

Merchant Discount Rate (MDR)

❖ Context

- The **Payment Council of India** has sought the **rollback of zero MDR** regime for payments made through **UPI & RuPay Debit cards**

❖ Key Highlights

❖ What is MDR?

- It is a **fee charged to merchants** for processing of payments made through UPI, digital wallets, debit & credit card
- With proliferation of digital payments, most merchants have set up the payment service facility at the cost of a fee (often **1-3%**)
- **Payments through UPI or RuPay Debit card do not attract MDR** while other debit cards fees has been capped at 0.9%
- **Digital payments**, especially through UPI & digital wallets, have **shot up over the last year** in terms of value & volume both
- **Union cabinet** has recently **approved a Rs. 1300 crore package** as reimbursement to banks as compensation for zero MDR, as well as to boost digital payments

❖ Why seek rollback?

- The PCI , largest industry body for digital payment aggregators, expects a loss of **Rs. 5500 crores** from zero MDR
- They hope that some relief may then be used to further expand the digital payments infrastructure

❖ Impact of rollback

- **UPI payments account for more than half of the digital transactions**
- The move can result in more charges for customers, especially in rural & semi-urban areas, which in turn can harm the proliferation

Submission on Agriculture Mechanization

❖ Context

- In a major boost to promote precision farming in India, the **Union Ministry of Agriculture and Farmers Welfare** has issued **guidelines to make drone technology affordable** to the stakeholders of this sector.

❖ Key Highlights

❖ New Guidelines

- Envisages **granting upto 100% of the cost of agriculture drone** or Rs. 10 lakhs, whichever is less, as grant for **purchase of drones** by the Farm Machinery Training & Testing Institutes, ICAR institutes, Krishi Vigyan Kendras and State Agriculture Universities for **taking up large scale demonstrations** of this technology on the farmers' fields.
- The **Farmers Producers Organizations (FPOs)** would be eligible to receive grants up to **75%** of the cost of agriculture drone for its demonstrations on the farmers' fields.
- **Agriculture graduates establishing Custom Hiring Centers** would be eligible to receive **50%** of the basic cost of the drone and its attachments or up to Rs.5 lakhs in grant support for drone purchases.
- **40%** of the basic cost of drone and its attachments or Rs.4 lakhs, whichever less would be available as financial assistance for drone purchase by **existing Custom Hiring Centers** which are **set up by Cooperative Society of Farmers, FPOs and Rural entrepreneurs.**

- The **drone operations** are being permitted by the **Ministry of Civil Aviation (MoCA)** and **Director General of Civil Aviation (DGCA)** through the conditional exemption route.
- The **Department of Agriculture & Farmers Welfare** has also brought out **Standard Operating Procedures (SOPs)** for use of **Drone application with pesticides** for crop protection in agricultural, forestry, non-cropped areas, etc. and for **Drone Application in Spraying for Soil and Crop Nutrients.**
- ❖ About the mission
- The **Ministry of Agriculture and Farmers Welfare** launched the sub mission in **2014-15** with the objectives of **increasing the reach** of farm mechanization to **small and marginal farmers** and to the regions & **difficult areas** where farm power availability is low.
- Among the states, **farm power availability in Punjab, Haryana, Western Uttar Pradesh and western part of Rajasthan is higher than the National average of 1.84kW/ha.**
- It provides financial assistance for - setting up of Farm Machinery Banks for Custom Hiring, Hi-tech Hubs, beneficiaries hiring machinery, performance testing of machinery

Face to Face Centres



Saraswati River

❖ Context

- Recently, the Haryana and Himachal Pradesh governments signed a Memorandum of Understanding (MoU) for the construction of a dam in an attempt to revive the Saraswati river.

❖ Key Highlights

- The construction of a dam will be in Himachal Pradesh in 77 acres, near the Adi Badri area of Haryana's Yamuna Nagar district.
- The estimated cost of the project is ₹215.35 crore.

❖ Benefits:

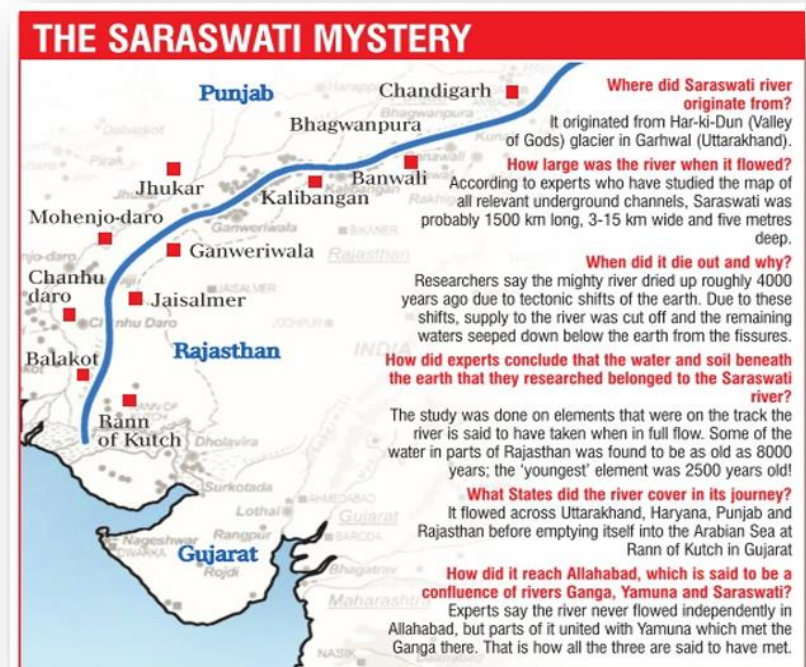
- It will help in water conservation in the region.
- It would fulfill the drinking water and irrigation water requirements.
- Both the governments would be free to develop tourism projects.
- Other infrastructure facilities would be created that may be required for the welfare and development of local people from their own resources.

❖ About Saraswati River

- The Saraswati River is one of the main Rigvedic rivers mentioned in the scripture Rig Veda and later Vedic and post-Vedic texts.
- It had originated from Kapal tirth in the Himalayas in the west of Kailash, was flowing southward to Mansarovar and then taking a turn towards west.
- The river flowed through Haryana, Rajasthan and North Gujarat.
- It also flowed through Pakistan before meeting Western Sea through Rann of Kutch and was approximately 4,000 km in length.
- The river had two branches: western and eastern. The Himalayan-born Satluj "of the PAST", which flowed through the channels of present-day Ghaggar-Patialwali rivulets, represents the western branch of the ancient river.
- On the other hand, Markanda and Sarsuti represented the western branch of Saraswati, known as Tons-Yamuna.
- The confluence of the branches was near Shatrana, 25 km south of Patiala. And suddenly, it flows across the desert (Rann of Kutch) and meets the gulf of western sea.

❖ Evidences

- **Hydrogeological evidences**
 - Lunkaransar, Didwana and Sambhar, the Ranns of Jaisalmer, Pachpadra, etc. are a few of the notable lakes, formed as a result of the changes.
- **Archeological evidences**
 - Most of the archeological sites of the-then civilization are located on the Saraswati river basin. (Harapaan sites)
- **Evidences from Remote Sensing and GIS**
 - A remote sensing study of the Indian desert reveals numerous signatures of palaeochannels in the form of curvilinear and meandering courses, which is identified by the tonal variations.
 - The Saraswati River could be traced through these palaeochannels as a migratory river.



Netaji Subhas Chandra Bose

❖ Context

- Recently, the government has decided to install a grand statue of Netaji Subhas Chandra Bose at India Gate to commemorate his 125th birth anniversary and as part of the year long celebrations.

❖ Key Highlights

- The statue, made of granite, shall be a fitting tribute to the immense contribution of Netaji in India's freedom struggle.
- During the programme, Prime Minister will also confer the Subhas Chandra Bose Aapda Prabandhan Puraskars, for the years 2019, 2020, 2021 and 2022 in the investiture ceremony.
- This award is instituted to recognize and honor the invaluable contribution and selfless service rendered by individuals and organizations in India in the field of disaster management.

Face to Face Centres

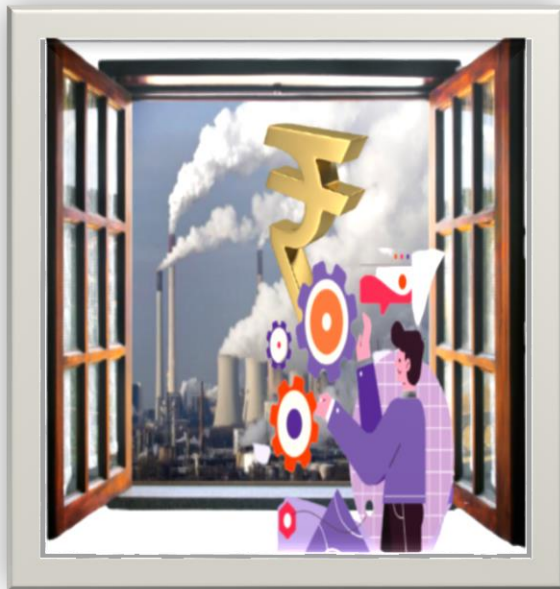
❖ About Subhas Chandra Bose

- **Birth- 23 January, 1897** in Cuttack, Orissa
- **Death- 18 August, 1945**, in a hospital in Taiwan.
- His birthday is celebrated as **“PARAKRAM DIWAS”** (23 January)
- He was **influenced by the teachings of Swami Vivekananda and Ramakrishna** after reading their works at the age of 16.
- In 1920 he **passed the civil service examination**, but in April 1921,
 - After hearing of the nationalist turmoil in India, he **resigned** his candidacy.
- He **joined the Non-Cooperation Movement** and actively participated in the **Salt Satyagraha of 1930**.
- He **opposed the suspension of the Civil Disobedience Movement** and signing of the Gandhi-Irwin Pact in 1931.
- He started the **newspaper 'Swaraj'**.
- In **1938 (Haripura) he was elected president** of the Indian National Congress.
 - **Formed a national planning committee**, which formulated a policy of broad industrialization.
- In **1939 also at Tripuri, he won the presidential elections** against Gandhi's candidate Pattabhi Sitarammaya.
- He **founded a new party, 'the Forward Bloc'**.
 - The prime objective was to consolidate the political left and major support base in his home state Bengal.
- During world war-2 he formed the **Azad Hind Government and the Indian National Army**.



News in Between the Lines

National Single Window System



❖ Context

- The National Single Window System (NSWS) should be taken to the Indian diplomatic missions across the world, said Commerce and Industry Minister

❖ Key Highlights

- A **digital platform launched by the DPIIT & Invest India in Sep 2021** to serve as a guide for investors to identify and to apply for approvals as per their business requirements.
- Currently the platform supports approvals across **32 Central Departments and 14 State governments**
- It granted its **first approval to a vehicle scrappage facility in Gujarat** which has the capacity to process 67,000 vehicles. This particular project was processed under NSWS in 63 days.
- NSWS provides the following online services: -
 - **Know Your Approval (KYA) Service:** an intelligent information wizard that generates a list of approvals required by any business to commence operations for guidance purposes.
 - **Common Registration Form**
 - **State registration form**
 - **Applicant dashboard**
 - **Document repository**
 - **E-Communication module**

PM-WANI

❖ Context

- At the **3rd WiFi India virtual summit 2022**, DoT secretary highlighted the importance of public WiFi

❖ Key Highlights

- In Dec 2020, the Union Government approved the scheme (PM WiFi access network Initiative) for setting up of **WiFi networks across the country** to improve wireless internet connectivity.

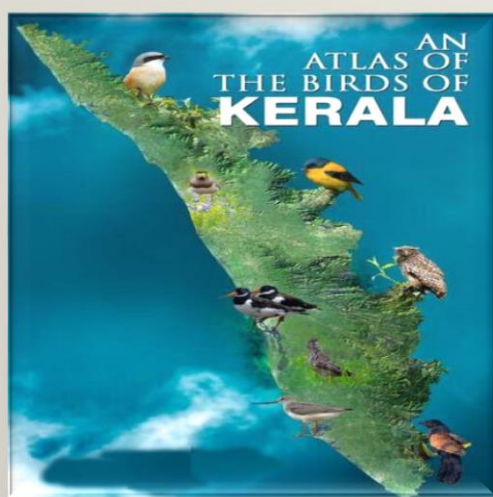


PM WANI Yojana



- The WiFi is provided through **public data offices (PDOs)** for which **no license, registration or any other fees, is applicable**
- Like a PCO, PDO allows users to connect to a public WiFi system for a limited session depending on the internet pack chosen by the user
- The internet packages can either be charged on per minute or per hour basis by the PDOs
- Under the scheme, **more than 56000 access points have been deployed**
- **National Digital Communication Policy** set the target of setting up **10 MN by 2022**
- It is estimated that it would generate potentially **20-30 MN job** opportunities in small & medium scale sectors

Kerala Bird Atlas(KBA)



❖ Context

- Recently, Kerala got its first ever scientific bird atlas.

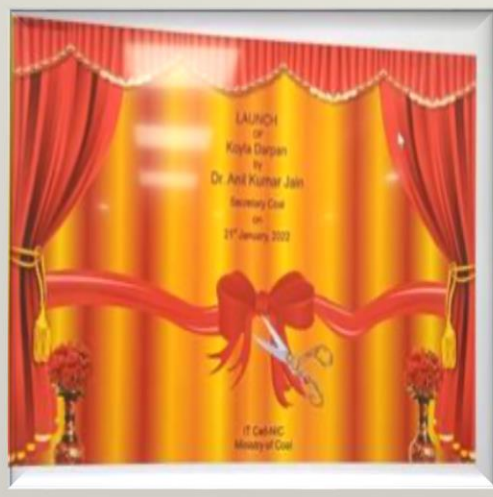
❖ Key Highlights

- It is **believed to be Asia's largest bird atlas** in terms of geographical extent, sampling effort and species coverage.
- KBA has been **Conducted as a citizen science-driven exercise** with the participation of over 1000 volunteers of the bird watching community.
- KBA was **prepared based on systematic surveys held twice over 60 days a year** during the wet (July to September) and dry (January to March) seasons between 2015 and 2020.
- KBA has created **strong benchmark information about the distribution and abundance of bird species** across all major habitats, giving momentum to futuristic studies.
- The **KBA accounts for nearly three lakh records of 361 species**, that includes, 94 very rare species and 103 rare species.

❖ Key Findings

- **Species count was higher during the dry season** than in the wet season.
- The **species richness and evenness were higher in the northern and central districts** than in the southern districts.
- **Most of the endemics were concentrated in the Western Ghats** while the **threatened species were mostly along the coast.**

Koyla Darpan Portal



❖ Context

- Koyla Darpan portal has been launched in order to share **Key Performance Indicators (KPIs)** related to the Coal Sector.

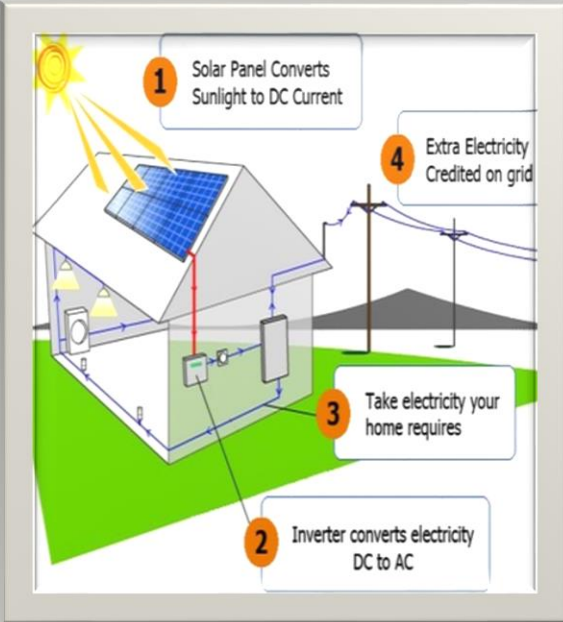
❖ Key Highlights

- The portal has the following KPIs -
 1. Coal/Lignite Production,
 2. Coal/Lignite Offtake,
 3. Exploration Data,
 4. Central Sector Schemes,
 5. Status of Coal Stock in Thermal Power Plants,
 6. Infrastructure Projects,
 7. Allocation of Blocks (CMSP/MMDR),
 8. Monitoring of Major Coal Mines(CIL),
 9. Coal Price.

- The portal is **accessible through the website of the Ministry of Coal** for maximum public outreach



Solar Rooftop Scheme



❖ Context

- Recently, The Ministry of New & Renewable Energy said **households are free to get rooftop solar panels installed by themselves** or by any vendor of their choice.
- **A photograph of the installed system for distribution utility is sufficient** to avail benefits or subsidy under the government scheme.

❖ Key Highlights

- Earlier under the rooftop solar scheme, **the households were required to get that from the listed vendors only to avail the benefits and subsidy** under the scheme.

❖ About Solar Rooftop Scheme

- **Ministry-** New and Renewable Energy.
- **Implemented by-** Local Electricity Distribution Companies (DISCOMs) in the states.
- **Aim-** Achieving the final capacity of 40,000 MW from Rooftop Solar Projects by 2022.
- **Major Objectives-**
 - To promote the **grid-connected SPV rooftop and small SPV power generating plants.**
 - To **mitigate the dependence on fossil fuel.**
 - To **encourage environment-friendly Solar electricity generation.**
 - To facilitate **investment in the solar energy sector** by the private sector, state government and the individuals.
 - To create an enabling environment for the **supply of solar power from rooftop and small plants to the grid.**
- The Ministry is providing a **40% subsidy for the first 3 kW** and **20% subsidy beyond 3 kW and upto 10 kW** of solar panel capacity.
- The **residential consumer has to pay the cost of rooftop solar plants** by reducing the subsidy amount given by the Ministry as per the prescribed rate to the vendor.

Plastic Park in Ganjimutt



❖ Context

- Plastic Park in Ganjimutt gets final approval from Ministry of Chemicals and Fertilisers.
- That the project will be implemented by a special purpose vehicle (SPV) incorporated by KIADB with a total project cost of Rs 6277 lakh including a Central grant of Rs 3138.775 lakh.

❖ Key Highlights

- The proposed plastic park will come up on 104-acre land and will help in generating employment.
- The park will have an ecosystem with state of the art infrastructure building and enabling common facilities to consolidate and synergise the capacities of the domestic downstream plastic processing industry
- The KIADB will be create a special purpose vehicle under its purview to implement the project. Also, KIADB is the major promoter
- India's share in global plastic exports just 1%. The Indian plastic industry is big. However, it is highly fragmented. The plastic parks will help to consolidate the industry.