

WHAT IS THE URBAN INFRASTRUCTURE DEVELOPMENT FUND?

Officials from the Union Housing and Urban Affairs Ministry recently said the first tranche of loans to fund ongoing projects in tier-2 and tier-3 cities - under the Urban Infrastructure Development Fund (UIDF) will likely be disbursed soon.



About Urban Infrastructure Development Fund (UIDF):

- UIDF is established through the use of priority sector lending shortfall.
- **Purpose:** The Fund will be used by public agencies to create urban infrastructure in tier-2 and tier-3 cities.
- **The focus will be on basic services** like sewerage and Solid Waste Management, water supply and sanitation, construction and improvement of drains/storm water drains, etc., **and impact-oriented projects will be prioritised.**
- It is **managed by the National Housing Bank.**
- The **initial corpus for this Fund is ₹10,000 crore.**
- It is **established on the lines of the Rural Infrastructure Development Fund (RIDF).**
- States will be encouraged to leverage resources from the grants of the 15th Finance Commission, as well as existing schemes, to adopt appropriate user charges while accessing the UIDF.
- It currently covers 459 tier-2 cities and 580 tier-3 cities.
- **UIDF Loans:**
 - **The interest rate on UIDF loans has been kept at Bank Rate minus 1.5 per cent.**
 - The loan (Principal) will be **repayable in five equal annual instalments within seven years** from the date of the draw, including a moratorium period of two years.
 - **Interest will be payable on a quarterly basis.**

What are tier-2 and tier-3 cities?

- The NHB, the nodal agency for the implementation of the UIDF, defines tier-2 cities as those with a population of 50,000 to less than a lakh and tier-3 cities as those between one lakh and less than a million as per the 2011 census.

Key Facts about Rural Infrastructure Development Fund (RIDF):

- The RIDF was set up by the Government in 1995-96 to finance ongoing rural Infrastructure projects.
- The Fund is maintained by the National Bank for Agriculture and Rural Development (NABARD).
- **Contribution:** Domestic commercial banks contribute to the Fund to the extent of their shortfall in stipulated priority sector lending to agriculture.
- **Main Objective:** To provide loans to State Governments and State-owned corporations to enable them to complete ongoing rural infrastructure projects.
- **Repayment period:** Loan to be repaid in equal annual instalments within seven years from the date of withdrawal, including a grace period of two years.

M S SWAMINATHAN AWARD

Dr P V Satyanarayana, Principal Scientist at the Agricultural Research Station, Acharya N.G. Ranga Agricultural University, Ragolu, has been recently awarded the prestigious Dr MS Swaminathan Award.



About M S Swaminathan Award:

- It was instituted in 2004 with the objective to recognise the lifetime contributions of eminent persons who have made great impacts and outstanding contributions to agricultural research and development and to the overall food security and sustainability of agriculture, with special reference to India.
- It is named after the doyen of Indian Agriculture, Prof. M.S. Swaminathan, Chairman, M.S Swaminathan Research Foundation, Chennai.

- It is a **biennial award constituted by the Retired Indian Council of Agricultural Research Employees Association (RICAREA) and Nuziveedu Seeds Limited (NSL).**
- The award carries a **Cash prize of Rs.2 lakhs (Rupees Two Lakhs only), a Medal, and a Citation.**
- The award is open to all, irrespective of his/her nationality.

Who was M S Swaminathan?

- Mankombu Sambasivan Swaminathan, often referred to as Dr. M.S. Swaminathan, is a **renowned Indian agricultural scientist and geneticist.**
- **Green Revolution in India:**
 - He is often referred to as the **"Father of the Green Revolution in India."**
 - His research and work in crop breeding, particularly for wheat and rice, **led to the development of high-yielding varieties that significantly increased agricultural productivity.**
 - This Green Revolution **helped India overcome food shortages** and played a crucial role in the country's agricultural transformation.
- In recognition of his outstanding contributions, he was **awarded the first World Food Prize, the Ramon Magsaysay Award** and many other national and international honours.

NATIONAL CARBON REGISTRY

Recently, the United Nations Development Programme (UNDP) has developed open-source software that allows countries to effectively manage national data and processes for trading carbon credits.



About National Carbon Registry:

- This software has recently been accredited as a **digital public good (DPG).**
- As a DPG, the registry **uses open-source code**, which allows countries to **replicate and adapt the information to fit their own needs and contexts.**
- The registry's modules, software and technical documentation can be reused and tailored by countries, which could potentially reduce production costs and implementation timelines.

- The registry follows **national and international best practices**, which include UNDP, the World Bank, the United Nations Framework Convention on Climate Change (UNFCCC) and the European Bank for Reconstruction and Development (EBRD).

Key Facts about the United Nations Development Programme

- It is the **United Nations' lead agency** on international development.
- It works in 170 countries and territories to **eradicate poverty and reduce inequality**.
- It helps countries to develop policies, leadership skills, partnering abilities, and institutional capabilities and to build resilience to achieve the Sustainable Development Goals.
- Its work is concentrated in three focus areas: **sustainable development, democratic governance and peace building, and climate and disaster resilience**.

KORAPUT KALAJEERA RICE

Recently, **Koraput Kalajeera Rice**, an aromatic rice, has got Geographical Indications status.



About Koraput Kalajeera Rice:

- The farmers of **Koraput district in Odisha** have domesticated Kalajeera rice over generations.
- It is known as the 'Prince of Rice' and is an aromatic variety of rice.
- The ancestors of the present tribal **communities of Koraput district have domesticated** the rice in the region for thousands of years, contributing to the conservation of the crop.
- It is popular among rice consumers for its **black colour, good aroma, taste and texture**.
- The ancient text explains that Kalajeera rice improves memory and controls diabetes.
- It is believed to **increase haemoglobin levels and the body's metabolism**.
- This fragrant grain has **antispasmodic, stomachic, carminative, antibacterial**, astringent and sedative properties.
- The rice is grown in Koraput district's Tolla, Patraput, Pujariput, Baliguda and Mohuli areas.

DIKSHA PLATFORM

The National eGovernance Division (NeGD) under the Ministry of Electronics and Information Technology (MeitY) is set to integrate Personalised Adaptive Learning (PAL) into its existing Digital Infrastructure for Knowledge Sharing (DIKSHA) platform.



About DIKSHA Platform:

It is a **national platform** for school education, an initiative of the National Council for Education Research and Training (NCERT), **Ministry of Education.**

- It provides e-content for schools via an **online portal and a mobile application.**
- It was developed based on the core principles of **open architecture, open access, open licensing, choice and autonomy.**
- It is built on open-source technology that is made in India and for India, incorporating internet-scale technologies and allowing for a **variety of use cases and solutions for teaching and learning.**
- **Features**
 - The core building blocks of DIKSHA comprise majority of **National Digital Education Architecture (NDEAR)** building blocks, having enabled some successful use-cases of NDEAR such as energised textbooks, online courses, content authoring, content sourcing, interactive quizzes, question banks, chatbot, analytics and dashboard.
 - To aid teaching and learning for **Children With Special Needs (CWSN)**, a large number of audiobooks, ISL (Indian Sign Language) Videos, and a Dictionary have been made available on DIKSHA for CWSN.

Key facts about National e-Governance Division

- It was created by the **Ministry of Electronics & Information Technology** as an Independent Business Division under the Digital India Corporation.
- Since 2009, NeGD has been playing a pivotal role in supporting MeitY in Programme Management and implementation of the e-Governance Projects, **providing technical and**

advisory support to Ministries/ Departments, **both at Central and State** levels, along with other Government organisations.

- It has developed and is managing **several National Public Digital Platforms** such as DigiLocker, UMANG, Rapid Assessment System, OpenForge, API Setu, Poshan Tracker, Academic Bank of Credits, etc.

ONE NATION, ONE ELECTION PLAN- HOW THE CONSTITUTION IS AMENDED, WHEN DO STATES GET A SAY

Why in news?

- Recently, the Centre set up a committee to examine various aspects, both legal and logistical, for implementing the “one nation, one election” idea.
- The Law Ministry has outlined seven terms of reference for the eight-member panel headed by former President Ram Nath Kovind and including Union Home Minister Amit Shah.
- One of the terms of reference is to examine if a constitutional amendment to facilitate simultaneous polls would have to be ratified by the states.

Process of amendment of the constitution

- **Simple majority**
 - Several provisions of the Constitution can be amended by the simple legislative process adopted in passing any ordinary legislation in Parliament.
 - This is done through a majority of those present and voting and does not require a quorum.
 - Article 368 does not directly make a list of such ‘less significant’ provisions.
 - However, throughout the Constitution, such provisions are excluded from the purview of Article 368, creating a separate category.
 - E.g., Changing of names of states, admitting new states to the Union, and re-drawing the boundaries of states etc.
- **Special majority**

- For amending provisions that do not fall under the first category, Article 368 requires that the amendment Bill is passed in both Houses of Parliament by a majority of not less than two thirds of the members present and voting.
- **Under Rule 158** of the Lok Sabha Rules, total membership means the total number of members of the House, irrespective of any vacancies or absentees at the moment.
- **Ratification by states**
- A **third category** of provisions need not just a special majority to be amended, but also require ratification by the legislatures of at least half of the states.
- Only after the states' ratification can such an amendment be presented to the President for assent.
- While the first two categories are not specifically listed under Article 368, the provisions that require ratification are listed out.
- These involve the **federal character of the Constitution** and **are referred to as entrenched provisions**.
 - E.g., The 99th Constitutional amendment in 2014, establishing the national judicial accountability commission, was ratified by 16 state legislatures before receiving the President's assent.
 - Similarly, in 2016, the 122nd Constitutional Amendment Bill, which introduced the Goods and Services Tax regime, was ratified by 23 states.

NATIONAL PAYMENTS CORPORATION OF INDIA (NPCI)

Why in News?

- According to the National Payments Corporation of India (NPCI), the United Payments Interface (UPI) crossed 10 billion in the volume of transactions in August 2023, marking a significant milestone for the payments.
- The service is not just being used extensively domestically - at least for small ticket transactions - but has also become a key part of India's foreign policy outreach.

What is National Payments Corporation of India (NPCI)?

- **The NPCI is an umbrella organisation** for creating and operating robust retail payments and settlement systems in India.
- It is an initiative of the **Reserve Bank of India (RBI) and Indian Banks' Association (IBA)** under the provisions of the **Payment and Settlement Systems Act, 2007**.

What is Unified Payments Interface (UPI)?

- **UPI is a system that powers multiple bank accounts into a single mobile application** (of any participating bank), merging several banking features, seamless fund routing and merchant payments into one hood.
- **It also caters to the “Peer to Peer” collect request** which can be scheduled and paid as per requirement and convenience.
- With the above context in mind, **National Payments Corporation of India (NPCI)** launched UPI first on a pilot basis in **2016**.

How is UPI unique?

- Immediate money transfer through mobile devices round the clock.
- Single mobile application for accessing different bank accounts.
- Single Click 2 Factor Authentication - Aligned with the Regulatory guidelines, yet provides for a very strong feature of seamless single click payment.
- **Virtual address of the customer for Pull and Push** provides for incremental security with the customer not required to enter the details such as Card no, Account number, IFSC, etc.
- **Best answer to Cash on Delivery hassle**, running to an ATM or rendering exact amount.
- Merchant Payment with Single Application or In-App Payments.
- Utility Bill Payments, Over the Counter Payments, **QR Code (Scan and Pay) based payments**, etc.

Status of UPI Transactions in India:

- Monthly transaction count on UPI **crossed 10.24 billion on 30 August**, with a net transaction value of **₹15.18 trillion**.



CROSS & CLIMB ROHTAK



- Transactions on UPI have **grown by over 50% year-on-year**, with August last year registering 6.58 billion monthly transactions.
- UPI crossed 1 billion monthly transactions for the first time in October 2019, thus **taking less than four years to grow 4x in its adoption**.
- Over time, peer to merchant (P2M) transactions will drive UPI transactions growth, and it will be no surprise if monthly UPI transactions hit **20 billion in the next 18-24 months**.

Other Digital Solutions that the Indian Government has Rolled Out:

- Aside from UPI, a number of other digital solutions of the Indian government includes **CoWin, DigiLocker, Aarogya Setu, and Government e-Marketplace (GeM)**, all utilising the three fundamental layers of the **Indian Stack**.
 - **India Stack** is a set of digital codes and digital public goods that aim to unlock the economic primitives of identity, data, and payments at population scale.
 - The overall architecture of India Stack has **3 key layers** -
 - Digital identity (centred around **Aadhaar**),
 - Payments (**UPI**), and
 - Data management [operates as per a policy called the Data Empowerment and Protection Architecture (**DEPA**)].
 - But the Indian government harbours a larger vision for the solution - **taking it international**.
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