

WHAT IS NOTA (NONE OF THE ABOVE)?



The Supreme Court recently issued a notice to the Election Commission on a plea calling for fresh elections in a constituency where the 'none of the above' option on the EVM gets the maximum votes.

NOTA (None of the Above) is a **ballot option** that a voter can choose to apply for instead of giving their vote to any of the contesting candidates.

- It empowers the electors to **express their negative opinions** and a lack of support for the contenders. It gives them the right to reject while maintaining the secrecy of their decision.
- **When was it first used?**
 - It was used for the first time in the **2013 Assembly elections in five states**- Chhattisgarh, Mizoram, Rajasthan, Delhi and Madhya Pradesh-and later in the 2014 General Elections.
 - It was introduced into the electoral process following the **2013 Supreme Court directive** in the PUCL versus Union of India case.
- **How does a person cast a NOTA vote?**
 - The NOTA option in the Electronic Voting Machines (EVMs) is **given at the bottom** of the candidates' list.
 - Earlier, in order to cast a negative ballot, a voter had to inform the presiding officer at the polling booth. Now the voter has just to press the NOTA option on the EVM.
- **Does NOTA Vote Count?**
 - The Election Commission clarified that votes cast as NOTA are counted, but are **considered 'invalid votes'**.
 - Even if NOTA votes get the most number of votes in a constituency, the next candidate with the second-most number of votes is declared the winner.
 - Therefore, votes made to NOTA **will not change the outcome of the election**.



WORLD INTELLECTUAL PROPERTY DAY

Nasscom recently released Patenting Trends in India report on World Intellectual Property Day.

World Intellectual Property Day is celebrated every year on **April 26**. The day aims to **raise awareness about Intellectual Property (IP) rights** and its role in encouraging innovation and creativity to make the world a better place.

- The day was established in **2000** by the **World Intellectual Property Organisation (WIPO)**.
- **Official theme** for World Intellectual Property Day 2024: **‘IP and the SDGs: Building Our Common Future with Innovation and Creativity’**.

History:

- In **1883**, the **Paris Convention for the Protection of Industrial Property** was signed, which further established protection for intellectual properties. It was aimed at protecting inventions, trademarks and industrial designs.
- In **1970**, the **Convention establishing the World Intellectual Property Organisation** entered into force, creating **WIPO**. It is a **specialised agency of the United Nations**.
- **WIPO** is a **self-funding agency** of the United Nations, with **193** member states that works to promote the protection and advancement of intellectual property worldwide.

Patenting Trends in India Report:

- It was released by **Nasscom** on World Intellectual Property Day.
- Mirroring global trends, in **FY2023**, **India** witnessed **83,000** patents being filed, marking an annual growth rate of **24.6%**, the highest in the last two decades.
 - The **number of patents granted** also witnessed significant growth, **rising over 2X** between FY2019 and FY2023.

- The **share of patents filed by residents** of India has **doubled over the last decade**, from 33.6 percent of the total filings in the fiscal year 2019 to over 50 percent by the fiscal year 2023.
 - **Maximum patent applications** were in the **field of healthcare**, essentially around medical imaging, diagnosing, report generation and testing.
 - Other areas that are important for filing a patent are Automation/Software Development and Retail/e-commerce.
 - Artificial Intelligence saw the maximum patents filed in the areas of image processing, Natural Language Processing and Predictive modelling, while Gen AI, Medical Data Processing and Cognitive computing are the key emerging areas.
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LIQUID NITROGEN

The commissioner of food safety in Tamil Nadu has directed officials to **monitor use of liquid nitrogen in food items and take action against those violating the Food Safety and Standards Act, 2006.**

Liquid Nitrogen is an inert, colorless, **odorless, noncorrosive, nonflammable** and extremely cold element.

- It is a **cryogenic liquid** (Cryogenic liquids are liquefied gases that have a normal boiling point below -130°F (-90°C). Liquid nitrogen has a boiling point of -320°F (-196°C).
- **Health impacts:**
 - Liquid nitrogen can **scorch the organ** or part of the body it contacts, making it appear like frost bites.
 - It can **damage the lips, tongue, throat**, lungs and stomach. It may cause lesions or burn tissues.
 - If it reaches the stomach, the organ could get perforated. In the lungs, it **could produce CO₂** and the person could become unconscious.

Applications:

- It is used to cool and **freeze food rapidly**. In food production and industrial processes, a cooling tray filled with liquid nitrogen is used to rapidly cool materials or equipment by immersing the product in nitrogen.
 - In the wellness and sports industry, **cryosaunas** with liquid nitrogen vapor are used for
 - Liquid nitrogen test chambers are used in **technology and material sciences** to test the **performance and durability of materials** and devices at extremely low temperatures.
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CENTRAL PAY COMMISSION

The Department of Personnel & Training (Do&PT) has forwarded a letter from the Indian Railways Technical Supervisors' Association to the Department of Expenditure regarding the formation of the 8th Central Pay Commission for the further action.



Central Pay Commission is a body set up by the Central government that reviews and recommends changes to the salary structure of the employees. It also reviews the bonuses, allowances and other benefits of the employees.

- It recommends changes for central government employees and pensioners as well as the defence forces.
- They are **usually constituted every 10 years** and the first pay commission was set up in 1946. Since Independence, a total of seven pay commissions have been formed.
 - The latest pay commission was set up in 2014 and its recommendations came into effect in 2016.

It is **not mandatory** for the government to accept the recommendations of the pay commission and it may choose to accept or reject the recommendations.

- The **Department of Expenditure** under the Ministry of Finance is responsible for the implementation of the recommendations of the Central Pay Commission.
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SMALL FINANCE BANK



The Reserve Bank of India (RBI) has said Small Finance Banks (SFBs) should have a minimum net worth of Rs 1,000 crore to become universal banks in accordance with the on-tap licensing norms.

Small Finance Banks are specialized banks that are licensed by RBI to provide **financial services** and products to **low-income individuals** and **underserved communities**, including microfinance and micro-enterprise services, as well as other basic banking services.

- They are granted the **scheduled bank status** after being operational and are deemed suitable **under section 42 of the RBI Act, 1934**.
- **Objectives:**
 - To provide **financial inclusion** to these segments of the population who are often excluded from the traditional banking system.
 - To provide **financial products** such as small loans, savings, insurance and other basic banking services.

Eligibility:

- **Resident individuals/professionals** (Indian citizens), singly or jointly, each having at least **10 years of experience** in banking and finance at a senior level are eligible for SFBs.
- Companies and Societies in the private sector, that is owned and controlled by residents and having successful track record of running their businesses for at least a period of five years.
- Existing **Non-Banking Finance Companies** (NBFCs), **Micro Finance Institutions** (MFIs), and **Local Area Banks** (LABs) in the private sector, that are having successful track record of running their businesses for at least a period of five years, can also opt for conversion into small finance banks after complying with all legal and regulatory requirements of various authorities.
- **Other norms to be followed by SFBs:**

- **Capital to Risk Weighted Assets Ratio:** They are required to maintain a minimum CRAR of 15%.
- **Priority Sector Lending:** They are required to extend 75% of their Adjusted Net Bank Credit to Priority Sector Lending.
- They are required to open at **least 25%** of their total branches in unbanked rural areas.
- **Required paid up capital:** The minimum paid-up voting equity capital for small finance banks shall be **200 crore**.
- **Regulation:** They are registered as public limited companies under the **Companies Act, 2013** and governed by **Banking Regulations Act, 1949; RBI Act, 1934** and other relevant Statutes and Directives from time to time.



BIMA VISTAAR

Bima Vistaar is an ambitious **all-in-one affordable mass product** aimed at the rural areas of the India which is priced at Rs 1,500 per policy.

- It is designed to provide a basic social safety net cover with combined features of **life, health, personal accident and property insurances**.
 - The sum assured for life, personal accident and property **covers is Rs 2 lakh** each, while the health cover, known as **hospi cash**, offers a sum assured of Rs 500 for 10 days, with a maximum amount of Rs 5,000 available without producing bills or documents.
 - Agents selling Bima Vistaar policies stand to earn a commission of 10 per cent, incentivising wider distribution and adoption of the product.
- These products will be **distributed by Bima Vahak**. Initially, every gram sabha will have at least one Bima Vahak, who will visit every house in their area and convince them about the product.
- **Significance:** It is considered as a mass product for increasing insurance penetration in the country, it is expected that unlike micro insurance products, it will generate a large sales volume.

WHY IS WHATSAPP THREATENING TO EXIT FROM INDIA?

Why in News?

Meta-owned WhatsApp told the Delhi High Court that it will have to exit India if forced to comply with the **Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules 2021** (IT Rules).

What is the Bone of Contention?

Rule 4(2) of the IT rules stipulates that any significant social media service (with over 50 lakh registered users) **must enable a way to identify the first sender of the message** when an order to that effect is issued by a court/ a competent authority. This means that **this IT rule mandates** significant digital platforms **to identify the originator of the information**.

What are the Concerns Raised by WhatsApp?

WhatsApp can't comply with the rules **unless it changes the very way it transmits and stores information**. The instant messaging platform **encrypts messages** (with a cryptographic lock that keeps changing every time a new message is sent) **sent between users**. Encryption and decryption of messages happen entirely on users' devices and **WhatsApp has no way to see the content or listen to calls** that are end-to-end encrypted.

What is WhatsApp's Data Retention Policy?

WhatsApp **does not store messages or transaction logs** of delivered messages. Messages undelivered are deleted from its servers after 30 days. If any law enforcement agency wants information about user accounts on its platform, they must make a request.

Why is 'Traceability' a Double-Edged Sword?

According to WhatsApp, any government that decides to impose traceability requirements is **effectively mandating a new form of mass surveillance**. However, law enforcement agencies say that **end-to-end encryption must not be a blanket option** and it must be broken in cases involving fake news, deepfakes, or child abuse content as they cause social harm.

SUPREME COURT REJECTS DEMAND FOR 100% VERIFICATION OF VVPAT SLIPS

Why in News?

- The Supreme Court **rejected the demand for 100% verification** of Voter Verified Paper Audit Trails (VVPATs) in Indian elections.
- The SC **also rejected a return to the earlier ballot paper system for elections** - something which opposition parties demanded in recent years.

What was the Recent VVPAT-EVM Tally Case?

- In 2023, the ADR had filed a **petition before the apex court** saying that to ensure free and fair elections, the tally from Electronic Voting Machines (EVMs)/ data on votes cast, should be cross-verified with the VVPATs.
 - The petition (along with other petitions) seeks **100% verification** of votes cast on EVMs using the VVPAT.
- To make sure that this process is carried out as fast as possible, **ADR suggested the use of barcodes on VVPAT slips.**

What has SC Ruled in the VVPAT-EVM Tally Case?



- The SC **rejected the demand for 100% verification** of VVPATs in Indian elections and **also rejected a return to the earlier ballot paper system for elections**, thus reposing faith in the electoral process.

• However, the court issued **two directions and some suggestions** to the ECI in this regard, attempting to ensure that India's electoral process remains full proof.

First direction:

CROSS & CLIMB ROHTAK

- In a first, the court gave directions to the ECI to **seal and store the symbol loading units (SLUs)** for 45 days after declaration of results.
- **SLUs** are memory units that are first connected to a computer to load election symbols onto it, and then used to enter symbols of the candidates on the VVPAT machines.

Second direction:

- The SC has **enabled candidates to seek verification of the EVMs** - again a first.
- The burnt memory in the EVM microcontroller must be checked by a team of engineers - after results are declared - if candidates (placed 2nd and 3rd in the election) make such a request **within 7 days of declaration of results**.
- **The expenses for this verification will have to be borne by the candidate** and which would be refunded in case the EVM is found to be tampered with.

Suggestion on VVPAT:

- The ECI may examine the suggestion that **VVPAT slips can be counted using a counting machine**, rather than by humans.
 - VVPAT slips could have a **barcode** printed on them, making it easier for machine counting.
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