

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:

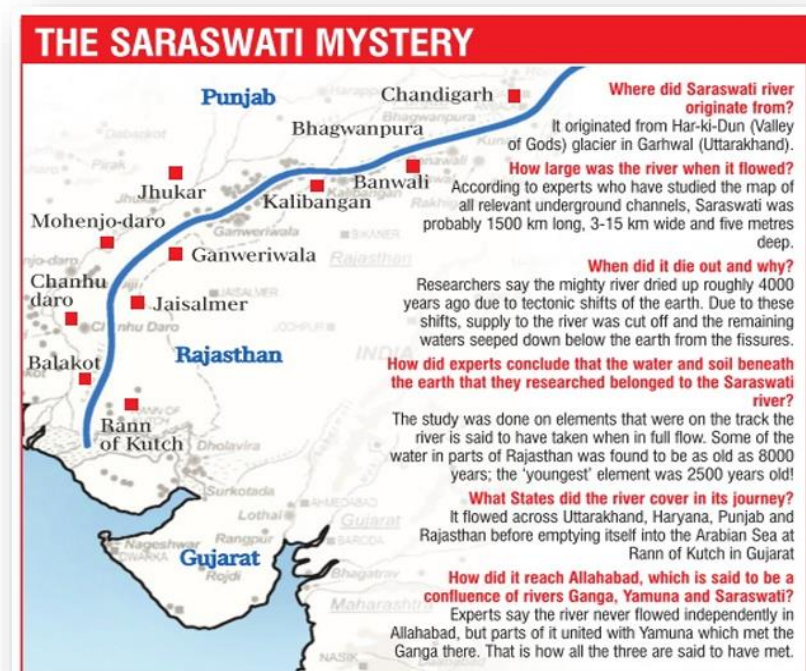
- It will **help in water conservation** in the region.
- It would fulfill the **drinking water and irrigation water requirements.**
- Both the governments would be free to **develop tourism projects.**
- Other **infrastructure facilities would be created** that may be required for the welfare and development 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-Patialiwal 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.

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24 January, 2022

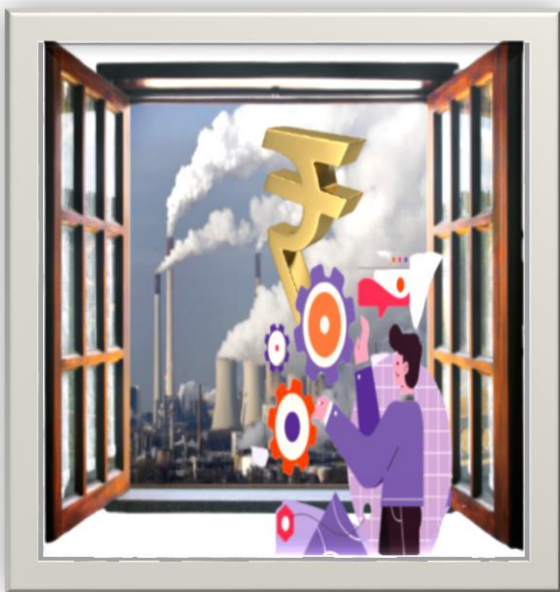
❖ About Subhas Chandra Bose

- **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.

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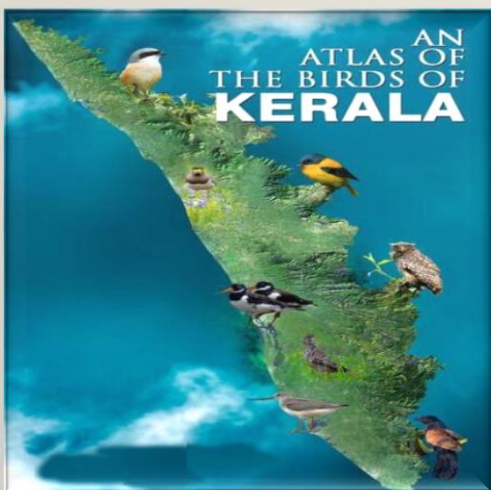
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PM WANI Yojana



- 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.

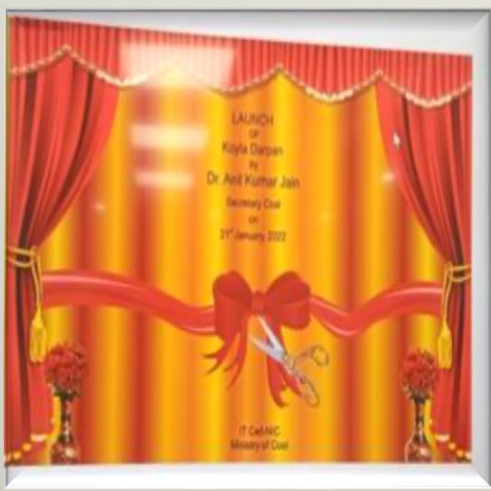
❖ Key Highlights

- 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**.

Koyna Darpan Portal



❖ Context

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

❖ Key Highlights

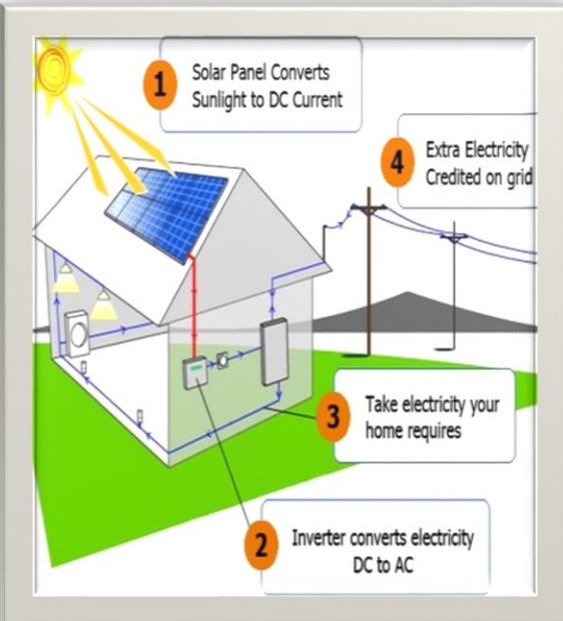
- The portal has the following KPIs -
 1. Coal/Lignite Production,
 2. Coal/Lignite Offtake,
 3. Exploration Data,
 4. Central Sector Schemes,
 5. Status of Coal Stock in Thermal Power Plants,
 6. Infrastructure Projects,
 7. Allocation of Blocks (CMSP/MMDR),
 8. Monitoring of Major Coal Mines(CIL),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

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

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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.

❖ 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.

Plastic Park in Ganjimutt

