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Payment and Settlement Systems in India: Vision 2019-2021 Document

The Reserve Bank of India (RBI) has recently released the 'Payment and Settlement System in India: Vision 2019 - 2021' document.

Key Points

- With its core theme of **'Empowering Exceptional (e)payment Experience'**, the vision document aims at **empowering every Indian with access to a bouquet of e-payment options that is safe, secure, convenient, quick and affordable**.
- With its 36 specific action points and 12 specific outcomes, it also aims to achieve a 'highly digital' and 'cash-lite' society through the goal posts of **competition, cost-effectiveness, convenience** and **confidence (4Cs)**.
- The vision document has envisaged **four times growth in digital transactions** in two years.
- The RBI expects accelerated growth in individual retail electronic payment systems, both in terms of the number of transactions and increased availability.
- Payment systems like UPI and IMPS are expected to register average annualised growth of over 100%, and NEFT at 40%, over the vision period.
- A 35% growth has been targeted in the use of digital modes of payment for the purchase of goods and services through an increase in debit card transactions at Point-of-Sale (PoS) terminals during the vision period.
- **No specific target** has been considered by the vision document **for reducing cash in circulation**. The enhanced availability of PoS infrastructure is expected to reduced demand for cash and thus, over time, achieve a reduction in Cash in Circulation (CIC) as a percentage of GDP.
- The document talks about creating customer awareness, setting up a **24×7 helpline** and **self-regulatory organisation for system operators and service providers,** among others.

- The RBI said the payment systems landscape will continue to change with further innovation and entry of more players which is expected to ensure optimal cost to the customers and freer access to multiple payment system options.
- The **RBI is authorised under the Payment and Settlement System Act (PSSA), 2007 to regulate payment and settlement system** in India.

NOTE: According to the PSSA, 2007 a **payment system** is a system that enables payment to be effected between a payer and a beneficiary, involving clearing, payment or settlement service or all of them, but does not include a stock exchange. It includes both, **paper-based** such as cheque, demand draft and **digital** such as NEFT, BHIM app, settlement systems.

Sanction of Probes for Central Government Employees

According to new Government order, Department of Personnel and Training (DoPT), will now be the final authority in case any central government department, ministry or the Central Vigilance Commission (CVC) refuses to allow the prosecution of government servants by the Central Bureau of Investigation (CBI).

Key points

- **As DoPT reports to the Prime Minister, the order means that the PM will be the ultimate authority in case of conflict or delay over sanction of prosecution.**
- The new rule will **apply to all officials of all-India services** such as the Indian Administrative Service, the Indian Police Service, defence, income tax, railways, central public sector units (PSUs), public sector banks (PSBs), and state-owned FIs (financial institutions).
- In case of **state government officials, the state government is the competent authority** to grant prosecution sanction so the new order doesn't apply to them.
- The DoPT order also states that government departments should not deny sanction for prosecution in cases unless there is a "valid reason".
- The current order supersedes an October 1986 policy on sanctions for prosecution for offences, which effectively decentralised the process and made the concerned ministries and departments the final arbiters. Prior to that, DoPT was the final authority.
- Experts say the **new order could improve CBI's chances of being allowed to investigate and prosecute corrupt public servants,** although political opponents fear that it could be used to settle political scores.
- According to prescribed government guidelines and the Supreme Court's judgement in the **Vineet Narain case in 1997,** government departments are supposed to **accord sanction for prosecution within the three months of CBI's request** (additional time of one month may be allowed in certain cases).

However, it has been noticed that several requests remain pending for years.

NOTE:

- For all offences committed by government officials under the relevant sections of **Prevention of Corruption Act, 1988** and other laws, sanction of the competent authority is required for launching prosecution.
- Such sanction, however, is not required if at the time of launching the prosecution, the concerned public servant has either retired or resigned from the service of the organisation.
- This protection is also not available to the employees of Public Sector Enterprise (PSEs), as such persons cannot be brought within the ambit of **Section 197 of Cr. P.C.** even though PSEs constitute "State" within the meaning of the Article 12 of the Constitution **(Mohd. Hadi Raja vs State Of Bihar And Anr, 1998)**.

Tri-service Command in the Domain of Special Operations, Cyberspace and Space

The three tri-service agencies to handle the critical domain of special operations, cyberspace and space are taking shape with the appointment of two-star officers to head them.

Special Operation Force

India's elite unit of commandos drawn from all three armed forces has started functioning with the Ministry of Defence. Ministry of defence appointed a Major General from the Army as its first commander. He will be in the rank of General Officer Commanding (GOC), a rank used in field formations

Why it is Done?

- India has very competent and capable Special Forces (SF) which have proved their mettle in various operations.
- However, Naresh Chandra Committee on Defence Reforms in India pointed out on the hollowness of the national security decision making process and the urgent need for change this. It had recommended setting up three commands — Special Operations, Cyber and Space — to deal with new challenges facing national security.
- In view of this, multiple steps have been taken for inducing integration in different services. But what should be noted is jointness is different from integration. Jointness is generally associated with Theatre command.

Difference between Jointness and Integration

	JOINTNESS	INTEGRATION
MEANING	While the three Services progress and develop in their respective spheres, maintaining their independent identity, they function together and so coordinate their operations in war as to achieve the best results.	It implies enmeshing the three Services together at different levels and placing them under one commander for execution of operational plans.
AIM	Synergised use of the resources of the three Services in a seamless manner to achieve the best results in the **least possible time,** thus, avoiding duplication and making optimum use of the available resources.	Cutting down the response time to developing situations during operations under a single commander.
RESOURCE	**INDIVIDUAL RESOURCES** Employment of a resource is a subject of debate and discussion at a crucial time.	**DEDICATED RESOURCES** Employment is immediate, based on the commander's appreciation of the operational situation.
CONSENT	Consent from parent Service for allocation of a resource is mandatory.	Resources from all three Services already stand allocated to the appropriate commander.
FRICTION	Possibility of inter-Service friction is much greater since differences in employment are bound to keep cropping up continuously.	As initial resistance to give up one's turf having been taken care of during the re-organizational process, operations by the integrated force are likely to be more focussed and timely.

What it will Bring?

- It is named as **Armed Forces Special Operations Division (AFSOD),** it will have Special Forces of the Army, Marine Commandos (MARCOS) of the Navy, and Garuda commando force of the IAF.
- The three forces have operated together but this will be the first effort to bring them under a common command and control structure, an important step in the

integration of the three forces. It will also reduce costs of training besides logistics and administrative costs.

- Along with **Defence Cyber Agency (DCA) and Defence Space Agency, AFSOD** will be vital in dealing with emergent challenges in National security.

The **Andaman and Nicobar Command** is the first and only Tri-service theatre command of the Indian Armed Forces, based at Port Blair in the Andaman and Nicobar Islands. It was created in 2001, on the recommendation of Kargil review committee, to safeguard India's strategic interests in Southeast Asia and the Strait of Malacca by increasing rapid deployment of military assets in the region. It provides logistical and administrative support to naval ships which are sent on deployment to East Asia and the Pacific Ocean.

UNDRR Global Assessment Report

A **Global Assessment Report** on Disaster Risk Reduction (GAR) by the **United Nations Office for Disaster Risk Reduction (UNDRR)** has warned of new and much **larger threats due to extreme climate changes** to economies, in **particular the Asia Pacific**.

- The GAR was launched at the 'Global Platform' organised by the UNDRR.
- The **Global Platform for Disaster Risk Reduction (GP)** is a **biennial multi-stakeholder forum,** critical component of the monitoring and implementation process of the <u>Sendai Framework for Disaster Risk Reduction (2015-2030)</u>.
- GP 2019 is being held in **Geneva, Switzerland from 13th to 17th May, 2019**.

Key Findings

- About $5.2 billion was spent on reducing disaster risk between 2005 and 2017, representing just 3.8% of total humanitarian spending.
- **Development aid** used for things such as early warning systems, building stronger schools and hospitals, and helping farmers grow hardier crops in drought-prone areas was **minuscule compared with funding for disaster response**.
- It identifies a range of major threats to human life and property, including air pollution, diseases, earthquakes, drought and climate change.
- There is also growing potential for **one type of disaster to produce or exacerbate another** as happens often in the case of heavy rains which trigger landslides and mudslides following wildfires or periods of long drought.
- It warns that **failure to act more urgently to manage intertwined risks** could slow or even **reverse progress towards the UN goals on sustainable development,** which include eradicating poverty and hunger.
- Human losses and asset **losses relative to gross domestic product tend to be higher in the countries with the least capacity to prepare,** finance and respond to

disasters and climate change, such as Small Island Developing States.

- Economic losses to the extent of 4% of GDP annually are projected, if countries don't invest in DRR (Disaster Risk Reduction).
- It has been estimated that an annual investment of $6 billion in DRR strategies would generate benefits of up to $360 billion each year.
- The report **urges governments to put the Sendai Framework into action,** shifting focus from disaster management to reducing risk.

United Nations Office for Disaster Risk Reduction (UNISDR)

- The UNISDR was **established in 1999** as a dedicated secretariat to facilitate the implementation of the **International Strategy for Disaster Reduction (ISDR)**.
- It is headquartered in **Geneva, Switzerland**.
- It is mandated to serve as the focal point in the United Nations system for the coordination of disaster reduction and to ensure synergies among the disaster reduction activities.
- It is an **organisational unit of the UN Secretariat** and is led by the UN Special Representative of the Secretary General for Disaster Risk Reduction (SRSG).
- UNISDR's Strategic Framework 2016-2021 has a vision to substantially reduce disaster risk and losses for a sustainable future with the **mandate to act as the custodian of the Sendai Framework,** supporting countries and societies in its implementation, monitoring and review of progress.

ASI's Plan to Conserve Taj Mahal

The Archaeological Survey of India (ASI) has submitted a host of measures as part of a "Site Management Plan" to the Supreme Court, in pursuance of its order earlier this year, for conserving the Taj Mahal.

> A site management plan is a document which gives a holistic perspective on conservation and management of the site.

Background

- White marble used in the monument has turned yellow due to air pollution.
- **Water stagnation** in the Yamuna river and **high phosphorus levels** on the riverbed made it a breeding ground for **insects that form brown and green patches on the walls of the Taj**.
- Sweat, oil and dirt from visitors being getting absorbed into the marble of the Taj.

Measures Suggested in the Plan

- **For avoiding discolouration:**
  - Scientific treatment and cleaning of the replica graves and surrounding walls inside the mausoleum.
  - To prevent dust from spreading, mechanical and wet cleaning of roads within 5-km radius of the monument, has been suggested.
  - Making shoe cover mandatory for entering the mausoleum premises has also been suggested.
  - All buildings and gardens within the complex need to be regularly maintained to ensure its good state of preservation.
- **For tackling pollution:**
  - A complete ban on burning of biomass/municipal waste.
  - All public transport running in the city should be CNG-based or battery-operated.
  - Encouraging plantation in the city's open areas and strict implementation of the National Building Code for construction-related activities.
  - Encouraging the use of electric crematorium and cleaning up of the banks of the river Yamuna.
- **For managing footfall:**
     Alternate queuing systems and differential ticketing systems must be used and extra security personnel be deployed at various locations to cater to the high footfall.

Taj Mahal

- The Taj Mahal (Agra) is a **mausoleum of white marble built by the Mughal emperor, Shahjahan** in memory of his wife Mumtaz Mahal. It **stands on the banks of the river Yamuna**.
- The construction of the Taj Mahal was completed within a period of 17 years from **1631 to 1648 AD**.
- The Taj Mahal was declared a **centrally protected monument of national importance in December 1920**.
- Considered as one of the Seven Wonders of the World, it was inscribed on the list of **World Heritage Sites in 1983**.
- It is famous for its unique layout, perfection in symmetry and inlay work.

Christchurch Call

India joined France, New Zealand, Canada and several other countries in launching a major initiative in **Paris** to combat terrorism and extremism online and to secure the internet.

   Christchurch call: initiative was named after the New Zealand city where 51 people

were killed in an attack on mosques.

- The Christchurch attack highlighted the urgent need for action and enhanced cooperation among the wide range of actors with influence over this issue, including governments, civil society, and online service providers, such as social media companies, to eliminate terrorist and violent extremist content online.
- The gathering in Paris has been organized by France and New Zealand. pledging to work more closely with one another and governments to make sure that their sites do not become conduits for terrorism.

Highlights of Declaration

- The initiative outlines **collective, voluntary commitments** from **governments and online service providers** intended to address the issue of terrorist and violent extremist content online and to prevent the abuse of the internet.
- All action on this issue must be consistent with principles of a **free, open and secure internet, without compromising** human rights and fundamental freedoms, including freedom of expression.
- It also **recognise the internet's ability** to act as a force for good, including by promoting innovation, economic development and fostering inclusive societies.
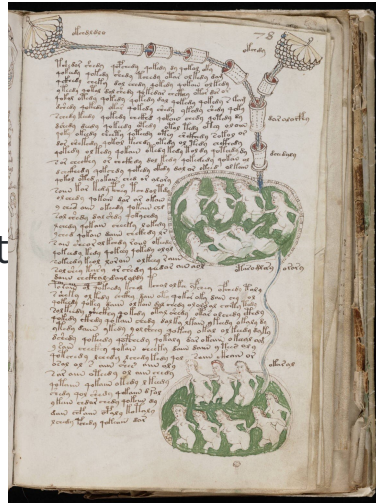
Industry Standards

- It encourages **media outlets** to apply **ethical standards** when depicting terrorist events online. Avoid amplifying terrorist and violent extremist content, with responsible coverage of terrorism and violent extremism.
  > It was also decided to implement immediate and effective measures to mitigate the specific risk that terrorist and violent extremist content is disseminated through live-streaming, including identification of content for real-time review.
- **U.S.'s stand:** free-speech concerns prevented U.S. from formally signing onto the largest campaign to date targeting extremism online.
- Free, open and secure internet is a powerful tool to promote connectivity, enhance social inclusiveness and foster economic growth.

Important Facts For Prelims (16th May 2019)

Voynich Manuscript

- Gerard Cheshire, a researcher at the University of Bristol has recently deciphered a 600-year-old manuscript written in Voynich.
- The researcher has claimed Voynich to be the only known **example of proto-Roman language**.
- The language used was widespread in the Mediterranean during the medieval period, but it was seldom written in official or important documents because Latin was the language of royalty, church and government. As a result, proto-Roman was lost from the record.
- The Voynich Manuscript was **dated to the 15th century (1404-38),** is written on vellum (a type of parchment paper made from the skin of a lamb, goat, or calf) with text and illustrations.
- The manuscript was compiled by Dominican nuns as a source of reference for Maria of Castile, Queen of Aragon — an autonomous community in Spain.

Sparrow

- SPARROW stands for **Smart Performance Appraisal Report Recording Online Window**.
    - It is an online writing of **Annual Performance Appraisal Report (APAR)**.
- It is launched for over 46,000 group B and group C officers of Central Board of Indirect Taxes & Customs (CBIC), Ministry of Finance, working in its various formations all across the country.
    - Online writing of APARS in SPARROW for Indian Revenue Services (C and CE) officers has already been implemented with effect from 2016-2017.
- It will ensure **transparency** in promotions and posting in government jobs and a step towards **good governance**.