

UNIFIED PAYMENTS INTERFACE (UPI)

India's Unified Payment Interface (UPI) services will be rolled out in Sri Lanka and Mauritius at a virtual ceremony.



- The UPI is a **digital and real-time payment system** developed by the **National Payments Corporation of India (NPCI)** and regulated by the **Reserve Bank of India (RBI)**.
- It was launched on April 11, 2016.
- It is designed to **enable peer-to-peer inter-bank transfers** through a **single two-click factor authentication process**.
- **Features:**
 - Unlike traditional methods, UPI **simplifies transfers using the recipient's UPI ID**, be it a mobile number, QR code, or Virtual Payment Address, **eliminating account numbers**.
 - It **eliminates the need to enter bank details** or other sensitive information each time a customer initiates a transaction.
 - A **consistent UPI transaction PIN across apps** enhances cross-operability, enabling 24/7 transactions.
 - UPI operates as a **digital public infrastructure**, allowing seamless interactions for all players, including merchants and customers, without transaction costs.
 - UPI uses **technologies like the Immediate Payment Service (IMPS)** and the **Aadhaar-Enabled Payment System (AEPS)** to ensure that **payments between accounts go smoothly**.
 - It facilitates **push (pay) and pull (receive) transactions** and even works for **over-the-counter or barcode payments**, as well as for **multiple recurring payments such as utility bills, school fees, and other subscriptions**.
 - It also works with **"Peer-to-Peer" requests**, which can be scheduled and paid for based on need and convenience.

SANGEET NATAK AKADEMI



- It is India's national academy of **music, dance and drama**.
- It was created by a resolution of the **Ministry of Education**, with P.V. Rajamannar as its first Chairman.
- It was set up in 1953 for the **preservation and promotion** of the vast **intangible heritage of India's** diverse culture expressed in forms of music, dance and drama.
- Presently, it is an Autonomous Body of the **Ministry of Culture**.
- The **Chairman** of the Akademi is **appointed by the President of India** for a term of five years.
- It is fully funded by the Govt. for the implementation of its schemes and programmes.

Aims and objectives:

- To **coordinate** the activities of regional or State Academies of dance, drama and music;
- To **promote research** in the fields of Indian dance, drama and music and for this purpose, to establish a library and museum, etc.;
- To **co-operate** with such similar academies as there may be and other institutions and associations for the furtherance of its objectives and for the enrichment of Indian culture as a whole;
- To **encourage the exchange of ideas** and enrichment of techniques between the different regions in regard to the arts of dance, drama and music;
- To encourage, where necessary, the establishment **of theatre centres**, on the basis of **regional languages**, and cooperation among different theatre centres;
- The **Sangeet Natak Akademi Awards** are the highest national recognition conferred on practising artists.
- The Akademi also confers Fellowships on eminent artists and scholars of music, dance and drama; and has in 2006 instituted annual awards to young artists – the **Ustad Bismillah Khan Yuva Puraskar**.

SWATI PORTAL

Principal Scientific Advisor to the Government of India launched “Science for Women-A Technology & Innovation (SWATI)” Portal.



About SWATI Portal:

- It is aimed at creating a single online portal representing Indian Women and Girls in STEMM (Science, Technology, Engineering, Mathematics & Medicine).
- The database of the SWATI Portal will serve in policy-making to address the challenges of Gender-gap.
- The Portal is a complete interactive database; and the first of its kind in India which is developed, hosted and **maintained by the National Institute of Plant Genome Research (NIPGR)**, New Delhi.

Objectives:

- To scale up the effort exponentially to include each and every Indian **woman in science (WiS)**, across all career stages and subjects, spanning both Academia and the Industry enabling reliable and statistically significant long-term research on the issues of equality, diversity and inclusivity in India;
- Inclusion of each and every Indian WiS, career stages, and subjects, spanning both Academia and the Industry; Enabling reliable and statistically significant long-term research on the issues of equality, diversity and inclusivity in India, developing active search engine and searchable database (Name, Affiliation, Area of Interest).
- The various Sections in the portal include Icons - **Awardees** (Padma / Shanti Swarup Bhatnagar / Stree Shakti Science Samman) & Directors, Secretaries Academy Presidents; Faculty- Indian Universities, Autonomous organisations including S&T Ministry/ CSIR/ DBT/ DST/ CSIR/ MHRD/ UGC/ GATI/ KIRAN;

NATIONAL CREATORS AWARD

Recently, the Prime Minister of India hailed the initiative of the National Creators Award, saying it was a great opportunity for the creator community, putting the spotlight on the extraordinary talent across India.



- It is the first-of-its-kind award that will be **targeted at "Gen Z"**, a reference to the **young generation** hooked to the internet and social media.
- The award **aims to achieve:**
 - **Spotlight on Changemakers:** Putting change-makers on centre stage – recognizing and boosting digital creators that are making an impact
 - **Amplify Diverse Voices:** It wants to elevate the influence of digital media on social impact, creating a buzz that can't be ignored
 - **Connect and Collaborate:** It brings a **community of creators**, leaders & government on one platform to spur a social revolution, a national movement during 'Amrit Kaal'
 - **Empower the Next Wave:** It's a launchpad for using creativity to drive positive change.

Eligibility Criteria:

- **Age Requirement:** Participants must be **18 years of age** or above at the time of nomination.
- **Nationality and Residency:** **19 categories** are open exclusively to individuals of Indian nationality. One category is dedicated to **international digital creators**.
- **Platforms:** Content must be published on one or more of the following digital platforms: **Instagram, YouTube, Twitter, LinkedIn, or Facebook**.
- **Language:** Content submission can be **in English** or any other Indian language.
- **Nomination Limits:** Creators can **self-nominate** in a maximum of three categories. Those nominating others can nominate in all **20 categories**.

BOCHASANWASI AKSHAR PURUSHOTTAM SWAMINARAYAN SANSTHA (BAPS)

The Prime Minister will inaugurate the Bochasanwasi Akshar Purushottam Swaminarayan Sanstha BAPS Mandir, the first Hindu temple in Abu Dhabi.



About Bochasanwasi Akshar Purushottam Swaminarayan Sanstha (BAPS):

- BAPS is a socio-spiritual Hindu faith with its roots in the Vedas.
- It is based on the Vedic teachings propagated by Bhagwan Swaminarayan (1781-1830 CE).
- It was formally established in 1907 CE by Brahmaswarup Shastriji Maharaj.
- Founded on the pillars of practical spirituality, the BAPS reaches out far and wide to address spiritual, moral and social challenges and issues.
- No Alcohol, No Addictions, No Adultery, No Meat, No Impurity of body and mind are the five-lifetime vows of BAPS followers.
- Its global network of mandirs and centres hosts many moral, social, cultural, and spiritual activities.
- Education and women development are other focus areas, with many schools, hostels, and community development activities targeted at women being managed by BAPS.
- It is also engaged in a variety of humanitarian activities that include services in times of natural calamities, primary schools, students' hostels, hospitals, diagnostic camps, anti-addiction drives, environment-awareness programs, tribal uplift, and literacy campaigns.
- BAPS is an NGO with a Consultative Status with the Economic and Social Council of the United Nations.

WHAT IS NAZOOZ LAND, BEHIND RECENT DISPUTE AND VIOLENCE IN HALDWANI?

- Violence erupted in Uttarakhand's Haldwani district on February 8 after the administration conducted a demolition drive at the site of a mosque and madrasa, allegedly on Nazool land.

What is Nazool Land?

- Nazool land is owned by the government but most often not directly administered as state property.
- **The state generally allots such land to any entity on lease for a fixed period, generally between 15 and 99 years.**
- In case the lease term is expiring, one can approach the authority to renew the lease by submitting a written application to the Revenue Department of the local development authority.
- The government is free to either renew the lease or cancel it — taking back Nazool land.
- In almost all major cities of India, Nazool land has been allotted to different entities for a variety of different purposes.

Origin of Nazool Land:

- During British rule, kings and kingdoms which opposed the British frequently revolted against them, leading to several battles between them and the British Army.
- Upon defeating these kings in battle, the British would often take their land away from them.
- After India got Independence, the British vacated these lands.
- But with kings and royals often lacking proper documentation to prove prior ownership, these lands were marked as Nazool land — to be owned by the respective state governments.

How Does the Government Use Nazool Land?

- The government generally uses Nazool land for public purposes like building schools, hospitals, Gram Panchayat buildings, etc.
- Several cities in India have also seen large tracts of land denoted as Nazool land used for housing societies, generally on lease.

How Is Nazool Land Governed?

- While several states have brought in government orders for the purpose of framing rules for Nazool land, The **Nazool Lands (Transfer) Rules, 1956** is the law mostly used for Nazool land adjudication.

What is Waqf land?

- While Nazool land belongs to the state, **Waqf land constitutes properties permanently dedicated for religious, charitable, or pious purposes, as per Muslim law.**
- These endowments play a vital role in supporting mosques, educational institutions, and welfare initiatives within the Muslim community.

Is the Halwani Land Where the Demolition Drive Took Place Registered as Nazool Land?

- As per the Haldwani district administration, the property where the two structures are situated is registered as the Nagar Nigam's (Municipal Council's) Nazool land.
- The administration says that for the last 15-20 days, a demolition drive has been underway in connection with Nagar Nigam properties to free roads from traffic congestion.

UNLAWFUL ACTIVITIES PREVENTION ACT (UAPA)

- **About**
 - Enacted in 1967, UAPA is the primary counter-terror law in India.
 - It was enacted to outlaw and penalise unlawful and terrorist activities, which pose a threat to the integrity and sovereignty of India.
 - These activities include:
 - Aiding and abetting terrorists
 - Funding terrorists
 - Inciting anti-national feeling in the masses
 - Other unlawful activities against the state

Key provisions of UAPA

- **Wide ranging powers to Central Govt**
 - It provides wide-ranging powers to the Central Government to designate organisations as terrorist organisations
 - It also prescribes the penalties for taking part in the activities of such organisations.
- **Applicability**
 - It is also applicable if the offences are committed outside India. Both Indian and foreign nationals can be charged.
- **Timeline**
 - A charge sheet can be filed in maximum 180 days after the arrests.
 - The investigation has to be completed within 90 days.
 - If investigation is not completed with the stipulated time, the accused is eligible for default bail.
- **Special court**
 - The act establishes a special court designated to conduct trials.

2019 Amendment of UAPA

- The original act was amended in the years 2004, 2008, 2013, and 2019 to increase its scope and ambit.

PM-SVANIDHI BOOSTED ANNUAL INCOME OF STREET VENDORS

Why in news?

- A study looked at how the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi), a loan scheme for street vendors, affected their income.
- It found that the first loan of ₹10,000 increased the yearly income of each beneficiary by ₹23,460.

The PM SVANidhi Scheme was launched in 2020 amid the pandemic by the Ministry of Housing and Urban Affairs (MoHUA), Government of India.

- It is a **micro-credit facility that provides street vendors a collateral-free loan of Rs 10,000** with low rates of interest (below 12%) for a period of one year, **aiding the vendors at getting back on their feet financially.**
- In the long term, it aims at -
 - **Establishing a credit score for the vendors**
 - **Creating a digital record of their socio-economic status**
- This will enable street vendors to **avail the Central government schemes later, formalise the informal sector of the economy** and provide them safety nets and a means of availing loans in the future.
- **Need for the Scheme**
 - Many vendors belong to the informal economy, and **often borrow from private lenders which charge them exorbitant rates of interest.**
 - The COVID-19 pandemic and the **nationwide lockdown left daily wage workers and street vendors out of work.**
- **Eligibility**
 - All vendors who have been vending from or before (March 24, 2020) and with a **certificate of vending can avail the loan.**
 - As per **the Street Vendors Act 2014**, the Town Vending Committees (which comprises the local authorities and vendors from an area) issue a certificate of vending after a survey has been conducted of all the vendors.
- **Performance of the scheme**
 - Data on the PM-SVANidhi portal (February 10, 2024) showed that 60.65 lakh first-term loans, 16.95 lakh second-term loans and 2.43 lakh third-term loans have been disbursed so far under the scheme.