



## The Unified Payments Interface (UPI)

### ❖ Context

- Indian travelers to Europe would soon be able to make payments from their Indian bank accounts using the Unified Payments Interface (UPI).

### ❖ Key Highlights

- It will be **mandatory for users to have-**
  - An **Indian bank account with a UPI** activated on their accounts.
  - An **app** to make UPI payments, like the BHIM app.
- The service will be **available at point-of-sale terminals deployed by Worldline.**
- NPCI's card network **RuPay will also be accepted.**
- The payments made by customers using UPI will be **charged in the local currency and not INR.**
- This will attract a currency conversion charge levied by the banks, as it is in the case of card payments.

### ❖ Unified Payments Interface (UPI)

- **About :**
  - The UPI was **launched in 2016.**
  - It is **operated by the National Payments Corporation of India (NPCI).**
- **Functioning :** UPI operates on top of the **Immediate Payment Service (IMPS)** which was created by the NPCI for immediate fund transfers.

- UPI-based payments **function broadly through 3 steps.**
  - **First**, one's bank account is mapped to a **Virtual Payment Address (VPA).**
    - A VPA **eliminates the risk of mentioning account details** in every transaction.
    - It can be created in a couple of minutes using a UPI app.
    - The only prerequisite is that your bank account be linked to a mobile number.
  - Secondly, a **Payment Service Provider** (typically a bank) takes care of the **to-and-fro transactions** to this VPA.
  - Finally, the **UPI software organizes the fund movement** from a customer's VPA to a target VPA and completes the transaction.

### ❖ Side Note

- Globally, **UPI is accepted in Bhutan, Nepal and UAE.**
- It is likely to go live in **Singapore later this year.**
- In the financial year 2022, (FY22), UPI enabled 45.6 billion transactions, worth \$1 trillion, making it the best-performing real-time payment ecosystem in the world.

## Param Kamrupa

### ❖ Context

- President of India, recently inaugurated 'PARAM KAMRUPA' Supercomputer facility and a high-power active and passive component laboratory of SAMEER at Indian Institute of Technology, Guwahati.



### ❖ Key Highlights

- The Param Kamrupa, one of its kind supercomputers in the North East region.
- Param Kamrupa will provide advance computing, healthcare techniques along with solutions for many issues to this region.
- Param-Kamrupa is a state-of-the-art supercomputer set up under the National Supercomputing Mission (NSM).

### ❖ About SAMEER:

- SAMEER, headquartered at Mumbai, is a research & development institute set up under the Ministry of Electronics and Information Technology.
- This facility will provide a platform for scientists to carry out research and development activities in different areas of high-power microwave engineering.
- The SAMEER laboratory will enable research and development-assisted critical applications in the defence sector and other industries.

- The institute operates to promote science and technology in the field of radio frequency and microwave electronics, electro-magnetics, opto-electronics, millimetre wave technology and allied areas. SAMEER has centers at **Chennai, Kolkata, Visakhapatnam and Guwahati.**

### ❖ Significance

- Many components of this super computer developed indigenously.
- Such type of technological development will make India as one of the world leaders in super computing and enhance our country's capacity in solving challenges of the nation as well as for the world.
- With this facility, IIT Guwahati will be able to carry out research on weather and climate, bioinformatics, computational chemistry, molecular dynamics, artificial intelligence (AI), machine learning, data science, etc.

## PM-DevINE

### ❖ Context

- Recently cabinet has approved new Scheme "Prime Minister's Development Initiative for North East Region (PM-DevINE) for the remaining four years of the 15th Finance Commission.

### Face to Face Centres



## ❖ Key Highlights

- The new Scheme, PM-DevINE, is a Central Sector Scheme with 100% Central funding and will be implemented by Ministry of Development of North Eastern Region (DoNER).



- Efforts will be made to complete the PM-DevINE projects by 2025-26 so that there are no committed liabilities beyond this year.
- PM-DevINE will lead to creation of infrastructure, support industries, social development projects and create livelihood activities for youth and women, thus leading to employment generation.

- Measures would be taken to ensure adequate operation and maintenance of the projects sanctioned under PM-DevINE so that they are sustainable.
- PM-DevINE will provide support to infrastructure and social development projects which may be larger in size and will also provide an end-to-end development solution instead of isolated projects.

- PM Development Initiative for the North East will be implemented through the North Eastern Council.
- Will fund infrastructure in the spirit of PM Gati Shakti and social development based on health needs of the North East.
- Will specifically benefit youth and women of the North East.
- An initial Rs. 1,500 crore will be made and an initial list of projects too given in Annexure of the Budget speech.

- Announcement of PM-DevINE is yet another instance of the importance being attached to the development of NE Region by the Government.

- The objectives of PM-DevINE are to:
  - Fund infrastructure convergently, in the spirit of PM Gati Shakti;
  - Support social development projects based on felt needs of the NER;
  - Enable livelihood activities for youth and women;
  - Fill the development gaps in various sectors.

## Pilot Whales

### ❖ Context

- Some 477 pilot whales have died after stranding themselves on two remote New Zealand beaches over recent days.



### ❖ Key Highlights

- Pilot whales** are cetaceans belonging to the genus **Globicephala**.
- The two extant species are the long-finned pilot whale (*G. melas*) and the short-finned pilot whale (*G. macrorhynchus*).
- The two are not readily distinguishable at sea, and analysis of the skulls is the best way to distinguish between the species.
- Between the two species, they range nearly worldwide, with long-finned pilot whales living in colder waters and short-finned pilot whales living in tropical and subtropical waters.



- Pilot whales are among the largest of the oceanic dolphins, exceeded in size only by the orca.
- They and other large members of the dolphin family are also known as blackfish.
- Pilot whales feed primarily on squid, but will also hunt large demersal fish such as cod and turbot.

## Hesaraghatta Grasslands

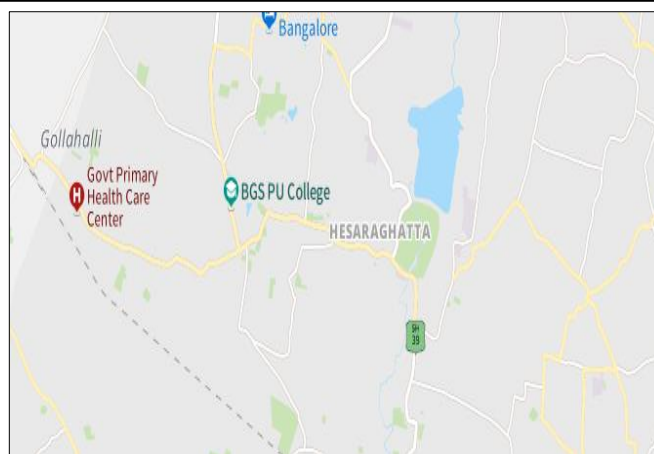
### ❖ Context

- Recently an urban ecologist wrote to Karnataka Chief Minister to convene a state wildlife board meeting at the earliest and clear the proposal to declare Hesaraghatta grasslands as a conservation reserve.



### ❖ Key Highlights

- The Hesaraghatta lakebed in Karnataka spans an area of about 1912 acres.
- The 356 acres of grassland surrounding the lakebed is the last remaining grassland habitat in the Bengaluru region.
- A unique piece of land where biodiversity thrives, around 235 species of birds, 400 species of insects and 100 butterfly species have been spotted at these grasslands.



### ❖ Key Issues

- Despite its ecological importance, Hesaraghatta lacks the protection it deserves.
- This piece of pristine land constantly faces various threats – from tourists.

## News in Between the Lines

### Face to Face Centres



## Section 66A



### ❖ Context

➤ The Supreme Court recently ordered States and police forces to stop prosecuting free speech on social media under Section 66A of the Information Technology (IT) Act which was declared unconstitutional by the court in a judgment.

### ❖ About Section 66A

- Section 66A of the IT Act, of 2000 made it a punishable offence for any person to send offensive information using a computer or any other electronic device.
- The provision also made it punishable for a person to send information that they believed to be false. Even sending emails for causing annoyance, inconvenience, or to deceive or mislead the recipient about the origin of the message was punishable under this section.

## Retail Inflation



### ❖ Context

➤ Retail inflation accelerated to a five-month high of 7.41% in September, 2022 from 7% in August, 2022 as food inflation surged sharply to 8.41% in September - the steepest level in 22 months.

### ❖ Key Highlights

- This is the ninth month in a row that inflation has exceeded the 6% upper tolerance threshold mandated for the RBI.
- **Rural Inflation** - 7.56% (September), 7.15 (August).
- **Urban Inflation** - 7.27% (September), 6.72 (August).

### ❖ About Retail Inflation

- Retail inflation is tracked by CPI.
- The CPI tracks the change in retail prices of goods and services which households purchase for their daily consumption.
- It measures the changes in prices from a retail buyer's perspective.
- CPI data is published by the National Statistical Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI). Wholesale inflation, which is tracked by the Wholesale Price Index, measures inflation at the level of producers.

## Tana Bhagat Movement



### ❖ Context

➤ Tribals of the Tana Bhagat sect are demanding complete self-rule in the Latehar district of Jharkhand.

### ❖ About Tana Bhagat

- **Tana Bhagat Movement** (1914-1920) was a movement in Chhotanagpur area of British India against the policies of the local British authorities and exploitative business practices of local zamindars, mostly by Oraon people.
- Tana Bhagats were formed by Oraon saints Jatra Bhagat and Turia Bhagat.
- Jatra Bhagat of Gumla, Ranchi proclaimed that he was divinely ordained to establish a new sect, the Tana sect, which was markedly different from the Oraon community.
- The Tanas sought to reorder the Oraon society by opposing the traditional leadership of the pahan (Oraon priest) and mahto (village representative in secular affairs), and by rejecting the practices of spirit worship and sacrifice.
- In its earlier phase it was called as Kurukh Dharma.
- Kurukh is original religion of the Oraons.

## Collective Security Treaty Organization (CSTO)



### ❖ Context

➤ Recently Kyrgyzstan announced the cancellation of Collective Security Treaty Organization (CSTO) command staff exercises.

### ❖ Key Highlights

- The CSTO is an intergovernmental military alliance in Eurasia consisting of 6 post-Soviet states: **Armenia, Belarus, Kazakhstan, Kyrgyzstan, Russia & Tajikistan**
- The Collective Security Treaty has its origins in the Soviet Armed Forces, which was replaced in 1992 by the United Armed Forces of the Commonwealth of Independent States, and was then itself replaced by the successor armed forces of the respective independent states.

## Split Verdict



### ❖ Context

- Recently, the **Supreme Court** delivered a **split verdict** in the Karnataka hijab ban case.

### ❖ Key Highlights

- One of the two judges on the Bench **uphold the March 15 order of the Karnataka High Court** validating the government's ban, and the **other set aside the High Court ruling**.
- With the two-judge Bench divided in its view, the **matter was directed to be placed before Chief Justice of India (CJI) U U Lalit** for appropriate directions.

### ❖ About Split Verdict

- A split verdict is passed **when the Bench cannot decide one way or the other in a case**, either by a unanimous decision or by a majority verdict.
- Split verdicts **can only happen when the Bench has an even number of judges**.
- This is why **judges usually sit in Benches of odd numbers** (three, five, seven, etc.) for important cases.
- **After the verdict :**
  - In case of a split verdict, **the case is heard by a larger Bench**.
  - The larger Bench to which a split verdict goes **can be a three-judge Bench of the High Court**, or an **appeal can be preferred before the Supreme Court**.

## Rythu Bharosa Kendras (RBKs)



### ❖ Context

- Recently, an **Ethiopian delegation** led by the country's Agricultural Minister came to Andhra Pradesh (AP) **to study the first-of-its kind RBKs**.

### ❖ Key Highlights

- The RBKs are unique **seeds-to-sales, single-window service centres for farmers** that have been set up across the state.
- They are a **one-stop solution to all farmers' needs and grievances**.
- RBKs sell pre-tested quality **seeds, certified fertilisers and animal feed**.
- Farmers can **purchase or hire farm equipment**, and even sell their produce at the prevailing MSP in the RBKs.
- RBKs also **provide services like soil testing and make recommendations - on which crops to sow**, and quantity and type of fertiliser to be used.
- The state government also **pays crop insurance, procures grains, and makes payments to farmers through the RBKs**.
- Over 10,700 RBKs and multi-functional kiosks with digital Aadhar authentication equipment — have been set up across the state.
- The Centre has recently nominated the RBK concept for the Food and Agriculture Organisation's **"Champion" award**.

## Armed Forces Battle Casualties Welfare Fund (AFBCWF)



### ❖ Context

- Defence Minister Rajnath Singh will launch a website 'Maa Bharati Ke Sapoot' enabling citizens **to contribute for the Armed Forces Battle Casualties Welfare Fund, AFBCWF on 14 Oct 2022**.

### ❖ Key Highlights

- AFBCWF is a **Tri-service fund**.
- It is being utilized for the **grant of immediate financial assistance of ex-gratia**, to the Next of Kin and dependents of Battle Casualties.
- There has been a **strong public sentiment and requests** from patriotic citizens, corporate heads, or industry captains, to contribute to the cause of the welfare of the soldiers and their families.
- This website is being launched to facilitate patriotic Indians to partner in this noble cause.
- Bollywood actor **Amitabh Bachchan** to be the 'Goodwill Ambassador'.
- AFBCWF has been set up under the **Department of Ex-Servicemen Welfare (ESW), Ministry of Defence**.

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