

- 11 Core Member States: The primary BRICS grouping consists of 11 major emerging economies: Brazil, Russia, India, China, South Africa, Egypt, Ethiopia, Iran, United Arab Emirates (UAE), Saudi Arabia, and Indonesia.
- 10 Partner Countries: Official partner nations include Belarus, Bolivia, Kazakhstan, Cuba, Malaysia, Nigeria, Thailand, Uganda, Uzbekistan, and Vietnam.
- Global Weight: BRICS member nations collectively represent 49.5% of the world's population and generate 40% of global Gross Domestic Product (GDP).

2. Iran-backed Houthi forces in Yemen carried out a series of attacks on Saudi Arabia using missiles and drones. Tensions have also increased as the Houthi forces have captured successive areas in Yemen and expanded their influence.

(i) A civil war has been ongoing in Yemen for around 12 years between Government forces and Houthi forces. Iran supports the Houthi forces, while Saudi Arabia and other countries support the Government forces. In retaliation for attacks by Israel and the United States on Iran, the Houthis periodically carry out attacks against Israel and Saudi Arabia, where U.S. military positions are located.

(ii) With Iran having closed the Strait of Hormuz, a major route for crude-oil tankers, Gulf countries have been using another strait near Yemen along the Red Sea—the Bab el-Mandeb Strait. In this situation, the Houthi forces recently captured a key island and the coastal city of Mokha in the Bab el-Mandeb Strait region. Through this, the Houthi forces have expanded their influence in Yemen.

(iii) The African country of Djibouti lies on the opposite side of the Bab el-Mandeb Strait. The United States, China, and Japan have military bases in that country. It is noteworthy that the Houthis have captured an island and a coastal city in the Bab el-Mandeb Strait region, located just 32 kilometres from Djibouti.

3. Kazakhstan's Elena Rybakina won the women's singles title at the US Open tennis tournament. This was her first US Open title.

(i) In the final, Rybakina defeated defending champion Aryna Sabalenka of Belarus. Having won the Australian Open, Rybakina claimed her second Grand Slam title of the year. Notably, she defeated Sabalenka in both tournaments to become champion.

4. At the International Para-Badminton tournament held in Japan, India's Pramod Bhagat won a gold and

a silver medal in two categories, while Sukant Kadam achieved the feat of winning his 100th career medal.

5. Financial Fraud Risk Index (FRI)

(i) Launch & Key Financial Impact

- The Financial Fraud Risk Index (FRI) was introduced on May 22, 2025, under the Digital Intelligence Platform (DIP) established by the Central Department of Telecommunications (DoT).
- Over its first 15 months of operation, the FRI facility successfully prevented cyber fraud financial losses exceeding ₹5,000 crore.
- Unlike traditional fraud responses where money is quickly moved through multiple fake (mule) accounts before complaints can be filed and accounts frozen, FRI prevents the loss in the split second before money actually leaves the user's bank account.

(ii) Operational Mechanism & Real-Time Prevention

- FRI is a modern security system that combines telecom data with Artificial Intelligence (AI) analytics.
- When a user initiates a transaction via a UPI application or banking app, automated background verification takes place in a fraction of a second.
- If suspicious activity is flagged, warning alerts are sent within one second to the involved banks and UPI applications, displaying an alert on the user's screen (e.g., "this number is risky") or automatically canceling the transaction.
- This mechanism prevents citizens from suffering financial loss and eliminates the need to visit police stations, register First Information Reports (FIRs), or undergo the process of getting bank accounts frozen.

(iii) Data Integration & Risk Classification

- The FRI platform integrates real-time intelligence gathered from three main sources:
 1. The Sanchar Saathi portal.
 2. The National Cyber Crime Reporting Portal (NCRP).
 3. Intelligence feeds from banking and telecommunications sectors.
- Data is analyzed in real time and categorized into three risk tiers: Medium Risk, High Risk, and Very High Risk.

(iv) Inter-Institutional Collaboration & Expansion

- In collaboration with the Reserve Bank of India (RBI) and the National Payments Corporation of India (NPCI), over 1,600 banks and UPI applications have been connected to the DIP platform.
- The platform's scope was expanded in partnership with the Securities and Exchange Board of India (SEBI) to block stock market frauds executed through fake Demat accounts and fraudulent trading apps.
- FRI risk indicators are also utilized to prevent unauthorized withdrawals from pensioner accounts and secure insurance policy issuances and claim settlements.

(v) Capacity Building & Public Participation



- The DoT conducted over 25 specialized training sessions for officials across 1,500 banks and financial institutions to ensure accurate usage of this technology.
- Public participation acts as the primary shield, where a single timely complaint by a citizen can save funds belonging to thousands of individuals.
- Citizens can download and install the 'Sanchar Saathi' app on Android and iOS devices to report cyber risks.

(vi) Broader Socio-Economic Benefits

- In addition to preserving ₹5,000 crore, FRI saves millions of formal complaints, conserves police investigative labor, and reduces severe mental stress for citizens.
- Protected individuals include pensioners targeted by fake KYC calls, small merchants attempting to transfer funds to fraudulent distributors, and new digital users alerted by real-time screen warnings.
- This technological framework strengthens trust and safety within India's growing digital economy.

