1. Google wants U.S. Fed to follow India’s UPI example

2. ‘IORA nations should build a common vision for Indo-Pacific’

3. Modi chairs first meeting of Ganga council

4. Samples from Bennu

5. Practice cum Revision - MCQs

The Hindu News Analysis – 15th December 2019 – Shankar IAS Academy

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<th>News Articles</th>
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<td>Google wants U.S. Fed to follow India’s UPI example</td>
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<td>@end of the video</td>
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</table>
**Fund transfer systems in India**

1. **Immediate Payment Service (IMPS)**
2. **National Electronics Funds Transfer (NEFT)**
3. **Real-Time Gross Settlement (RTGS)**

<table>
<thead>
<tr>
<th>Features*</th>
<th>IMPS</th>
<th>NEFT</th>
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<tbody>
<tr>
<td><strong>Business hours</strong></td>
<td>24 * 7</td>
<td>24 * 7 (from 16th Dec 2019)</td>
<td>Not a 24 * 7 System (timing varies from bank to bank)</td>
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<tr>
<td><strong>Transaction Limit</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>min</td>
<td>₹ 1</td>
<td>₹ 1</td>
<td>₹ 2 Lakh</td>
</tr>
<tr>
<td>max</td>
<td>₹ 2 Lakh</td>
<td>- (Per transaction limit exists)</td>
<td>-</td>
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<tr>
<td>Managed by</td>
<td>NPCI</td>
<td>RBI</td>
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*as on 15th December 2019
Unified Payments Interface (UPI)

- Developed by NPCI
- Launched in 2016
- Built over IMPS infrastructure
- Payments are instant and 24 x 7
- Additional features of UPI over IMPS
  - Provides customer convenience by eliminating the use of providing elaborate details
  - Interoperability feature - sending money from different accounts in different banks and receiving money in different accounts in different banks

- Simpler version for merchant payments than IMPS
- A single mobile app for money transfer
- Complaints can be raised from the UPI mobile app directly

News

- Google has written to US Federal Reserve
  - Highlighting UPI-based digital payments in India as a successful model
  - Thoughtful planning & critical aspects of its design - led to the success

Inter bank transfer system

- UPI
  - Real time system
  - ‘open’ system

Measurable success

- Within 3 years, annual run rate of transactions through UPI → 10% of India’s GDP

Digital Payments in India - to more than double

- From $64.8 billion in 2019 to $135.2 billion in 2023
'IORA nations should build a common vision for Indo-Pacific

Countries west of India lack architecture to build on idea

External Affairs Minister S. Jaishankar said on Saturday that one of the problems in building partnerships in the Indo-Pacific region was the lack of consensus on what such a concept meant or even its geographic extent.

Indian Ocean Rim Association (IORA) countries should, therefore, build a common vision, he said.

They all had the guiding principle of ensuring that the region remained open and free for inclusive partnerships with all, within the parameters of non-military security, equality, and a rules-based order.

The challenge, however, was that countries in the west of India had fewer mechanisms than those in the east to pursue such links.

"There is much less activity today that mirrors the Indo-Pacific region west of India," he said. "Certainly no architecture currently that spans the entire region from east to west."

Mr. Jaishankar said the necessity of External Affairs' "Delhi Dialogue" on partnerships in the Indo-Pacific, complementing the IORA-led mechanisms such as the East Asia Summit and the IORA Regional Forum.

While countries like the United States, France, and Japan are looking for bases in order to protect their interests in the region, India wants to create a common vision on the concept of a barriera, he said.

Lack of consensus on the concept is a barrier, he says. S. Jaishankar

U.S. define the Indo-Pacific as reaching the Indian sub-continent, India and partners like Japan extend the idea to Africa.

Scientific initiatives

Mr. Jaishankar said connectivity was a major challenge for building better Indo-Pacific partnerships, and regional forums should support delivery of development projects. The Indian scientific departments offered a number of new initiatives, including the "Grand Challenges Alliance" for the IORA, a fellowship scheme for up to 50 post-doctoral scholars, places for partners on a science research mission, and a new IORA research facility and a center of the emerging technologies in India for low-cost, low-energy consuming desalination facilities, which may be useful especially for the islands.

Another major challenge is maritime security, he said, without specifying any nation or group seen as a threat to the Indo-Pacific.

Significantly, although the "Delhi Dialogue" conference had participants from India's Quadrilateral (Quad) partners, the U.S., Australia and Japan, Mr. Jaishankar made no mention of the Quad in his address, in line with the government's objective of keeping the Indo-Pacific strategy separate from the Quad alignment.

In October, U.S. Secretary of State Mike Pompeo said the "Quad" would "play very important in the efforts ahead, ensuring that China retain only its proper place in the world," comments that New Delhi does not endorse.

"While we all need to work together to share maritime space, it is also crucial that every link of the maritime security chain is equally strong, there are still challenges to human security that need to be addressed," said Mr. Jaishankar, addressing delegations from 30 countries, including Indonesian Foreign Minister Retno Marsudi, who delivered the keynote address.

News

IORA nations should build a common vision for Indo-Pacific

Indian Ocean Rim Association (IORA)

* a dynamic inter-governmental organisation
* aimed at strengthening regional cooperation and sustainable development within the Indian Ocean Region
* 22 members and 9 dialogue partners
* Secretariat: Cyber City of Ebene, Mauritius

Pakistan is not a member of IORA

Members: 22 members

- Australia
- Kenya
- Oman
- Tanzania
- Bangladesh
- Madagascar
- Seychelles
- Thailand
- Comoros
- Malaysia
- Singapore
- UAE
- India
- Maldives
- Somalia
- Yemen
- Indonesia
- Mauritius
- South Africa
- Iran
- Mozambique
- Sri Lanka
### Eligibility

- All sovereign states of the Indian Ocean Rim are eligible for membership of the Association
- States must adhere to the principles and objectives enshrined in the charter of the Association

### Indian Ocean Dialogue (IOD) (6th Edition)

- Flagship initiative of the Indian Ocean Rim Association (IORA)
- It is a premier 1.5 track forum for dialogue between academicians and officials on strategic issues of the association

### Delhi Dialogue (61st edition)

- Theme: “Indo-Pacific: Re-Imagining the Indian Ocean through an Expanded Geography”
- Hosted by MoEA with the assistance of the Indian Council for World Affairs

### Key Points (Indian Ocean Dialogue)

- Countries West of India lack critical architecture
- To build infrastructure on a common vision
- “Open and free for inclusive partnerships with all, within the parameters of sovereignty, equality and a rule-based system in the Indian Ocean Region”
Modi chairs first meeting of Ganga council

Chief Ministers of Uttar Pradesh and Uttarakhand and several Union Ministers attend the first meeting of the National Ganga Council in Kanpur on Saturday. The council was constituted in 2018 with the Union cabinet's approval to meet at least once a year with the Prime Minister chairing the meeting.

Chief Minister Yogi Adityanath, who is also the Union cabinet minister for the environment, forests, and climate change, said, "The council will help in bringing a uniform Ganga vision to the country."

The council was constituted as per the Ganga Rejuvenation Act, which has been passed in both Houses of Parliament.

River Ganges

* Origin → Gangotri glacier as Bhagirathi
  * Devaprayag
  * Alaknanda + Bhagirathi → Ganga

* Largest river basin in India
  * 26% of land mass
  * Supports 43% of population

National Mission for Clean Ganga (NMCG) is focussed on 5 major states
- Uttarakhand
- Jharkhand
- West Bengal
- Uttar Pradesh
- Bihar
### National Mission for Clean Ganga (NMCG)

- **Registered as a Society in 2011**
- **Implementing arm of NGRBA - Constituted under EPA - 1986**
- **River Ganga (Rejuvenation, Protection and Management) Authorities Order, 2016**
  - Created National Council for River Ganga/ National Ganga Council (NGC)
  - Under Chairmanship of P.M.
  - NGC replaced NGRBA

<table>
<thead>
<tr>
<th>(a)</th>
<th>Prime Minister</th>
<th>Chairperson, ex-officio;</th>
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<tbody>
<tr>
<td>(b)</td>
<td>Union Minister for Jal Shakti</td>
<td>Vice-Chairperson, ex-officio;</td>
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<tr>
<td>(c)</td>
<td>Union Minister for Environment, Forests and Climate Change</td>
<td>Member, ex-officio;</td>
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<tr>
<td>(d)</td>
<td>Union Minister for Finance</td>
<td>Member, ex-officio;</td>
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<td>(e)</td>
<td>Union Minister for Housing and Urban Affairs</td>
<td>Member, ex-officio;</td>
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<td>(f)</td>
<td>Union Minister for Power</td>
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<td>Union Minister for Science and Technology</td>
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<td>(h)</td>
<td>Union Minister for Rural Development</td>
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<tr>
<td>(i)</td>
<td>Union Minister for Shipping</td>
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<td>(j)</td>
<td>Union Minister of State for Tourism</td>
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<tr>
<td>(k)</td>
<td>Vice Chairman, NITI Aayog</td>
<td>Member, ex-officio;</td>
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<td>(l)</td>
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<td>(o)</td>
<td>Chief Minister, Uttar Pradesh</td>
<td>Member, ex-officio;</td>
</tr>
<tr>
<td>(p)</td>
<td>Secretary, Department of Water Resources, River Development and Ganga Rejuvenation</td>
<td>Member, ex-officio;</td>
</tr>
<tr>
<td>(q)</td>
<td>Secretary, Ministry of Housing and Urban Affairs</td>
<td>Member, ex-officio;</td>
</tr>
<tr>
<td>(r)</td>
<td>Secretary, Department of Agriculture and Farmers’ Welfare</td>
<td>Member, ex-officio;</td>
</tr>
<tr>
<td>(s)</td>
<td>Director General, National Mission for Clean Ganga</td>
<td>Member Secretary, ex-officio;</td>
</tr>
</tbody>
</table>

### Namami Gange Programme

- **Approved by Union Govt. in 2016**
- **Objectives**: Abatement of pollution + conservation and rejuvenation of Ganga
- **Main Pillars**
  1. Sewage Treatment Infrastructure
  2. River Surface Cleaning
  3. Afforestation
  4. Industrial Effluent Monitoring
  5. River Front Development
  6. Biodiversity
  7. Public Awareness
  8. Ganga Gram

**5 tier Structure**

1. National Ganga Council → PM
2. Empowered Task Force → Minister of Jal Shakti
4. State Ganga Committees
5. District Ganga Committees
Samples from Bennu
OSIRIS Rex mission will be NASA’s first to collect samples from an asteroid and return to Earth. It has been orbiting asteroid Bennu since last December. It will touch down on one of two selected sites, give out a puff of nitrogen and gather the dirt sample that is raked up, according to a report in Nature. The target area, known as the Nightingale site, is just 16 metres across and sits inside a large crater, 140-metre wide, in Bennu’s northern hemisphere.

Asteroids

* Small, rocky objects that orbit the Sun
* Smaller when compared to planets
* Most of the asteroids live in the asteroid belt
* Asteroid Belt → Region between Mars & Jupiter

* Some asteroids are found in the orbital path of planets

* Features
  * All asteroids are not round like planets; some are irregularly shaped
  * Vary in size
  * Made of different kind of rocks

* Reasons to study on Asteroids
  * Formed at the same line as other objects in our solar system
**News**

- OSIRIS-REx Mission to collect sample from an asteroid called Bennu
- 2016 - NASA launched OSIRIS-REx Spacecraft
- 2018 - Went into orbit around Bennu
- Spacecraft will collect samples from the asteroid
  - Nightingale Site
- Why Bennu?
  - Bennu’s orbit is close to Earth
  - Might contain clues to the origin of life

---

**Meteors**

```
Meteoroids ➔ Enter Earth's Atmosphere ➔ Vaporises ➔ Meteor
```

**Meteorites**

- Sometimes meteoroids don’t vapourise completely in the atmosphere
- Some land on the earth’s surface ➔ Meteorites
- Useful to scientists to learn about asteroids, planets & other parts of Solar System

**Comets**

- Orbit the sun, like asteroids
- Made of ice & dust; not rock ➔ So, different from an asteroid
Reference Question
UPSC Prelims 2017

Q. Consider the following statements.

1. National Payment Corporation of India (NPCI) helps in promoting the financial inclusion in the country.
2. NPCI has launched RuPay, a card payment scheme.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2 (correct)
(d) Neither 1 nor 2

Reference Question
UPSC Prelims 2017

Q. Which of the following is a most likely consequence of implementing the ‘Unified Payments Interface (UPI)?

(a) Mobile wallets with not be necessary for online payments. (correct)
(b) Digital currency will totally replace the physical currency in about two decades.
(c) FDI inflows will drastically increase.
(d) Direct transfer of subsidies to poor people will become very effective.
### Practice Question – Prelims

**Q1.** Consider the following statements.

1. Unified Payments Interface (UPI) is an instant payment system developed by Reserve Bank of India.
2. UPI is built over the IMPS infrastructure and allows you to instantly transfer money between any two parties' bank accounts.
3. The National Electronic Funds Transfer System is primarily meant for large value transactions.
4. The Real Time Gross Settlement payment system is not a 24 * 7 system.

Which of the above statement(s) is/are correct?

- a) 1 only
- b) 1 and 3
- c) 2 and 4
- d) 1, 2, 3, 4

---

### Practice Question – Prelims

**Q2.** Consider the following statements with reference to Indian Ocean Rim Association (IORA).

1. It is a dynamic inter-governmental organisation and aims at strengthening regional cooperation and sustainable development within the Indo-Pacific region.
2. All sovereign States of the Indian Ocean Rim are eligible for membership of the Association and States must adhere to the principles and objectives enshrined in the Charter of the Association.
3. Indian Ocean Dialogue (IOD) is a flagship initiative of the India-ASEAN nations.

Select the **incorrect** statements using the codes given below.

- (a) 1 only
- (b) 1 and 2
- (c) 1 and 3
- (d) 1, 2 and 3
Practice Question – Prelims

Q3. Consider the following statements regarding the National Ganga Council (NGC).

1. It has the overall responsibility for superintendence of pollution prevention and rejuvenation of river Ganga Basin.
2. The Chairperson of NGC is the Prime Minister.
3. The Chief Ministers of Delhi, Himachal Pradesh, and Madhya Pradesh are ex-officio members of NGC.

Which of the statements given above is/are correct?

a) 1 only
b) 1 and 2 only
c) 2 and 3 only
d) 1 and 3 only

Practice Question – Prelims

Q4. Consider the following statements.

1. Asteroids are made of rocks whereas comets are made of ice and dust.
2. Broken pieces of asteroids which land on the Earth’s surface is called as meteoroids.

Which of the above statement/s is/are incorrect?

a) 1 only
b) 2 only
c) Both 1 and 2
d) Neither 1 nor 2

Answers

Q1. Option ‘c’ – 2 and 4
Q2. Option ‘c’ – 1 and 3
Q3. Option ‘b’ – 1 and 2 only
Q4. Option ‘b’ - 2 only