

● POLITY

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POLITY AND GOVERNANCE

SC ends immunity for legislators taking bribes

CONTEXT: A seven-judge Bench of the Supreme Court declared that Parliamentary privilege not to cover immunity from criminal prosecution against legislators charged of taking bribes to vote or speak in Parliament or State Legislative Assemblies.

Taking away privilege

A look at the observations made by the seven-judge Bench of the Supreme Court in its unanimous verdict:

- The JMM bribery case judgment of 1998, granting lawmakers immunity from prosecution for bribery, had wide ramifications on public interest, probity in public life and parliamentary democracy
- A claim of immunity should fulfil the twofold test that it is tethered to the collective functioning of the House and that it is necessary for the discharge of the essential duties of a legislator
- The offence of bribery is complete at the point when the legislator accepts the bribe



SUMMARY: The Supreme Court in a landmark decision, overturned a 1998 ruling that granted immunity to lawmakers who accept bribes if they subsequently vote or speak in the House as agreed. The new ruling states that legislators can be prosecuted for bribery upon accepting the bribe, regardless of their actions in the House. Chief Justice Chandrachud emphasized that parliamentary immunity does not extend to giving or taking bribes and that such actions undermine democracy. The judgment clarified that immunity can only be claimed if a legislator's actions enhance the dignity of the House or are in exercise of their rights to free speech and protest. The court affirmed that criminal courts and legislatures have parallel jurisdiction over bribery allegations and that one does not negate the jurisdiction of the other.

ANALYTICAL DISCUSSION:

SIGNIFICANT SHIFT IN THE INTERPRETATION: The Supreme Court ruling marks a significant shift in the interpretation of parliamentary immunity regarding bribery allegations. By overruling the previous 1998 ruling, the court has clarified that lawmakers cannot claim immunity from prosecution for accepting bribes, irrespective of their subsequent actions in the legislative house. This move is crucial as it reinforces the principle that no one, including legislators, should be above the law.

INTEGRITY OF DEMOCRATIC INSTITUTIONS: The reasoning that freedom of speech and expression, including voting in the House,

does not extend to giving or taking bribes, underscores the need to maintain the integrity of democratic institutions. This reasoning aligns with the broader objective of ensuring that lawmakers act in the interest of the public and not for personal gain.

TWO-FOLD TEST: The court's assertion that immunity can only be claimed if a legislator's actions are in furtherance of enhancing the dignity and authority of the House or in exercising their rights to free speech and protest sets a clear standard for determining when immunity applies. This two-fold test provides a framework for assessing whether a legislator's actions are protected under parliamentary privilege.

ACCOUNTABILITY AND TRANSPARENCY: The court's emphasis on the parallel jurisdiction of criminal courts and legislatures over bribery allegations highlights the need for accountability and transparency in governance. This ensures that individuals cannot evade prosecution by claiming immunity, thus upholding the rule of law.

Overall, the Supreme Court's decision represents a crucial step towards combating corruption and strengthening democratic principles. It underscores the importance of holding lawmakers accountable for their actions and ensuring that they uphold the integrity of the legislative process.

INTERNATIONAL RELATIONS

Prachanda quits Congress alliance, joins hands with Oli

CONTEXT: Nepal PM Pushpa Kamal Dahal forged a new alliance with the Communist Party of Nepal (Unified Marxist-Leninist) ditching alliance with the Nepali Congress.

SUMMARY: The recent political developments in Nepal saw Prime Minister Pushpa Kamal Dahal 'Prachanda' reshuffling the Cabinet and forming a new coalition government with the Communist Party of Nepal (Unified Marxist-Leninist), ending the partnership with the Nepali Congress. This move shifted the Nepali Congress to the Opposition. Internal conflicts within the ruling alliance, particularly regarding the National Assembly chair post, underscore the challenges of maintaining unity in a coalition government. The role of external actors, such as China and India, adds complexity to Nepal's political landscape. China's preference for a unified left force in Nepal and India's traditional influence could impact the dynamics of the new government. Overall, these developments highlight the need for a stable and inclusive government in Nepal to address socio-economic challenges and ensure political stability.

ANALYTICAL DISCUSSION:

FLUID NEPALI POLITICS: Prime Minister Prachanda's decision to terminate the partnership with the Nepali Congress and form a new alliance with the Communist Party of Nepal (Unified Marxist-Leninist) highlights the fluidity of political alliances in the country. This move also underscores the importance of power dynamics and the pursuit

of political interests among different parties. The shift in alliances has resulted in the Nepali Congress, the largest party in parliament, moving to the Opposition. This change in the political landscape could lead to a realignment of political forces and priorities within the country. It also demonstrates the challenges of maintaining stable and cohesive coalitions in Nepal's multi-party system.

BROKEN COALITION: The internal conflicts within the ruling alliance, particularly regarding the National Assembly chair post, highlight the intricacies of power-sharing and decision-making within a coalition government. These conflicts can have significant implications for governance and policy implementation, as they may affect the government's ability to function effectively.

PROXY GROUND: The role of external actors, particularly China and India, adds another layer of complexity to Nepal's political landscape. China's preference for a unified left force in Nepal and India's traditional influence in the region could impact the dynamics of the new government and its relations with neighbouring countries.

Overall, the recent political developments in Nepal underscore the need for strong leadership, effective governance, and inclusive decision-making processes to address the country's socio-economic challenges and ensure political stability.

ECONOMICS AND DEVELOPMENT

Tepid trade-offs

CONTEXT: The 13th Ministerial Conference (MC - 13) of World Trade Organization's (WTO) apex decision-making body concluded in Abu Dhabi.

SUMMARY: The recent World Trade Organization (WTO) meeting, the 13th Ministerial Conference (MC13) in Abu Dhabi, concluded with minimal progress on key global trade issues despite extending deliberations. The conference was seen as a crucial moment for the WTO to address challenges facing global trade, including conflicts, supply chain disruptions, and protectionist trade policies. However, the Abu Dhabi declaration lacked substantive solutions to these issues, focusing instead on vague commitments. Divergences among WTO member countries persisted, particularly on issues like agriculture and e-commerce. The WTO's dispute resolution body, defunct for four years, is unlikely to be revived soon. India's successful efforts with South Africa to block an investment facilitation pact led by China were seen as a key win.

ANALYTICAL DISCUSSION:

LACK OF PROGRESS ON KEY ISSUES: Despite the extended deliberations, the conference made little progress on key issues affecting global trade highlighting the ongoing challenges faced by the WTO in reaching consensus among its member countries.

GLOBAL TRADE CHALLENGES: Failed to address challenges facing global trade, including conflicts, supply chain disruptions, and protectionist trade policies exacerbated by the COVID-19 pandemic and are impacting the global trading architecture.

WTO's RELEVANCE AND EFFICACY: Questioned the ability of WTO to deliver on its mandate amid an increasingly fractious global environment with lack of substantive outcomes from the conference raises questions about the WTO's relevance and efficacy in addressing current trade challenges.

DIVERGENCES AMONG MEMBER COUNTRIES: Highlights the need for greater efforts to bridge differences and find common

ground with persistence of divergences among WTO member countries, particularly on issues like agriculture and e-commerce, underscores the difficulty in reaching consensus within the organization.

INDIA'S ROLE AND CONCERNS: Highlights India's concerns and efforts at the conference, particularly regarding agriculture and e-commerce. India's successful efforts to block an investment facilitation pact led by China demonstrate its active role in shaping global trade policies.

WTO faces challenges in reviving its dispute resolution body and maintaining relevance in an increasingly polarized world. Both India and the WTO will need to redouble efforts to address these challenges and ensure that the organization remains effective in promoting open and inclusive trade policies. It underscores the need for greater cooperation and dialogue among member countries to find solutions to the current trade challenges.

SCIENCE AND TECHNOLOGY

A vaccine that prevents six cancers

CONTEXT: Every year, March 4 is observed as International HPV Awareness Day. Additionally, January was observed as Cervical Cancer Awareness Month.

Cervical cancer, the fourth most common cancer among women worldwide claims the lives of more than 3,00,000 women every year, or one life every two minutes. Nine out of 10 women dying of cervical cancer live in lower- and middle-income countries. In India, cervical cancer is the second most common cancer after breast cancer. About 50 Cr. women above the age of 15 are at risk of cervical cancer.

HPV vaccination can prevent cervical cancers that can seriously affect a woman's health. The number of cases and deaths from cervical cancer are projected to rise significantly in the future. The absolute number of new cases of cervical cancer for all ages in India in 2040 is estimated to be 1,91,347 — an increase of 54 % over the number of new cases reported in 2020.

Strategies for prevention

German scientist Harald zur Hausen demonstrated that cervical cancer in humans is caused by certain types of papilloma viruses (wart viruses). Knowledge of HPV epidemiology and its role in causation of cancer has resulted in the development of two major strategies for prevention and early detection: HPV vaccination and screening for precancerous lesions. Although elimination of cervical cancer is a real possibility, many lower-resourced communities lack effective intervention programmes for elimination of cervical cancer as a public health problem.



The World Health Organization's strategy outlines a 90-70-90 triple pillar intervention to be implemented by 2030 with an additional focus on high-quality health care and equitable health care services.

A recent report titled 'Accelerating global health pathways: to health equity for the G20' highlighted the commitment of India's G20 presidency to promote equitable access to vaccines, particularly for lower- and middle-income countries. The HPV vaccine introduced in India in 2008 was recommended for inclusion in the Universal Immunization Programme in 2023.

Research indicates that the HPV vaccine is not widely accessible to all girls across India. Currently, it is available in the private market at a significant out-of-pocket cost. Many physicians underestimate the incidence and risk of cervical cancer and the HPV infection. Physicians also underestimate the safety and effectiveness of HPV vaccines. The lack of trust in vaccine safety and effectiveness leads to hesitation in recommending the HPV vaccine to parents of age-eligible adolescents. Physicians may also hesitate to recommend this cancer prevention vaccination because HPV infections are primarily transmitted through intimate skin-to-skin contact.

Facts and best practices

The Federation of Obstetric and Gynaecological Societies of India (FOGSI) and the Indian Academy of Pediatrics (IAP), with a combined membership of over 80,000 physicians, have joined hands to remind member obstetricians-gynaecologists and paediatricians about the facts of HPV vaccination and share best practices for effectively communicating with parents about this cancer-preventing vaccine. This safe and effective vaccine can help prevent six HPV cancers. Five of these occur in women: vulvar, anal, vaginal, throat, and cervical. Recommending the HPV vaccine to all adolescents starting at age 9 years is part of completing the IAP immunization schedule. Recently, the FOGSI Good Clinical Practice Recommendations, upon review of the body of evidence, reinforced its recommendation for HPV vaccination to the primary age group of 9-14 years as well as regular screening for every woman above the age of 30 years. As apex national medical societies with a track record of promoting health and well-being of the population, the FOGSI and IAP seek to ensure that every girl grows up protected from cervical cancer through HPV vaccination and every woman is protected through regular cervical screening. In doing so, they are creating at least 20,000 HPV physician champions in their cadres by mid-2024. These member physicians will share the importance of HPV vaccination among their peers and the community at large.

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SCIENCE AND TECHNOLOGY

The status of India's nuclear programme

CONTEXT: On March 4, Prime Minister Narendra Modi witnessed the start of the process of core-loading the indigenous Prototype Fast Breeder Reactor (PFBR) at the Madras Atomic Power Station in Kalpakkam, Tamil Nadu.



THREE STAGE NUCLEAR PROGRAMME

The operationalisation of the Prototype Fast Breeder Reactor (PFBR), a reactor that produces more nuclear fuel than it consumes mark the start of stage II of India's three-stage nuclear power programme. Dr. Homi Bhabha formulated the three-stage Indian Nuclear Programme, also known as the "Thorium fuel cycle" in 1950, a strategy that has since guided India's nuclear energy policy or the development of nuclear power in India.

STAGE I - PRESSURIZED HEAVY WATER REACTORS (PHWRs): This stage involves the use of natural uranium as fuel and heavy water as a moderator and coolant. PHWRs produce plutonium-239 as a by-product, which can be used as fuel in nuclear weapons.

STAGE II - FAST BREEDER REACTORS (FBRs): In this stage, the plutonium-239 produced in Stage I is used as fuel in FBRs, which breed more fissile material (plutonium-239) from non-fissile uranium-238. FBRs have the potential to generate more fuel than they consume, making them efficient in utilizing nuclear resources. The Department of Atomic Energy (DAE) set up a special-purpose vehicle in 2003 called Bharatiya Nabhikiya Vidyut Nigam, Ltd. (BHAVINI) to implement stage II.

STAGE III - THORIUM-BASED REACTORS: The final stage involves the use of thorium-232 as fuel in advanced nuclear reactors. India has large reserves of thorium, and this stage aims to utilize thorium-232 to produce uranium-233, which can then be used as fuel in nuclear reactors. Thorium-based reactors have the potential to significantly increase India's nuclear energy capacity and reduce its dependence on imported uranium.

PROTOTYPE FAST BREEDER REACTOR (PFBR)

The Fast Breeder Test Reactor (FBTR) at Kalpakkam is a testing ground for PFBR technologies. The Fast Breeder Test Reactor (FBTR) built by 1977 forced the use of a mixed carbide fuel over enriched uranium lowering the power output and changed operating conditions with sanctions against India's 'Smiling Buddha' nuclear test.

The Indira Gandhi Centre for Atomic Research (IGCAR), Kalpakkam, designed the Prototype Fast Breeder Reactor (PFBR) with an original cost outlay of ₹3,492 Cr. and the original deadline, 2010. The DAE sought additional funds and an extended deadline,

which the government granted in 2012 — ₹ 5,677 Cr and commercial operations by March 2015. The nuclear power establishment further pushed the deadline year after year, and so on until by March 2020, the new deadline to commercialise was October 2022. Even by 2019, its cost had ballooned to ₹ 6,800 Cr.

PRESSURISED HEAVY WATER REACTORS:

Pressurised Heavy Water Reactors (PHWRs) use natural or low-enriched U-238 as the fissile material and produce Pu-239 as a by-product. This Pu-239 is combined with more U-238 into a mixed oxide and loaded into the core of a new reactor together with a breeder blanket. This is a material the fission products in the core react with to produce more Pu-239.

SMALL MODULAR REACTORS (SMRs)

Small Modular Reactors (SMRs) having a maximum capacity of 300 MW, require less land, and accommodate more safety features. Several countries are developing SMRs to complement conventional [facilities] since SMRs can be installed at reduced cost and time by repurposing infrastructure in brownfield sites. SMRs can work with low-enriched uranium, which India can import from the U.S. via its 123 Agreement. Increasing SMRs' contribution would require, among other things, amendments to the Atomic Energy Act (1962) "and other related statutes" to allow private sector participation "under the oversight of the Atomic Energy Regulatory Body (AERB), with both nuclear fuel and waste controlled by the DAE" according to international safeguards.

VALUE OF STAGE II

The PFBR has a capacity of 500 MWe. In 2019, the DAE proposed building four more fast breeder reactors (FBRs) of 600 MWe capacity each — two in Kalpakkam from 2021 and two from 2025, with sites to be selected. Experts have said the best way to moot work on stage II technologies is to press the reactors into commercial service.

The tariff for solar electricity is under ₹2.5/kWh whereas nuclear electricity costs around ₹ 4/kWh. The 2011 Fukushima Daiichi disaster also shifted public opinion worldwide against nuclear power, slowing work on new facilities. Today nuclear power has a new lease of life thanks to the pressure on India to decarbonise, reduce its import of fossil fuels, and give its renewable sector some breathing space.

CHALLENGES - STAGE II

Fast Breeder Reactors (FBRs) are harder to handle than other reactor designs. Atomic Energy Regulatory Board (AERB), the nodal regulatory body of civilian nuclear programme was set up by executive order and reports ultimately to the DAE secretary. In 2015, the International Atomic Energy Agency urged India to set up an independent statutory atomic regulator. The DAE had responded to similar concerns with the Nuclear Safety Regulatory Authority (NSRA) Bill in 2011. It sought to replace the AERB with the NSRA. But it was criticised for allowing the Union government too much control over the NSRA's composition.

Finally, among other products, the thorium fuel cycle produces caesium-137, actinium-227, radium-224, radium-228, and thorium-230 — all isotopes radioactive in ways that complicate their handling and storage.



"Education is the ability to listen to almost anything without losing your temper or your self-confidence." - Robert Frost

POLITY AND GOVERNANCE

A case to reform bail law and guidelines, but make the right diagnosis first

CONTEXT: Recently, the Chief Justice of India D.Y. Chandrachud noted a growing reluctance on the part of trial judges to grant bail and that jail, and not bail, was becoming the rule.



SUMMARY: The article discusses the challenges and complexities surrounding the bail system in India, particularly concerning undertrials who are unable to furnish the necessary bond or money to avail of bail. It highlights that over 75 % of India's prison population consists of undertrials and that overcrowding in Indian prisons is at 118 %. The Supreme Court of India has acknowledged the ineffectiveness of the bail system, emphasizing the need for reforms. Despite existing guidelines, courts often deny bail or impose onerous conditions, particularly affecting marginalized individuals. Challenges in bail compliance, such as lack of means to arrange money or property, further contribute to undertrials remaining in prison. The article calls for a re-evaluation of the bail system to ensure that it is fair and effective for all individuals, especially those from marginalized backgrounds.

ANALYTICAL DISCUSSION:

The Indian prison system faces significant overcrowding, with more than three-quarters of inmates being undertrials while overcrowding in Indian prisons stands at 118 %. The Supreme Court in *Satender Kumar Antil vs CBI* has highlighted the inadequacies of the country's bail system, advocating for reforms. In a specific case, the Court emphasized the need for new legislation and set guidelines for expediting bail applications. The current system is criticized for undermining the presumption of innocence and favouring incarceration over bail. To improve the bail system, reforms should consider the demographics of undertrials, the nature of offenses, and socio-economic barriers, as the current system disproportionately affects the poor and marginalized.

LACK OF SAFEGUARDS: The effective enforcement of safeguards against arbitrary arrest would eliminate the need to seek bail from courts. These safeguards exclude a significant proportion of arrested persons, especially those from disadvantaged sections of society, who form the large majority of undertrial prisoners. For example, the arrest of a person is justified as 'necessary' if the police have 'reasons to believe' that it is required to ensure their presence in court. Such vague justifications put migrants, persons without assets or those with no contact with family at higher risk of arrest because of their socio-economic conditions.

Data of the undertrials (2,313) from the Fair Trial

Programme (FTP) in Yerwada and Nagpur central prisons shows that 18.50 % were migrants, 93.48 % did not own any assets, 62.22 % did not have any contact with family, and 10 % had a history of previous incarceration.

JUDICIAL DISCRETION: The discretion of the court plays a significant role in granting bail, considering factors such as the seriousness of the offense, the character of the accused, and the likelihood of absconding or tampering with evidence. Despite guidelines emphasizing the need to grant bail, courts often deny it or impose strict conditions. This approach disproportionately affects marginalized individuals, who are either denied bail or face burdensome conditions, which may not align with their socio-economic realities. Despite existing guidelines, courts do not usually record reasons for rejecting bail; the rationale behind how courts factor in offence-based and person-based considerations in deciding bail applications remains unclear. The marginalised persons are either denied bail or granted bail with onerous conditions, in absolute disregard of their realities. Bail conditions in the nature of cash bonds, surety bond, proof of property ownership and solvency, as is commonplace, are at odds with the reality of undertrial prisoners languishing in jails.

CHALLENGES IN BAIL COMPLIANCE: A large number of undertrials continue to remain in prison despite being granted bail due to challenges in complying with bail conditions. Lack of means to arrange for money/property and local sureties are the most significant reasons accounting for an undertrial's inability to comply with bail conditions, realities borne out by our experience in the FTP. However, factors such as lack of residence and identity proof, abandonment by family and limitations in navigating the court system also undermine an undertrial's ability to comply with bail conditions. Compliance with bail conditions and ensuring presence in courts for the overwhelmingly structurally disadvantaged undertrials requires constant handholding, as is evident by the FTP's interventions in the past three years. This is a crucial aspect of ensuring last mile delivery of justice that the extant bail law does not consider. Our experience shows that in 14 % of cases, undertrials were unable to comply with bail conditions and remained in prison despite being granted bail. In almost 35 % of these cases, it took over a month after obtaining the bail for undertrials to comply with bail conditions and secure their release.

The current bail system for assuming that every arrested person has access to financial resources or connections. This assumption undermines the principle of 'bail not jail' for many undertrial persons. It emphasizes the need for bail reform, but suggests that any reform should be based on a thorough understanding of the problem.

POLITY AND GOVERNANCE

No positive result from talks with Shah: Ladakh leaders

CONTEXT: Civil society leaders in Ladakh, who are protesting to demand Constitutional safeguards for the region, met Union Home Minister Amit Shah.



SUMMARY: Civil society leaders in Ladakh met with Union Home Minister Amit Shah to demand Constitutional safeguards for the region. The meeting, the first since 2020, did not result in any positive outcome. The leaders had two rounds of meetings with officials from the Ministry of Home Affairs (MHA) before meeting Mr. Shah. Despite three rounds of talks between the MHA and the civil society groups, there has been no concrete outcome. The leaders are advocating for Statehood, inclusion in the Sixth Schedule of the Constitution, job reservation for locals, and parliamentary seats for Leh and Kargil. The region has seen protests over concerns about protection of land, resources, employment for locals, and bureaucratic overreach since it became a Union Territory without a Legislative Assembly following the abrogation of Article 370 in 2019.

The members of the Leh Apex Body (LAB) and the Kargil Democratic Alliance (KDA) held a meeting with the officials of MHA and adviser Union Territory, Ladakh. Subsequently, the sub-committee members had a meeting with Home Minister Amit Shah. This meeting too didn't result in any positive outcome. Both the bodies will devise future course of action after consultation with the people of the two districts. The MHA and the civil society groups have had three rounds of talks so far.

The Union Territory, with a population of 2.74 lakh (2011 Census) has erupted in protests several times in the past four years amid concerns over protection of land, resources, and employment for the locals, and bureaucratic overreach. Earlier, MHA officials had agreed to examine how the provisions of the Sixth Schedule of the Constitution could be implemented in Ladakh's context.

The LAB and KDA are jointly protesting for Statehood and inclusion of Ladakh in the Sixth Schedule of the Constitution, thus giving it a tribal status; job reservation for locals; and a parliamentary seat each for Leh and Kargil. Former Member of Parliament Thupstan Chhewang, who is also the chief of the Ladakh Buddhist Association (LBA), has been leading the talks. After the special status of J&K under Article 370 of the Constitution was abrogated by the Parliament on August 5, 2019, Ladakh was turned into a Union Territory without any Legislative Assembly.

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ECONOMICS AND DEVELOPMENT

SBI seeks time till June 30 to disclose details of poll bonds

CONTEXT: The State Bank of India (SBI) moved the Supreme Court seeking time till June 30 to comply with a direction from the Supreme Court to make public details of electoral bonds purchased since April 2019, including the date of purchase, the name of the buyer, and the denomination of the bond.



SUMMARY: A Constitution Bench of the Supreme Court, led by Chief Justice of India D.Y. Chandrachud, declared the electoral bonds scheme unconstitutional and arbitrary on February 15. The State Bank of India (SBI) was directed to disclose to the Election Commission (EC) the political parties that received contributions through electoral bonds since April 12, 2019, with the EC required to publish this information by March 13. The SBI requested an extension, citing practical difficulties in decoding and matching donor information due to measures ensuring donor anonymity. The bank outlined its process for handling donor details, which are kept separate and in different formats to prevent easy access.

A Constitution Bench of the Supreme Court, headed by Chief Justice of India D.Y. Chandrachud, had struck down the electoral bonds scheme, which provided blanket anonymity for financial contributions to political parties, as “unconstitutional and manifestly arbitrary” on February 15.

The State Bank of India (SBI) was directed to make a full disclosure to the Election Commission (EC) of political parties which had received contributions and encashed the electoral bonds since April 12, 2019. The bank was ordered to furnish the information to the EC by March 6. The poll body, in turn, had to publish the entire information given by the SBI on its website by March 13.

INTERNAL SECURITY

Tired of spam or fraud calls? File a complaint on Chakshu

CONTEXT: The Department of Telecommunications (DoT) on Monday launched Chakshu, a platform for telecom users to report fraud or spam callers. The facility, available at sancharsaathi.gov.in/sfc, will allow citizens to “proactively report suspected fraud communication”.

The platform will allow users to report frauds related to bank account, payment wallet, SIM, gas connection, electricity connection, KYC update, expiry, deactivation, impersonation as government official or relative, and sextortion.

The Digital Intelligence Platform, which would be a non-public data-sharing resource for “Telecom Service Providers, law enforcement agencies, banks and financial institutions, social media platforms, identity document issuing authorities, and so on”.

Minister for Communications and Electronics & Information Technology Ashwini Vaishnaw also supported Caller Name Presentation (CNAP), a feature that would allow telecom users who opt for the service to view the registered name of everyone calling them. Telecom firms and some civil society groups had warned that it would adversely impact people’s privacy rights.

ECONOMICS AND DEVELOPMENT

RBI tasks NBBL to ensure net banking is interoperable in 2024

Seamless payments

RBI asks NBBL to create system that facilitates easier online payments for merchants via customers’ netbanking facility

- The RBI had envisaged an interoperable system since it is difficult for banks to integrate with multiple payment aggregators

- Currently, a bank is required to separately integrate with each payment aggregator of different online merchants



- Internet Banking is preferred for payments like income tax, insurance premium, mutual fund investments, etc.

The Reserve Bank of India (RBI), in a bid to speed up settlement of funds for merchants, has tasked NPCI Bharat BillPay Ltd. (NBBL) to implement an interoperable system for Internet Banking and expects the system to be introduced in the current calendar year.

“Internet Banking is a preferred channel for payments like income tax, insurance premium, mutual fund payments and e-commerce,” Governor Shaktikanta Das said on Monday.

“At present, such transactions processed through Payment Aggregators (PAs) are not interoperable, i.e., a bank is required to separately integrate with each PA of different online merchants. As a result, if a customer wants to make payment from his bank


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account to a certain merchant, the merchant's PA and customer's bank must have an arrangement," Mr. Das explained.

"Given the multiple number of PAs, it is difficult for each bank to integrate with each PA. Further, due to lack of a payment system and a set of rules for these transactions, there are delays in actual receipt of payments by merchants and settlement risks," he added.

The RBI had earlier envisaged an interoperable payment system for Internet banking transactions.

"In pursuance of this objective, we have given approval for implementing such an interoperable system to NPCI Bharat BillPay Ltd. We expect the launch of this interoperable payment system for Internet banking during the current calendar year. The new system will facilitate quicker settlement of funds for merchants," he said.

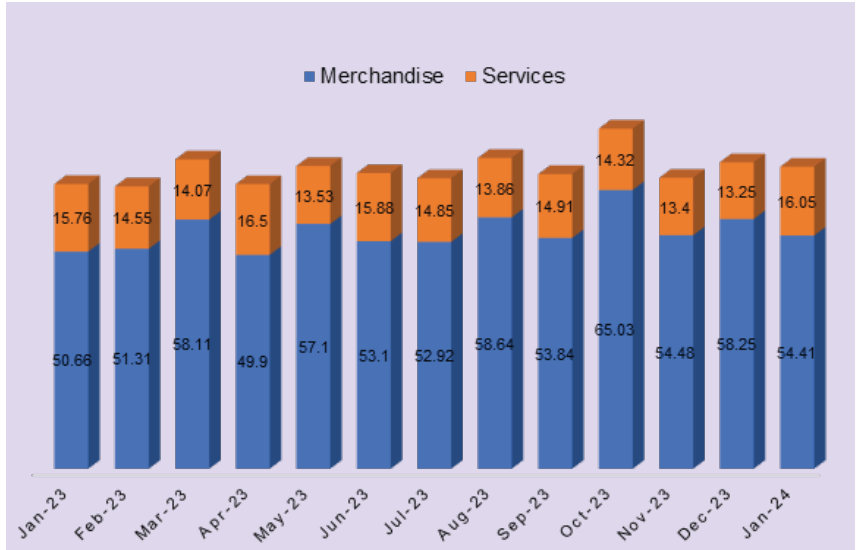


FIGURE: Column chart representation of monthly value of merchandise and services imports

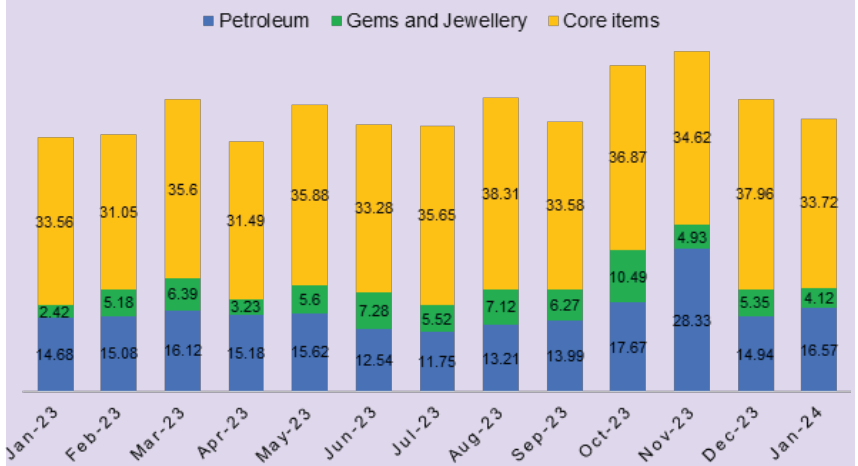


FIGURE: Bar chart representation of the import profile of Indian imports. Gems & Jewellery*: Gold, Silver & Pearls, precious & Semi-precious stones.

Exports from sectors like gems and jewellery had been impacted by the Ukraine war, while engineering exports, constituting almost 26 %, had maintained its composition this year. A \$1 trillion merchandise export target by 2030 requires a 12 % growth rate, but challenges like the war persist. The PLI scheme must not only aid in import substitution, but should become a tool to grow exports as well.

INTERNATIONAL RELATIONS

'Ukraine war dulled exports of goods'

CONTEXT: The war in Ukraine had contributed to dampening merchandise export growth in FY24, which had not been as robust as in the past three years.

India's overall exports (Merchandise and Services combined) in January 2024* is estimated to be USD 69.72 Billion, exhibiting a positive growth of 9.28 % over January 2023. Overall imports in January 2024* is estimated to be USD 70.46 Billion, exhibiting a positive growth of 4.15 % over January 2023.

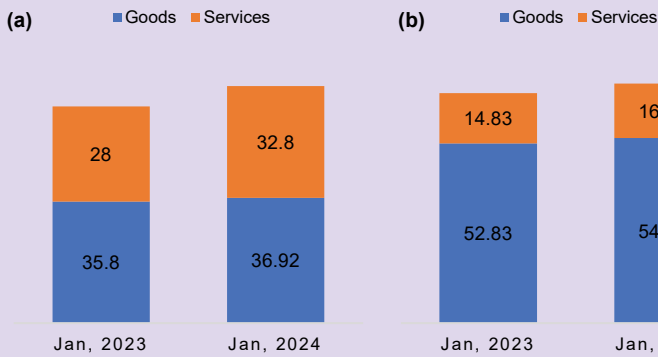


FIGURE: (L) Column chart representation of monthly value of exports of goods and services. (R) Column chart representation of monthly value of imports of goods and services.

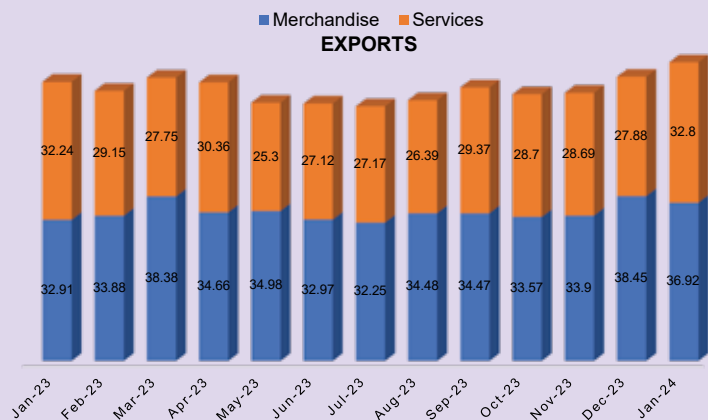


FIGURE: Column chart representation of monthly value of merchandise and services exports





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