



## Organisation of the Islamic Cooperation & India

**For Prelims:** Organisation of Islamic Cooperation (OIC), UN Human Rights Council,

**For Mains:** Effect of Policies & Politics of Countries on India's Interests, India's relationship with OIC as an organisation

### Why in the News?

Recently, India has lashed out at the [Organisation of the Islamic Cooperation \(OIC\)](#) for being "communal minded" amid the [Karnataka hijab row](#).

### What is the recent Controversy Between OIC & India?

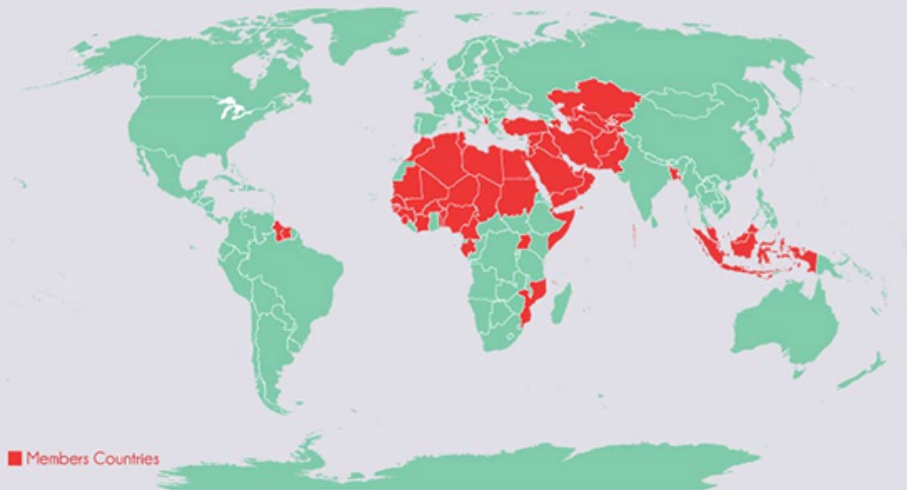
- **OIC Statement:** The OIC has called on the [UN Human Rights Council](#) to take “**necessary measures**” on the issue of Muslim girl students being told not to wear the hijab in Karnataka schools.
  - The OIC also urged India to “**ensure the safety, security and well being of the Muslim community while protecting their way of life**”.
- **India's Response:** India held that it is a democracy, and issues within the country are resolved in accordance with our **Constitutional framework and mechanism, as well as democratic ethos and polity**.
  - Further, India criticised OIC for being “**communal minded**” and “hijacked by vested interests” – a thinly veiled reference to Pakistan.

### What is the Organisation of Islamic Cooperation?

- **About:**
  - The OIC is the **second largest intergovernmental organisation** after the [United Nations](#) with a membership of 57 states.
  - It is the **collective voice of the Muslim world**.
    - It **endeavors to safeguard and protect the interests of the Muslim world** in the spirit of promoting international peace and harmony among various people of the world.
  - The Organisation of the Islamic Conference was established by the **First Islamic Summit Conference held in Morocco in September 1969**, to marshal the Islamic world after an act of arson at the **Al-Aqsa Mosque in Jerusalem** by a 28-year-old Australian in 1969.
  - **Headquarters:** Jeddah, Saudi Arabia.

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# What is OIC?



OIC- Organization of the Islamic Cooperation

It was founded in **1969**

First OIC Charter Adopted in

**1972**



Key Bodies of OIC:

Number of Member Countries

**57**

Founding Members **30**

- Council of Foreign Ministers
- General Secretariat
- Islamic Summit
- Al-Quds Committee

## What is the Status of India's relationship with OIC as an organisation?

- As a country with the **world's second largest Muslim community**, India had been invited to the founding conference at Rabat in 1969, but was humiliatingly ejected at Pakistan's behest.
- India stayed away because of a multiplicity of reasons:
  - It did not want to join an **organisation founded on religion**.
  - There was the risk that improving bilateral relations with individual member states would come under pressure in a grouping, **especially on issues such as Kashmir**.
- At the **45<sup>th</sup> session of the Foreign Ministers' Summit in 2018**, Bangladesh, the host, suggested that India, where more than 10% of the world's Muslims live, should be given **Observer status**, but Pakistan opposed the proposal.
- After building close ties with powerful members such as **UAE and Saudi Arabia**, India has been confident of riding over any statement by the grouping.
  - India has consistently underlined that J&K is an **"integral part of India and is a matter strictly internal to India"**, and that the **OIC has no locus standi on the issue**.
- In **2019**, India made its maiden appearance at the OIC **Foreign Ministers' meeting**, as a **"guest of honour"**.
  - This first-time invitation was seen as a **diplomatic victory for India**, especially at a time of heightened tensions with Pakistan following the Pulwama attack.

**Source: IE**

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## World Sustainable Development Summit 2022

**For Prelims:** World Sustainable Development Summit, Indian Initiatives Related to Sustainable Developments and Climate Change, Bonn Challenge, IUCN, CDRI.

**For Mains:** Inclusive Growth, Environmental Pollution & Degradation, Conservation, World Sustainable Development Summit, Indian Initiatives Related to Sustainable Developments and Climate Change

### Why in News?

Recently, the Prime Minister addressed the [The Energy and Resources Institute's](#) (TERI) [World Sustainable Development Summit](#).

### What is the World Sustainable Development Summit?

- **About:**
  - The World Sustainable Development Summit (WSDS) is the **annual flagship event of TERI**. It was **earlier known as Delhi Sustainable Development Summit. Instituted in 200.**
  - It **is the only Summit on global issues, taking place in the developing world.**
- **Objective:**
  - It has been **conceptualized as a single platform to accelerate action towards sustainable development and climate change.**
  - It aims **to bring together global leaders and thinkers in the fields of sustainable development, energy and environment** sectors on a common platform.

### What is TERI?

- TERI is a **non-profit research institute.**
- It **conducts research work in the fields of energy, environment and sustainable development** for India and the Global South.
- It was **established in 1974** as Tata Energy Research Institute and renamed to The Energy Resources Institute in 2003.

### What was India's Stand at the Summit?

- **Equitable Energy Access:**
  - India has **fulfilled its commitments by ensuring that equitable energy access to the poor remains a cornerstone** of its environmental policy.
  - These included initiatives such as 90 million households getting access to clean cooking fuel under the [Ujjwala Yojana scheme](#).
  - And farmers being encouraged to set up solar panels under the [PM-KUSUM scheme](#) where farmers could use and sell surplus power to the grid, which would promote sustainability and equity.
- **Reducing Emissions:**
  - Discussed the **LED bulbs distribution scheme (UJALA)** that has been running for over seven years that had reportedly **saved close to 220 billion units of**

**electricity** and **prevented 180 billion tonnes of carbon dioxide emissions** per year.

- The [National Hydrogen Mission](#) aims to tap into '[green hydrogen](#)' and it was up to the academic and research institutes such as TERI to come up with scalable solutions.
- **Ramsar Sites:**
  - Mentioned international recognition for India's efforts by the [International Union for Conservation of Nature \(IUCN\)](#) and India now having 49 [Ramsar sites](#) (wetlands) spread over more than 1 million hectares.
    - India is a **megadiverse country**. With **2.4% of the world's land area**, India accounts for nearly **8% of the world's species**.
- **Restoration of Degraded Land:**
  - **Restoring degraded land** has been one of the main focus areas since 2015 and more than **11.5 million hectares have been restored**.
  - India is **on track to achieve the national commitment of Land Degradation Neutrality** under the [Bonn Challenge](#).
  - India firmly believes in fulfilling all its commitments made under the [UNFCCC](#). India also raised its ambitions during [CoP-26 at Glasgow](#).
    - For example, India announced that **it will reach carbon neutrality by 2070** by 2030.
- **Coordinated Actions:**
  - Sustainability requires **coordinated action for the global commons**. India's efforts have recognised this inter-dependence.
    - Through the [International Solar Alliance](#), India's aim is "[One Sun, One World, One Grid](#)".
  - The **world must work towards ensuring availability of clean energy** from a world-wide grid everywhere at all times. This is the "**whole of the world**" approach that India's values stand for.
  - It also urged countries to act on the basis of globally agreed rules taking into account the principles of equity and **Common but Differentiated Responsibilities and Respective Capabilities** (acting on climate change based on national circumstances).
    - The [Paris Agreement](#) goals cannot be reached unless equity is implemented by all countries staying within their fair share of the global carbon budget.
- **Infrastructure for Resilient Island States:**
  - The [Coalition for Disaster Resilient Infrastructure \(C.D.R.I.\)](#), aims to build strong infrastructure in areas prone to frequent natural disasters.
  - On the side-lines of CoP-26, India also launched an initiative called "[Infrastructure for Resilient Island States](#)".
    - The Island Developing States are the most vulnerable and hence need urgent protection.
- **Launched LIFE - Lifestyle For Environment Initiative:**
  - LIFE is about making lifestyle choices to improve our planet. LIFE **will be a coalition of like-minded people across the world** who will promote sustainable lifestyles.
  - They will be called 3Ps - **Pro Planet People**. This global movement is the Coalition for LIFE.

## What is Sustainable Development and Climate Change?

- **Sustainable Development:**
  - Sustainable development is **development that meets the needs of the present without compromising the ability of future generations to meet their own needs**.
  - This most widely accepted definition of Sustainable Development was given by the **Brundtland Commission in its report 'Our Common Future' (1987)**.
    - [Sustainable Development Goals \(SDGs\)](#) are a global effort that has one major objective — achieving a better future for all.
- **Climate Change:**
  - It is a **long-term change in the average weather patterns** that have come to define Earth's local, regional and global climates.
  - Climate data records provide evidence of climate change key indicators, such as global land and ocean temperature increases, [rising sea levels](#), ice loss at Earth's poles and in mountain glaciers, frequency and severity changes in extreme weather such as

[hurricanes](#), [heatwaves](#), [wildfires](#), [droughts](#), [floods](#) and precipitation, and cloud and vegetation cover changes, to name but a few.

[Source: TH](#)

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## New India Literacy Programme

**For Prelims:** New India Literacy Programme, National Education Policy 2020

**For Mains:** Need to Educate Youth and their role in the Development of the country, Government Policies & Interventions

### Why in News?

Recently, a new scheme “**New India Literacy Programme**” for the period FYs 2022-2027 to cover all the aspects of Adult Education to align with [National Education Policy 2020](#) has been approved.

- It is also in line with [Budget](#) 2021-22, which announced that increased access to resources, online modules covering the entire gamut of adult education will be introduced.
- The estimated total outlay of the scheme is Rs.1037.90 crore which includes Central share of Rs. 700 crore and State share of Rs. 337.90 crore respectively for the FYs 2022 -27.
- Term “**Adult Education**” will be replaced by “**Education For All**”.

### What is the objective of the New India Literacy Programme?

- To **impart not only foundational literacy and numeracy** but also to cover other components which are necessary for a citizen of the 21<sup>st</sup> century.
- Other components include:
  - **Critical life skills** (including financial literacy, [digital literacy](#), commercial skills, health care and awareness, child care and education, and family welfare).
  - **Vocational skills development** (with a view towards obtaining local employment).
  - **Basic education** (including preparatory, middle, and secondary stage equivalency).
  - **Continuing education** (including engaging holistic adult education courses in arts, sciences, technology, culture, sports, and recreation, as well as other topics of interest or use to local learners, such as more advanced material on critical life skills).

### How will the Scheme be Implemented?

- The scheme will be implemented **through volunteerism through online mode**.
  - The training, orientation, workshops of volunteers, may be organized through face-to-face mode. All material and resources shall be provided digitally.
- **School will be Unit** for implementation of the scheme.
  - Schools to be used for conducting surveys of beneficiaries and Voluntary Teachers.

### Who will be Covered under the Scheme?

- **Non-literates** of the age of 15 years and above in all states/UTs in the country.
- The target is **5 (five) crore learners @ 1.00 crore per year** by using “**Online Teaching, Learning and Assessment System (OTLAS)**” in collaboration with National Informatics Centre, NCERT and NIOS.

## Why is such a Scheme Needed?

- As per **Census 2011**, the absolute number of non-literates of the country in 15 years and above age group is 25.76 crore (Male 9.08 crore, Female 16.68 crore).
- Also, in consideration of the progress of persons certified as literates being to the tune of 7.64 crore under the **Saakshar Bharat programme** implemented during 2009-10 to 2017-18, it is estimated that currently around **18.12 crore adults are still non-literate in India**.

## What are the other Initiatives taken in this Direction?

- **National Skill Development Corporation (NSDC):** It aims to **promote skill development** by catalyzing the creation of large, quality and for-profit vocational institutions. It acts as a catalyst in skill development by providing funding to enterprises, companies, and organizations that provide skill training.
- **Digital India Programme:** It pulls together many existing schemes by restructuring and re-focusing them and then implementing them in a synchronized manner.
- **Pradhan Mantri Gramin Digital Saksharta Abhiyan:** It is one of the largest initiatives of the country with the target of making citizens digitally literate.
- **National Digital Literacy Mission:** It aims to empower at least one person per household with crucial digital literacy skills by 2020.
- **Samagra Shiksha:** It is an integrated scheme for school education extending from pre-school to class XII to ensure inclusive and equitable quality education at all levels of school education.

## Way Forward

- There is a need for real emancipation of the people. Education systems across the world should provide the training required for children and working adults so that they can learn to read and write. National educational plans should include schooling for children and literacy training for adults as parallel elements.

[Source: TH](#)

## Banning Chinese Apps

**For Prelims:** Location of China and other countries around it.

**For Mains:** Economic Impact of Banning Chinese Apps, Government Policies & Interventions, India China Relations.

## Why in News?

Recently, the **Ministry of Home Affairs** has recommended a **ban on 54 Chinese mobile applications**, including the popular game Garena Free Fire over **concerns related to privacy and national security**.

- In 2020, the government also **banned TikTok** and other popular short video apps from China.
- The decision to ban such apps in India is **not only a geopolitical move** but also a **strategic trade manoeuvre** that can have significant economic impact.
- Earlier, it was found that **India's trade with China in 2021 crossed USD125 billion** with imports from China nearing a record USD100 billion, underlining continued demand for a range of Chinese goods, particularly machinery.



## What are the Pros of the Decision?

- **Help in Serving Nation's Tech Market:**
  - Banning these Chinese websites and applications to the Indian public effectively allows our home-grown IT talent to focus on the newly arrived Internet user.
    - Big tech firms from Silicon Valley (US) and China in both hardware and software have been in a tussle over the Indian consumer, but India's focus remains on exporting IT services while paying little attention to servicing our own nation's tech market.
- **No Longer Reliance on Passive Diplomacy:** Banning these apps also sends a clear message from India that **it will no longer be a victim of China's Nibble and Negotiate policy** and will review the norms of engagement.
  - **Standoff in Ladakh** Continues.
- **Hurting Chinese Ambition:** The ban may affect one of China's most ambitious goals, namely to become the **digital superpower of the 21<sup>st</sup> century**.
  - In its attempt to dominate the rest of the world, the **Chinese Internet industry needs India's 500-plus million netizens** to continue to act as a training ground for the **Artificial Intelligence** algorithms they put together.
- **Recognising Importance of Data:** India's app ban, and consideration of related restrictions on telecom hardware and mobile handsets, is based on the recognition that data streams and digital technology are a new currency of global power.

## What are the Cons of the Decision?

- **Data Privacy Issue Not Limited to Chinese Apps:** In recent times apps were banned on reports of stealing and transmitting users data in an unauthorised manner to servers which have locations outside India.
  - However, data privacy and data security concerns are **not limited only to Chinese apps**.
- **India's Economic Dependencies on China:** The ban on Chinese mobile apps is a relatively soft target, as **India remains reliant on Chinese products** in several critical and strategically

sensitive sectors.

- **No Replacement Available:** After the removal of more than 118 Chinese apps, Indian techies have started trying to fill the holes with copycat replacement websites and applications. But faithful copies are not enough for us to make full use of China's exit.

## Way Forward

- The primary Indian IT **objective must shift from servicing others to providing for ourselves.**
- In the absence of Chinese tech, Indian entrepreneurs **should not simply look to replace what the existing firms** have so far been providing but they should **focus instead on providing services and products of high quality** that will be used by everyday Indians across the country.
  - The **aim of providing netizens with the same services** across diverse markets is overarching — regional barriers created by language exist within our own nation.
  - These provide an accretion of excellent smaller markets, with opportunities for specialised Internet services created for a local community, by the community itself.
- The **fundamental focus of the new digital products** that plan to emerge in the growing market should be to **provide for hyper-regional necessities and preferences.** With this in mind, there are several commercial opportunities available.
  - For example, apps and services that provide specific market prices, local train and bus routes, allow for non-traditional banking and lending, education, health, online sales, classified advertising, and so on.

[Source: TH](#)

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## Bonafide Plea of Juvenility

**For Prelims:** Constitutional and Legal Provisions related to Children, United Nation Convention on the Right of the Child (UNCRC), National Commission for Protection of Child Rights, 2005.

**For Mains:** Evolution of Juvenile Justice System, Objective of the Juvenile Justice System, Issues related to children.

## Why in News?

Recently, the [Supreme Court](#), while dismissing an appeal challenging the decision of the Punjab and Haryana High Court, held that **a plea of juvenility has to be raised in a bonafide and truthful manner.**

- The Court said that **if a document of dubious nature is relied on to seek juvenility, the accused cannot be treated to be juvenile** keeping in view that the law is a beneficial legislation.
- Juvenile offenders (age below 18 years) are given protection under the **Juvenile Justice (Care and Protection of Children) Act, 2000 (JJ Act).**
- Under **Section 7 A of the JJ Act**, an accused person can raise the **'claim of juvenility'** before **"any court, at any stage, even after the final disposal of the case".**

## How the Juvenile Justice System Evolved in India?



- **Definition of Juvenile Justice System:** The juvenile justice system concerns children who have conflicted with the law and need care and protection.
  - In India, a person **below the age of 18 years is considered a juvenile.**
  - Minor is a person who has not attained the age of full legal responsibility and the **juvenile is a minor who has committed some offence or needs care and protection.**
  - In India, any child **below the age of 7 years** can not be convicted of any crime because of the **doctrine of Doli incapax** which means incapable of forming intent to commit a crime.
- **Main Objective of the Juvenile Justice System:** To rehabilitate young offenders and **give them a second chance.**
  - The main reason for this protection is that **children's brains are not fully developed** and they **do not have a complete sense of wrong and right.**
  - When parents have **poor parenting skills, abusive home, violence in the home,** a single parent who left their children for a long time unsupervised.
  - The influence of **news, movies, web series, social media, and lack of education** are also reasons why children indulge in criminal activities.
- After the independence of India, the constitution provided some provisions under the [fundamental rights and Directive principles of state policy](#) to protect and develop children.
- **Children Act, 1960:** This act prohibited the imprisonment of children in any circumstances and provided care, welfare, training, education, maintenance, protection, and rehabilitation.
- **Juvenile Justice Act, 1986:** The Juvenile justice act 1986 came into force to provide uniformity of the Children Act and set the standard for protection of juveniles as per the **1959 United Nations declaration of the child.**
  - In 1959, the United Nations General Assembly adopted the Declaration of the Rights of the Child.
- **Juvenile Justice (care and protection of children) Act, 2000:** The Government of India repealed the Juvenile Justice Act (JJA) and came up with a new Act, **the Juvenile Justice (care and protection of children) Act, 2000.**
  - It had much better terminology such as **'conflict with the law' and 'need care and protection'.**
  - Juveniles who have a conflict with law are handled by the juvenile justice board and juveniles who need care and protection are handled by the child welfare committee.
  - In 2006 Amendment was made in the Juvenile Act to make clear that juvenility is considered from the date when a crime is committed.
- **Juvenile Justice (care and protection of children) Act, 2015:** It replaced the Juvenile Act 2000.
  - This act was passed by the parliament after much controversy and protest. It has introduced many changes in existing law.
  - This act **allows juveniles involved in the heinous crimes age group between 16-18 are treated as adults.**
  - Making the juvenile justice system more responsive and according to the changing circumstances of society.
  - The Act gives a clear definition of orphaned, abandoned, surrendered children and provides an organized system for them.
- **Juvenile Justice (care and Protection) Amendment Act 2021:** Recently, Parliament passed the [Juvenile Justice \(care and Protection\) Amendment Act 2021.](#)
  - The amendment provides strength to the provision of protection and adoption of children.
  - There are many adoption cases pending before the court and to make proceedings of the court faster now the power is transferred to the district magistrate.
  - Amendment provides that the district magistrate has the authority to issue such adoption orders.

## What are Other Legal Frameworks for Welfare of the children?

- [The Protection Of Children from Sexual Offences Act \(POCSO\), 2013](#)
- [Child Labour \(Protection and Regulation\) Act, 2016](#)
- [United Nation Convention on the Right of the Child \(UNCRC\)](#)
- [National Commission for Protection of Child Rights, 2005](#)

## Darkathon-2022

**For Prelims:** Darknet, Darkathon.

**For Mains:** Darknet and related Concerns.

### Why in News?

The **Narcotics Control Bureau (NCB)** launched a '**Darkathon**' for cyber experts to **find effective solutions to unravel the anonymity of markets** in the dark web.

- The role of NCB as the nodal agency on the matter of drug law enforcement in India has gained prominence in recent times.

### What is Darkathon-2022?

- The competitors will have **to provide a “solution” based on crawling of darkweb to identify and catalog darknet markets selling drugs** with a mechanism to automatically add new markets and drop inactive ones, identify drug traffickers based in India and the drugs on sale and digital footprinting of active drug traffickers.
- The **number of drug seizures from parcel or courier consignments increased by almost 250% in India after the outbreak of the pandemic** and a good number of them are linked to drug trafficking through darknet markets.

### What is Darknet and Concerns?

- **About: Internet consists of three layers:**
  - The **first layer is public**, consisting of sites that one uses frequently such as Facebook, Twitter, Amazon and LinkedIn. This layer makes up only 4% of the entire internet.
  - The **second layer, the deep web**, is a network where data is stored in inaccessible databases (i.e. cannot be accessed through traditional search engines like Google). It is used to provide access to a specific group of people.
    - The data is generally sensitive and private (government private data, bank data, cloud data etc), so kept out of reach.
  - The **third layer is the darknet** which is also known as a part of the 'Deep Web'. It is a network built over the internet which is encrypted.
    - It is basically a layer of the Internet accessible only by using special software like TOR (The Onion Router), or I2P, which stands for Invisible Internet Project.
    - Anything present on the dark web will not be pulled up in internet searches, thereby offering a high degree of anonymity.
- **Concerns over Darknet:**
  - In February 2016, in a study titled 'Cryptopolitik and the Darknet', researchers analysed content over the TOR network.
    - Of the 2,723 websites they could classify by content, 1,547 - 57 % - hosted illicit material ranging from drugs (423 sites), illegitimate pornography (122) and hacking (96), among others.
  - There were also reports of log-in details of streaming sites like Netflix being sold on the

dark web marketplaces for cheap rates.

- The network is also used by several activists especially those living under oppressive regimes to communicate without any government censorship.
- The TOR network was used by activists during the [Arab Spring](#).

▪ **Darknet and India:**

- The Information Technology Act, 2000 deals with cybercrime and comes under the Ministry of Electronics and Information Technology. There are only six sections in the law that deal with cybercrime.
- With the changing times, India needs a code of criminal procedures dealing with cybercrime that would come under the Ministry of Home Affairs, which deals with policing issues.
- Also, there is a need for police, trained in changing cyber trends who are dedicated only to cybercrime and not transferred to other police units.

[Source: ET](#)

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## Origami Metamaterials

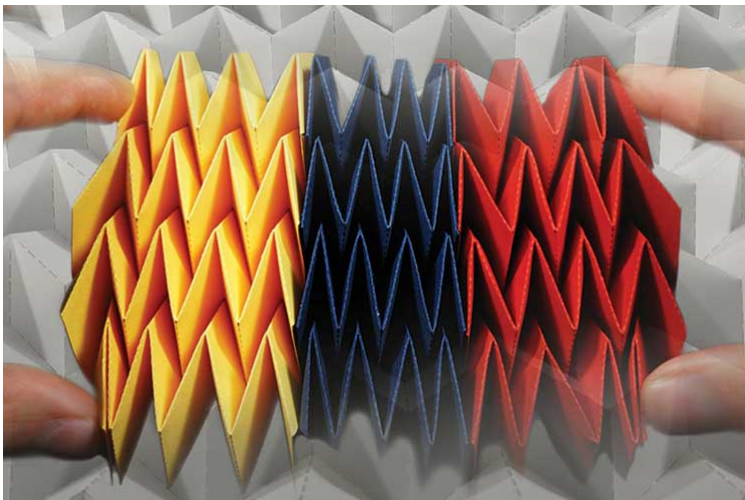
**For Prelims:** Origami Metamaterials, Metamaterials and its properties

**For Mains:** Achievements of Indians in Science & Technology

### Why in News?

Researchers from **Indian Institute of Technology Madras** have developed such a material, called Origami metamaterials which could have many uses.

- These combine the **Japanese art of paper folding (origami)** and the existing material of choice and fold it to obtain desired properties.



### What are the Origami Metamaterials?

- Researchers have developed a **special class of origami metamaterials** which show a constant value of **Poisson Ratio** when subjected to stress.
  - When a **material is crushed or stretched along a particular direction**, it undergoes a

modification in the perpendicular, or lateral, direction.

- The **ratio between the deformation along the force and the deformation in a direction lateral** to the force is called the Poisson ratio. The Poisson ratio **can be positive or negative**.
- In order to be useful, **materials need to maintain a constant Poisson ratio** when they crumble under pressure. However, they are prone not to do so, and the Poisson ratio varies as they deform.
- The benefit is that the **observed property does not depend** on whether it is made from a **sheet of paper, polymer or metal** but under impact the sheet folds up along the creases.

## What are Metamaterials?

- Metamaterials are **smart materials that have a wide range of properties** and can be so different from each other that there isn't a definition for them, although what they all have in common is that they are from an artificial origin.
- This means that **they aren't found in nature** and have been created by people.

## What are the Properties of the Metamaterials?

- Apart from their artificial origin, metamaterials are characterized because they have **unusual electromagnetic properties**, coming from their structure and arrangement and not from their composition.
- This is similar to what happens with **graphite, diamond and graphene**, since they are all made of carbon, but due to their structure, they have very different properties.
- One of the properties that can vary the metamaterials can be, for example, that the **material has a negative refractive index**.
  - This makes **these materials of great importance in optics** and electromagnetism applications.

## What are the Potential Applications of Metamaterials?

- Potential Applications of Metamaterials include **optical filtering, medical devices, remote aerospace operations**, sensor detectors, solar power management, crowd control, radomes, antenna lenses, and even **earthquake** protection.
- **Lenses made of metamaterials** may even enable imaging below the diffraction limit that prevents conventional optical lenses from magnifying any further.

[Source: TH](#)

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## Fintech Open Hackathon

### Why in News

[NITI Aayog](#), in association with PhonePe (Digital Payment Service Provider), will be hosting the **first-ever open-to-all Fintech Open Hackathon** that aims to showcase path-breaking solutions for the fintech ecosystem.

### What is fintech?

- Fintech describes **an emerging financial services sector in the 21<sup>st</sup> century**.
- Originally, the **term applied to technology applied to the back-end of established consumer and trade financial institutions**.
- Since the end of the first decade of the 21<sup>st</sup> century, the term has expanded to include **any**

**technological innovation in the financial sector**, including innovations in financial literacy and education, retail banking, investment and even crypto-currencies like bitcoin.

## What is a Fintech Open Hackathon?

- The Hackathon will provide an opportunity for innovators, digital creators and developers from all over India **to think, ideate and code**. Winning teams stand to win exciting cash prizes **worth Rs 5 lakhs**.
- Participants at the hackathon need to use any open-data [APIs \(Application Programme Interface\)](#) like PhonePe Pulse along with frameworks such as [Account Aggregator](#) as a foundation **to power the following use cases**:
  - Alternate risk models for Lending, Insurance or Investments with focus on [financial Inclusion](#).
  - Innovative Products that use the power data signals for various demographics and Geos for broader adoption of financial services.
  - Improved Visualization and Derived intelligence based on the [Digital payments](#) data.
  - The final app that participants come up with must incorporate one of the above.
- Participants can use data sources like **PhonePe Pulse, the Open Government Data Platform and RBI (Reserve Bank Of India) reports on payments to build** on their submission.
- In addition, they can access any other **open data platforms that they are aware of along with the Setu AA Sandbox or the Setu Payments Sandbox to develop their hacks**.
- By the end of the event, participants will be required to present a working prototype of their hack to the judges, post which each hack will be judged based on certain parameters.

**[Source: PIB](#)**

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