

Tokenisation for Credit and Debit Card Transactions

❖ Context

- According to the Reserve Bank of India (RBI), all credit and debit card information used for online, in-app and point-of-sale (POS) transactions must be replaced with distinct tokens.

❖ Key Highlights

- Now, **merchants, payment aggregators and payment gateways** will not be able to save crucial customer credit and debit card details.
- Crucial details could be **3-digit CVV and expiry date**.
- Tokenization is **not mandatory**.
 - Those who don't want to create a token can carry on with their transaction as usual by manually entering their card information.

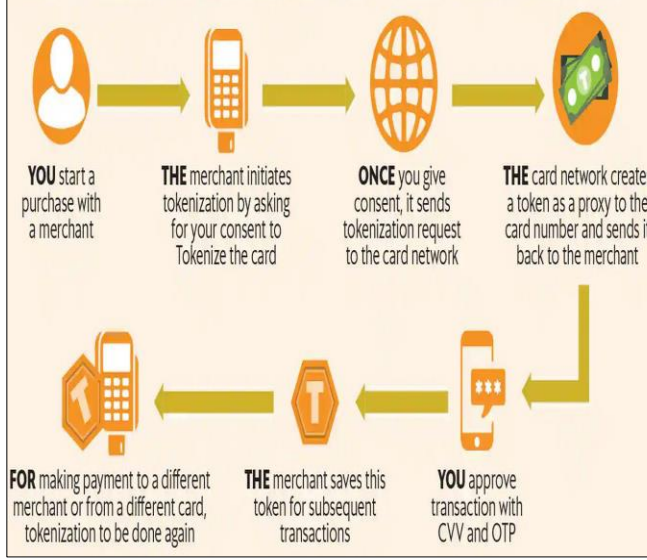
❖ About Tokenization

- Tokenisation refers to the **replacement of actual card details with a unique alternate code** called the 'token'.
- Token shall be unique for a **combination of card, token requester and the device**.

❖ Benefits of Tokenization

- The RBI seeks to **increase security** by tokenizing cards.
- It will **facilitate transactions and speed up checkouts** because the card won't need to be punched in for any purchases.
- It **enables users to store a digital replica of their card** on their smartphone.
- **Carrying a physical card is not necessary**.

What should a cardholder do under tokenization?



Supreme Court Judgement on Safe and Legal Abortion

❖ Context

- Recently, the Supreme Court ruled that **single and unmarried women with pregnancies between 20 and 24 weeks** are entitled to access the same safe and legal abortion care as married women.



❖ Key Highlights

❖ Supreme Court Ruling

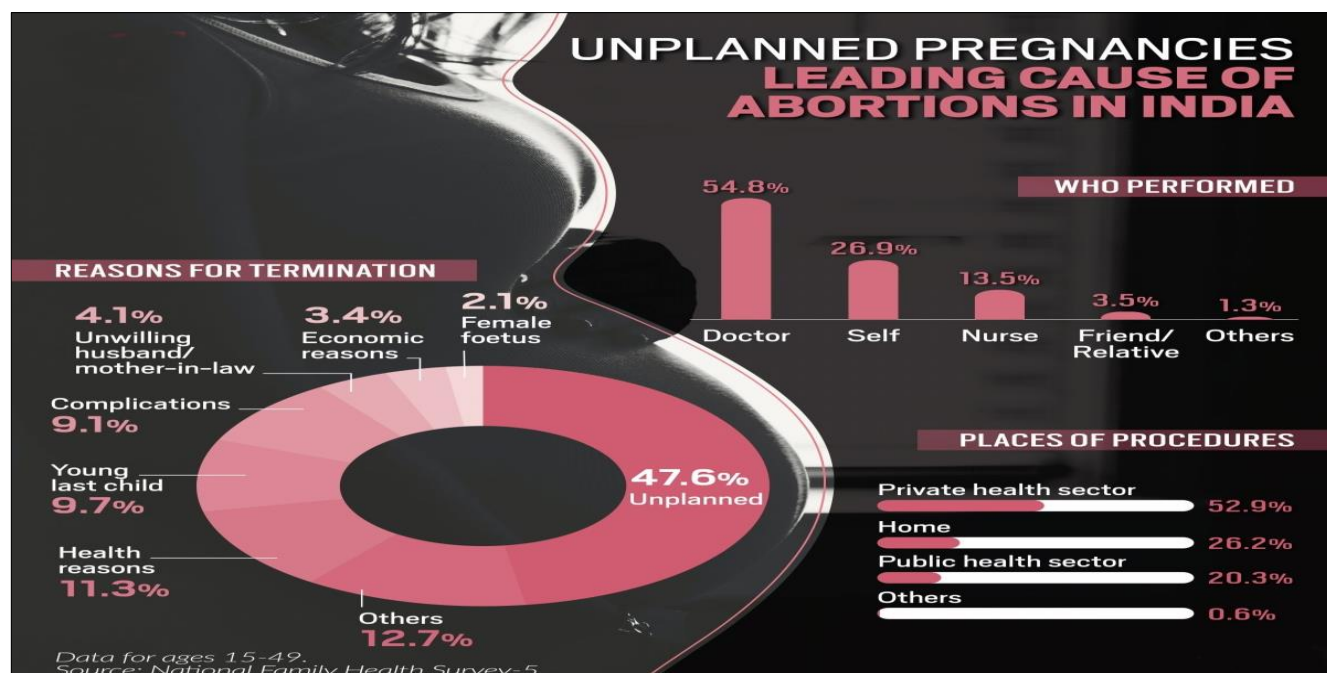
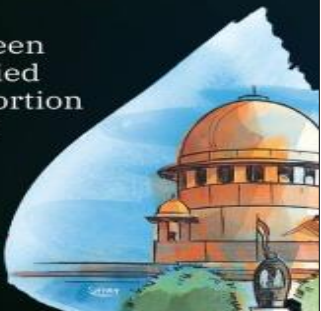
- Rights available to married women under **Medical Termination of Pregnancy Act, 1971**, to abort a foetus will also be available to unmarried ones.
- The distinction between married & unmarried women under the abortion laws is **"artificial & constitutionally unsustainable"** and **perpetuates the stereotype** that only married woman are sexually active.

❖ The Medical Termination of Pregnancy Act

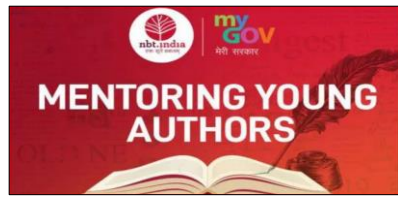
- **The MTP (Amendment) Act, 2021**, had introduced a key change in Section 3 by extending the **upper limit for termination of pregnancy from 20 to 24 weeks**
- For **pregnancies up to 20 weeks**, termination is allowed under the **opinion of one registered medical practitioner**.
- For **pregnancies between 20-24 weeks**, requires the opinion of **two registered medical practitioners in this case**.
- For **pregnancies within 20 weeks, termination can be allowed if-**
 - The continuance of the pregnancy would involve a risk to the life of the pregnant woman or of grave injury to her physical or mental health;
 - There is a substantial risk that if the child was born, it would suffer from any serious physical or mental abnormality.

WHAT SUPREME COURT SAID ON ABORTION RIGHTS

- Rights available to married women under **Medical Termination of Pregnancy Act, 1971**, to abort a foetus will also be available to unmarried ones.
- The distinction between married and unmarried women under the abortion laws is "artificial and constitutionally unsustainable" and **perpetuates the stereotype that only married woman are sexually active**.



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Mentoring Young Authors

❖ Context

- The Ministry of Education, Department of Higher Education, recently launched **YUVA 2.0 - Prime Minister's Scheme for Mentoring Young Authors**.

❖ Key Highlights

- It is an Author Mentorship programme to train young and budding authors (below 30 years of age) in order to promote reading, writing and book culture in the country, and project India and Indian writings globally.

HIGHLIGHTS	
➤	TO MENTOR budding young writers (below 30 years)
➤	Themes: Unsung Heroes, Freedom Fighters, National Movement etc
➤	Selection through All India Contest (https://www.mygov.in)
➤	Contest Period: 1st June–31st July 2021
➤	Total 75 authors to be selected
➤	Selected authors to be announced on 15th August 2021
➤	Winner entries to be ready for publication by 15th December 2021
➤	Published books to be launched on 12th January 2022 on YUVA DIVAS (National Youth Day)
➤	Scholarship: Rs.50,000 per month for a period of six months

- It has been launched in 22 different Indian languages and English.
- The launch of **YUVA 2.0 (Young, Upcoming and Versatile Authors)** is in tune with the Prime Minister's vision to encourage the youth to understand and appreciate India's democracy.
- **The THEME:** 'Democracy (institutions, events, people, constitutional values – past, present, future)' in an innovative and creative manner.

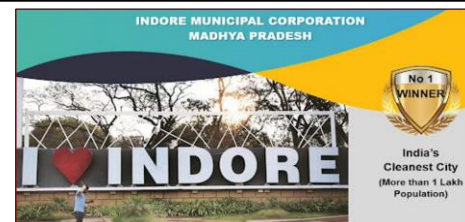
❖ Significance

- India tops the chart in youth population being **66% of the total**, waiting to be tapped for capacity building and thereby nation building.
- The selected young authors will interact with some of the best authors of the world, participate in literary festivals etc.
- The scheme will help to develop a stream of writers who can write on various facets of **Democracy in India encompassing the past, present and future**.
- Besides, it will also provide a window to the aspiring youth to articulate themselves and present a comprehensive outlook of Indian Democratic values at domestic as well as international platforms.
- This scheme has been conceptualized on the premise that the 21st century India needs to groom a generation of young authors to create ambassadors of Indian literature.

Indore : Cleanest City of India

❖ Context

- Indore has been adjudged the cleanest city of India for the sixth year in a row, while Madhya Pradesh is the cleanest state in the country.



❖ Key Highlights

- **Surat** is the second cleanest city and **Navi Mumbai** comes a close third in the category of cities with a population more than a lakh.
- In the population category of less than one lakh, Panchgani and Karad from Maharashtra bagged the first and third positions respectively, while Patan from Chhattisgarh bagged the second position.
- **Tirupati** received the best city award in Safai Mitra Suraksha category, while Haridwar in Uttarakhand received the award for the best Ganga town in more than one lakh population cities.
- Shivamogga in Karnataka received the fast mover city award.
- The State awards saw Madhya Pradesh emerge as the Cleanest State in the category of "more than 100 Urban Local Bodies", relegating Chhattisgarh, the cleanest State of the previous three years, to second place. Maharashtra emerged as third cleanest State.

- Similarly, Tripura got the cleanest State award in the "less than 100 urban local bodies category", dislodging Jharkhand, which had won in the past two consecutive years.
- Jharkhand and Uttarakhand received the second and third spots respectively.

Swachh Survekshan Awards 2022			
More than 100K population			
TOP 5 CITIES			
RANK/ULB	CITY	SCORE	
1	INDORE (MP)	7,146	
2	SURAT (GUJ)	6,925	
3	NAVI MUMBAI (MAHA)	6,853	
4	GVMC VIZAG (AP)	6,701	
5	VIJAYAWADA (AP)	6,699	
BOTTOM 5 CITIES			
RANK/ULB	CITY	SCORE	
96	GORAKHPUR (UP)	4,457	
97	REWA (MP)	4,451	
98	DAMOH (MP)	4,451	
99	VAPI (GUJ)	4,450	
100	AGRA (UP)	4,441	
Less than 100K population			
TOP 5 CITIES			
RANK/ULB	CITY	SCORE	
1	PANCHGANI (MAHA)	6,396	
2	PATAN (C'garh)	6,239	
3	KARHAD (MAHA)	6,213	
4	LONAVALA (MAHA)	5,990	
5	KARJAT (MAHA)	5,786	
BOTTOM 5 CITIES			
RANK/ULB	CITY	SCORE	
96	WAI (MAHA)	5,097	
97	ADBHAR (C'GARH)	5,093	
98	SHAHDOL (MP)	5,091	
99	SANAWAD (MP)	5,089	
100	GADARWARA (MP)	5,065	

Bill to Decriminalise Minor Offences

❖ Context

- Commerce Ministry's **Department of Promotion of Industry and Internal Trade (DPIIT)** will seek Cabinet approval for **The Ease of Doing Business and Ease of Living (Amendment of Provisions) Bill, 2022** – a bill decriminalising minor offences.



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❖ Key Highlights

- This bill proposes to rationalise around 110 provisions across 35 Acts administered by 16 ministries or departments, while adding this is to help reduce the burden on the judiciary.
- The bill seeks to decriminalise imprisonment provisions related minor offences to trivial procedural violations from 35 Acts.
- The idea is to replace imprisonment with penalties or graded punishment.
- Some of these proposals include compounding offences for failing to apply for registration and using a vehicle without permit under Motor Vehicles Act, 1988, removing imprisonment of up to six months for trespassing or pasturing of cattle or permitting cattle to trespass in forest areas under the Indian Forests Act.

- In a bid to enhance ease of doing business and living, the bill proposes a four-pronged strategy focused on-
 - simplifications,
 - digitisation,
 - decriminalisation of provisions for minor offences and
 - elimination of redundant laws/rules.

EASE OF DOING BUSINESS BILL

- Bill to rationalise 110 provisions across 35 Acts. They are administered 16 ministries/departments
- Provisions not invoked many times. But presence creates fear among industry
- Acts include Securities Act, Food Corporation Act, Warehousing Corp Act, NHB

- Act, Metrology Act
- Other include Prevention of Control of Pollution Act, Trade Marks Act, Patent Act
- Minor offences include removal of imprisonment restricting marine products, removal of jail term for non-filing of returns, jail punishment for vehicles without permit

New Action Plan to Tackle Air Pollution in Delhi

❖ Context

- The Revised Graded Response Action Plan (GRAP) - a set of measures followed to tackle air pollution in Delhi and its adjacent areas according to the severity of the situation - came into force recently.



❖ Key Highlights

- The environment department will be using the new real-time source apportionment system which will help identify the sources of air pollution in real time and the data will be available from October 20, 2022.
- The green war room will monitor violations and redress complaints and grievances in keeping with the practice being followed for the last two years.
- GRAP has now been classified under four different stages of adverse air quality in Delhi:
 - Stage I - 'Poor', if the Air Quality Index (AQI) is from 201-300;
 - Stage II - 'Very Poor' if AQI ranges from 301-400;
 - Stage III - 'Severe', if AQI is 401-450; and
 - Stage IV - 'Severe Plus', if the AQI is above 450).

THE 15-POINT WINTER ACTION PLAN

Action plan in October to fight air pollution in winter



- 1 Stubble burning
- 2 Dust pollution
- 3 Vehicular pollution
- 4 Open waste burning
- 5 Industrial pollution
- 6 Green war room and green app
- 7 Hot spot
- 8 Real time apportionment study (by IIT Kanpur)
- 9 Smog Towers
- 10 E-waste eco park
- 11 Increasing green area/plantation
- 12 Urban farming
- 13 Promoting eco club activity / public participation
- 14 crackers and
- 15 Dialogue with the central government and neighbouring states

- Earlier, the authorities would implement the measures only after the PM2.5 and PM10 concentration touched a particular threshold. This time, restrictions will be based on AQI values rather than PM2.5 and PM10 concentration.

Matadata Junction

❖ Context

- Election Commission to launch Matadata Junction, a year-long voter awareness program on All India Radio.

❖ Key Highlights

- The weekly program covers all aspects of the Voter ecosystem and shall be broadcast every Friday on the All India Radio network.
- Each Program will be based on a particular Theme on the Electoral process.
- All the 52 Themes are aimed at encouraging all eligible citizens and especially the young and first time voters to vote and make an informed decision during the elections.
- Quiz, Experts' interviews, and songs produced by the SVEEP (Systematic Voters' Education and Electoral Participation) Team of the ECI shall be carried in every episode.

- The program shall be produced in 23 languages - Assamese, Bengali, English, Gujarati, Hindi, Kannada, Kashmiri, Konkani, Malayalam, Manipuri, Marathi, Nepali, Oriya, Punjabi, Sanskrit, Sindhi, Tamil, Telugu, Urdu, Bodo, Santhali, Maithili & Dogri.

Launch of Matdata Junction

52 episode weekly series

By Hon'ble Commission

3rd October 2022, Monday

Rang Bhawan Auditorium, Akashvani Bhawan, New Delhi

माननीय आयोग द्वारा

मतदाता जंक्शन

52 एपिसोड की साप्ताहिक श्रृंखला

का शुभारंभ

3 अक्टूबर 2022, सोमवार

रंग भवन सभागार, आकाशवाणी भवन, नई दिल्ली

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News in Between the Lines

Burkina Faso



❖ Context

➤ Recently, the world powers condemned the **second coup this year in the deeply poor and restive West African country, Burkina Faso.**

❖ About Burkina Faso

- Burkina Faso, **landlocked country** in western Africa.
- The country occupies an **extensive plateau.**
- Its geography is **characterized by a savanna** that is grassy in the north and gradually gives way to sparse forests in the south.
- It is a **former French colony.**
- It has **experienced numerous coups** since independence from France in 1960.
- Since 2015, the country has been **fighting an Islamist insurgency** that spilled over from neighbouring Mali.
- This has **fuelled anger in the military and damaged the once important tourist industry.**
- Burkina Faso is **bounded by Mali** to the north and west, **Niger** to the northeast, **Benin** to the southeast, and **Côte d'Ivoire, Ghana, and Togo** to the south.

Vande Bharat Train 2.0



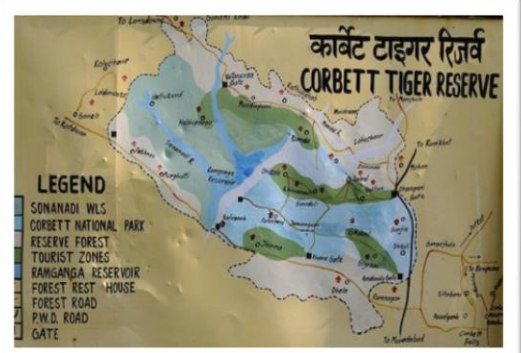
❖ Context

➤ Recently, Prime Minister inaugurated the new **Vande Bharat trainset.**

❖ Key Highlights

- PM had also inaugurated the Vande Bharat when it was **first launched in Delhi in 2019.**
- This train is the **third in the Vande Bharat series.**
- **Major Upgrades:**
 - This train reaches a **top speed of 160 km per hour in 129 seconds**, around 16 seconds faster than its predecessor.
 - It is **38 tonnes lighter** than the last one.
 - It also has a **better riding index** (lower the better) of 3.26 at 180 km per hour, from the earlier 3.87.
 - **Safety features** : The new train comes fitted with the automatic anti-collision system Kavach, which the previous trains did not have.
 - All the seats are recliner seats. Executive Coaches have the added feature of **180-degree rotating seats.**

Corbett Tiger Reserve



❖ Context

➤ A dispute has erupted between the Forest Survey of India and the Uttarakhand Forest Department after 6421 trees were cut in the Corbett forest area for Prime Minister dream project **Pakhro Kalagarh Tiger Reserve division.**

❖ Key Highlights

- FSI is a premier national organisation under the Union ministry of environment, forest and climate change, and is responsible for assessing and monitoring the forest resources of the country regularly.
- It was also brought to notice that apart from the illegal felling of trees in Corbett Tiger Reserve (Asia's first national park that has a maximum density of tigers from anywhere in the world), several illegal buildings within the core area of Corbett Tiger Reserve were constructed by Uttarakhand forest officials.

❖ About Corbett Tiger Reserve

- The park was named as the 'Hailey National Park' and was later renamed as 'Corbett National Park' after James Edward Corbett the noted hunter turned conservationist of the area.
- The area came under '**Project Tiger**' in 1971 when Gov. of India launched this ambitious conservation project.
- Corbett tiger reserve is located in **Ramnagar** in Nainital district.
- The total area of Tiger Reserve extends **1288.31 sq. kms** spreading over three districts of Uttarakhand viz., Pauri, Nainital and Almora.

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