



Meeting of IMCG on Neighbouring Countries

For Prelims: Neighbourhood First' policy, SAARC, Quad

For Mains: 'Neighbourhood First' policy and challenges, Significance of India's 'Neighbourhood First' policy Vision

Why in News?

Recently, the **first meeting of the Inter-Ministerial Coordination Group (IMCG)** at Secretary level was convened by **India's Foreign Secretary**.

- The **IMCG has been set up as a high-level mechanism** towards mainstreaming of India's '[Neighbourhood First' policy](#) vision that **sought to develop better relations with the country's neighbours**.
- **IMCG** is supported by inter-ministerial Joint Task Forces (JTFs) convened by joint secretaries in the external affairs ministry.

What are the Key Highlights of the Meeting?

- **About:**
 - The **IMCG provided a comprehensive direction** with a whole-of-government approach to promote better connectivity, stronger interlinkages and greater people-to-people connect with the neighbours.
 - The focus of the meeting was **construction of border infrastructure** that would **facilitate greater trade with neighbours** like Nepal; special needs of countries such as Bhutan and Maldives in terms of supply of essential commodities; opening [rail connectivity with Bangladesh](#); [Humanitarian assistance to Afghanistan](#) and Myanmar; and [Fisheries issue with Sri Lanka](#).
- **Significance:**
 - IMCG will **further improve institutional coordination across government** and provide **comprehensive direction to this whole-of-government approach to India's relations** with its neighbouring countries.

What is the Purpose of 'Neighbourhood First' Policy Vision?

- **Connectivity:**
 - India has entered into MoU(Memorandum of Understanding) with members of the [South Asian Association for Regional Cooperation \(SAARC\)](#). These agreements ensure a free flow of resources, energy, goods, labour, and information across borders.
- **Improving Relations with Neighbours:**
 - Priority is to improve the relations with immediate neighbours as peace and tranquillity in South Asia is essential for realising development agenda.
- **Dialogue:**
 - It **focuses on vigorous regional diplomacy by engaging with neighbouring nations** and building political connectivity through dialogue.

- **Resolving Bilateral Conflicts:**
 - The Policy focuses on **resolving bilateral issues** through mutual agreement.
- **Economic Cooperation:**
 - It focuses on **enhancing trade ties with neighbours**. India has participated and invested in SAARC as a vehicle for development in the region.
 - One such example is the **Bangladesh-Bhutan-India-Nepal (BBIN)** grouping for energy development i.e. motor vehicles, waterpower management and inter-grid connectivity.
- **Disaster management:**
 - The policy also focuses on **cooperating on disaster response, resource management, weather forecasting** and communication and also capabilities and expertise in **disaster management** for all South Asian citizens.
- **Military and Defence cooperation:**
 - India is also **focusing on deepening security in the region** through military cooperation by conducting as well as participating in various defence exercises.

What are the Issues in India's 'Neighbourhood First Policy'?

- **Growing Chinese Pressure:**
 - It failed to take a meaningful direction and growing Chinese pressure has prevented the country from winning allies in the region.
 - On the maritime front, **China is extending its influence** across the **Indo-Pacific region**.
 - The **Belt and Road Initiative (BRI)** also provides China an opportunity to **expand** in India's neighbourhood as for instance in the case of the **China-Pakistan Economic Corridor (CPEC)**, has brought the Chinese presence close to the Indian border whether in **Pakistan Administered Kashmir** or in the **Sir Creek area**.
 - Proposed in 2013, the BRI is an ambitious programme of China.
- **Interference in Domestic Affairs:**
 - India is **interfering in the domestic affairs of neighbouring countries** especially in Nepal in the violation of their sovereignty.
 - India is also **creating hurdles in free transit and free trade** within and beyond Nepal and keeps suppressing its people and government.
- **Focus on Military Measures:**
 - India is **focusing on Military Measures rather than social elements** has also helped increase tensions across the region, increasing anti-India sentiment.
- **Impact of India's Domestic Politics:**
 - **India's domestic policies are creating problems in Bangladesh**, a Muslim-majority country, showing India's neighbourhood first policy faces serious challenges even in friendly territories like Bangladesh.
 - Many ordinary Bangladeshis find the political leadership of India under current leadership as Islamophobic or anti-Islam.
- **Impact of India's Tilt towards West:**
 - India **draws closer to the West**, particularly through the **Quad** and other **multilateral and mini-lateral initiatives**.
 - But Sri Lanka's connections with the West are not moving in a good direction as the country's current government faces increasing criticism from Western capitals on **human rights** issues and freedoms.
 - As a result, Sri Lanka has begun moving toward China, increasing the possibility that Indo-Sri Lankan ties might deteriorate at some point.

Way Forward

- India's neighbourhood policy **should be based on the principles of Gujral Doctrine**.
 - This would **ensure India's stature and strength cannot be isolated** from the quality of its relations with its neighbours and there can be regional growth as well.
- Integrating **India's regional economic and foreign policy** remains a major challenge.
 - Therefore, **India should resist compromising bilateral relationships** with neighbours

for short economic interests.

- Regional connectivity **must be pursued with greater vigour** while security concerns are addressed through **cost-effective, efficient and reliable technological measures** which are in use in other parts of the world.

UPSC Civil Services Examination, Previous Year Questions (PYQs)

Q. Belt and Road Initiative' is sometimes mentioned in the news in the context of the affairs of (2016)

- (a) African Union
- (b) Brazil
- (c) European Union
- (d) China

Ans: (d)

[Source: TH](#)

SVANidhi se Samriddhi

For Prelims: PMSVANidhi, Atmanirbhar Bharat Abhiyan, Economic Stimulus-II.

For Mains: Issues related to Development, Government Policies and Interventions, Atmanirbhar Bharat Abhiyan.

Why in News?

The **Ministry of Housing and Urban Affairs (MoHUA)** has launched '**SVANidhi se Samriddhi**' program in additional 126 cities across 14 States/ UTs.

- **Quality Council of India (QCI)** is the implementing partner for the program.

What is SVANidhi se Samriddhi?

- **About:**

- It is an **additional program of PMSVANidhi**, launched on 4th January 2021 in 125 cities **to map the socio economic profile of the PM SVANidhi beneficiaries and their families.**
- It assesses beneficiaries' potential eligibility for various Central welfare schemes (8) and facilitates the linkages to these schemes.
 - These schemes include [Pradhan Mantri Jeevan Jyoti Bima Yojana](#), PM Suraksha Bima Yojana, [Pradhan Mantri Jan Dhan Yojana](#), [Pradhan Mantri Shram Yogi Maandhan Yojana](#), Registration under [Building and other Constructions](#)

[Workers](#) (Regulation of Employment and Conditions of Service) Act (BOCW), [National Food Security Act \(NFSA\)](#) portability benefit – [One Nation One Ration Card \(ONORC\)](#), [Janani Suraksha Yojana](#), and [Pradhan Mantri Matru Vandana Yojana \(PMMVY\)](#).

▪ **Coverage:**

- In Phase 1, it covered approximately 35 Lakh Street vendors and their families.
- Phase 2 aims to cover 28 Lakh Street vendors and their families, with a total target of 20 Lakh scheme sanctions for FY 2022-23. The remaining cities would be gradually added to the program.

▪ **Achievements:**

- In the year 2020-21 (despite challenges posed due to Covid-19 pandemic), the program was successful in providing social security benefits to the street vendor families and thereby protecting them from any risks and vulnerabilities of life and livelihoods.
- The program has **two-fold achievements:**
 - One, [a central database of Street vendors and their families is created](#) on various socio-economic indicators.
 - Second, **a first of its kind inter-ministerial convergence platform is established between various Central Ministries** to extend the safety net of welfare schemes to street vendor households.

What is PM SVANidhi Scheme?

▪ **About:**

- Prime Minister Street Vendors AtmaNirbhar Nidhi (PM SVANidhi) was announced as a part of the [Economic Stimulus-II under the Atmanirbhar Bharat Abhiyan](#).
- It has been implemented since 1st June 2020, for providing affordable working capital loans to street vendors to resume their livelihoods that have been adversely affected due to **Covid-19 lockdowns**, with a sanctioned budget of Rs. 700 crore.

▪ **Aims:**

- To benefit over 50 lakh street vendors who had been vending on or before 24th March 2020, in urban areas including those from surrounding peri-urban/rural areas.
- To promote digital transactions through cash-back incentives up to an amount of Rs. 1,200 per annum.

▪ **Features:**

- The vendors can avail a working capital loan of up to Rs. 10,000, which is repayable in monthly installments in the tenure of one year.
- On timely/early repayment of the loan, an interest subsidy of 7% per annum will be credited to the bank accounts of beneficiaries through Direct Benefit Transfer on a quarterly basis.
- There will be no penalty on early repayment of the loan. The vendors can avail the facility of the enhanced credit limit on timely/early repayment of the loan.

▪ **Challenges:**

- Several banks are **seeking applications on stamp papers worth between Rs. 100 and Rs. 500**.
- There have also been instances of **banks seeking PAN cards and even checking the CIBIL or Credit score of applicants** or state authorities asking for voter ID cards, which many migrant vendors do not carry with them.
 - CIBIL score is an evaluation of one's credit history and determines their eligibility for a loan.
- There have also been **complaints of harassment by police** and municipal officials.

▪ **Solutions:**

- States should be asked to ensure that street vendors are not harassed by the authorities as all they are asking is a right to livelihood.
- The Centre has also decided to send the applications directly to bank branches listed by the applicant as a “preferred lender” or where the vendor holds a savings bank account.
- A software has also been developed that can “push” around 3 lakh applications to the banks.

Global Wind Report 2022

For Prelims: Global Wind Report for 2022, Global Wind Energy Council.

For Mains: Global Wind Report for 2022, India's renewables energy targets, challenges and initiatives taken to achieve it.

Why in News?

Recently, the **Global Wind Report for 2022** was published by the **Global Wind Energy Council (GWEC)**.

- GWEC was established in 2005 to **provide a credible and representative forum** for the entire wind energy sector at an international level.

What are the Key Highlights of the Report?

- **Wind Energy Installations Must Quadruple Every Year:**
 - Wind energy installations **every year across the world must quadruple from the 94 GW (Gigawatt) installed in 2021** within this decade to meet the global climate targets.
 - Without the necessary amplification, restricting global warming over pre-industrial levels to 1.5 degrees Celsius — a target set by the [Paris Agreement](#) — and achieving [Net Zero emissions](#) by 2050 may become difficult.
- **Capacity Installed in 2021:**
 - New installations of 93.6 GW in 2021 brought global cumulative wind energy capacity to 837 GW, a Year-on-Year (YoY) growth of 12%.
 - The **onshore wind market** added 72.5 GW worldwide. That is 18% lower than the previous year **due to a slowdown in China and the US, the world's two largest wind markets**.
 - The **offshore wind market** enjoyed its best ever year in 2021, with 21.1GW commissioned.
- **New offshore installations likely to Decline:**
 - New offshore installations in 2022 are likely to decline to the 2019 / 2020 levels.
 - Decline will be primarily **due to the reduction of installations in China**.
 - However, **market growth is expected to regain momentum from 2023**, eventually passing the 30GW-mark in 2026.
- **Offshore Wind Energy Generation Increases Return:**
 - Offshore wind energy generation **increases return on investment**, along with reducing [greenhouse gas emissions](#).
 - Carbon dioxide emissions can reduce by 0.3-1.61 gigatonnes every year by 2050 if offshore wind energy generation is scaled up.

What are the Challenges to Growth of the Wind Energy Sector?

- **Inconsistent policy environments** focused on short-term political aims.
- **Badly designed markets** which do not enable bankable renewable energy projects.
- Infrastructure and transmission bottlenecks.
- **A lack of adequate industrial and trade policies** related to renewable technologies

- Hostile political or misinformation campaigns.

What is the Scope of the Wind Energy Sector in India?

- In India, more than **1.4 GW of wind was installed in 2021**, exceeding the 1.1 GW of installations during the previous year.
- The Government has **set a target of installing 5 GW of offshore capacity by 2022 and 30 GW by 2030**.
 - India is yet to develop its offshore wind energy facility.
- India can **generate 127 GW of offshore wind energy** with its 7,600 km of coastline.
 - **Onshore wind energy** refers to turbines that are located on land and use wind to generate electricity.
 - **Offshore wind energy** is the energy generated from the wind at sea.
- The Indian wind market outlook for 2022 and 2023 is projected at 3.2 GW and 4.1 GW of onshore wind installations, respectively.

What are the Related Initiatives?

- [National Wind-Solar Hybrid Policy](#): The main objective of the National Wind-Solar Hybrid Policy, 2018 is to provide a framework for promotion of large grid connected wind-solar PV hybrid systems for optimal and efficient utilization of wind and solar resources, transmission infrastructure and land.
- [National Offshore Wind Energy Policy](#): The National Offshore wind energy policy was notified in October 2015 with an objective to develop the offshore wind energy in the Indian **Exclusive Economic Zone (EEZ)** along the Indian coastline of 7600 km.

Way Forward

- Governments **need to tackle issues** such as planning barriers and grid connection challenges.
- To sustain and increase growth in wind-based generation capacity, **policymakers need to streamline the procedures to grant permits**, including land allocation and grid connection projects.
- Workforce planning for large-scale renewables deployment should be an early policy priority and investment in grids must treble from current levels through to 2030.
- There is also a **need for greater public-private co-operation** to confront “the new geopolitics of the wind supply chain”.
- A stronger international regulatory framework is needed to address the increased competition for commodities and critical minerals.

[Source: DTE](#)

Jallianwala Bagh Massacre

For Prelims: Jallianwala Bagh Massacre, Rowlatt Act 1919, World War I (1914–18), Non Cooperation Movement (1920–22), Hunter Commission.

For Mains: Non Cooperation Movement (1920–22), History of India’s struggle

Why in News?

Recently, the **Prime Minister** paid tributes to people killed in the [Jallianwala Bagh massacre in 1919](#).

- He asserted that their unparalleled courage and sacrifice will **keep motivating the coming generations**. **13th April, 2022** marks the **103 years of the incident**.
- Earlier, the Gujarat government marked 100 years of the [Pal-Dadhvav killings](#), calling it a massacre “**bigger than the Jallianwala Bagh**”.



What is the Jallianwala Bagh Massacre?

- **About:** The Jallianwala Bagh massacre or the Amritsar massacre of **13th April 1919** accounts for the **gruesome execution of hundreds of innocent people** by the **Gurkha British Indian army** on the orders of the then **Anglo-Indian Brigadier R.E.H. Dyer**.
 - These people were protesting peacefully against the [Rowlatt Act 1919](#).
 - General Dyer was killed by [Sardar Udham Singh](#) in **1940**.

What was the Rowlatt Act 1919?

- During [World War I \(1914-18\)](#) the British government of India enacted a **series of repressive emergency powers** that were intended to combat subversive activities.
 - In this context, this act was passed on the recommendations of the Sedition **Committee chaired by Sir Sidney Rowlatt**.
 - It **gave the government enormous powers to repress political activities** and allowed detention of political prisoners without trial for two years.
- **Background:** [Mahatma Gandhi](#) wanted non-violent civil disobedience against such unjust laws, which would start with a hartal on **6th April 1919**.
 - In Punjab, on **9th April 1919**, two nationalist leaders, **Saifuddin Kitchlew and Dr. Satyapal**, were arrested by the British officials **without any provocation** except that they had addressed protest meetings, and taken to some unknown destination.
 - This caused resentment among the Indian protestors who came out in thousands on **10th**

April to show their solidarity with their leaders.

- To curb any future protest, the government put martial law in place and law and order in Punjab was handed over to **Brigadier-General Dyer**.
- **Day of the Incident:** On **13th April, Baisakhi day**, a large crowd of people mostly from neighbouring villages, unaware of the prohibitory orders in Amritsar gathered in the Jallianwala Bagh.
 - Brigadier-**General Dyer** arrived on the scene with his men.
 - The troops surrounded the gathering under orders from **General Dyer** and blocked the only exit point and opened fire on the **unarmed crowd killing more than 1000 unarmed men, women, and children**.
- **Aftermath/Significance of the Incident**
 - Jallianwala Bagh became a key point in the **history of India's struggle** for independence and it is now an **important monument in the country**.
 - The Jallianwala Bagh tragedy was one of the causes that led **Mahatma Gandhi** to begin organising his first large-scale and sustained nonviolent protest (satyagraha) campaign, the **Non Cooperation Movement (1920-22)**.
 - The Bengali poet and **Nobel laureate Rabindranath Tagore** renounced the knighthood that he had **received in 1915**.
 - The then government of India ordered an investigation of the incident (**the Hunter Commission**), which in 1920 **censured Dyer** for his actions and ordered him to resign from the military.

UPSC Civil Services Examination, Previous Year Questions (PYQs)

Q. During the Indian Freedom Struggle, why did Rowlatt Act arouse popular indignation? (2009)

- (a) It curtailed the freedom of religion
- (b) It suppressed the Indian traditional education
- (c) It authorized the government to imprison people without trial
- (d) It curbed the trade union activities

Ans: (c)

[Source: TH](#)

Cardless Cash Withdrawals at ATMs

For Prelims: RBI, UPI, Card Skimming or Card Cloning.

For Mains: Unified Payment Interface and its achievements, Digital India.

Why in News?

Recently, the [Reserve Bank of India \(RBI\)](#) announced cardless cash withdrawals at ATMs across the country which will enable consumers to use [Unified Payment Interface \(UPI\)](#) on their smartphones to withdraw cash from **Automatic Teller Machine (ATMs)**.

How is this Step Significant?

- **Enhance Security of Cash Withdrawal:**
 - It would **help prevent frauds like card skimming and card cloning**.
- **Enable users to Take Cash from Any ATM:**
 - Currently, **only existing customers of a few banks are allowed to withdraw cash** without cards, and from specific bank's ATM networks.
 - However, the RBI's move to allow interoperability in cardless withdrawals will enable users to take cash from any and all ATMs.
- **Invite More Players into the Payment Ecosystem:**
 - The move **will invite more players into the payment ecosystem** in India to innovate and solve further problems of customers.

What is Card Skimming or Card Cloning?

- Credit card cloning or skimming is the **illegal act of making unauthorized copies** of credit or debit cards.
- This enables criminals to use them for payments, effectively stealing the cardholder's money and/or putting the cardholder in debt.
- Once the device picks up the data, **it can be used to gain unauthorised access** to the user's banking records.
The stolen information can be **coded onto a new card, a process called cloning**, and be used to make payments and transact with other bank accounts.

What are the Challenges in Cardless Cash Withdrawal Feature?

- **Limitation on Cash Withdrawal:**
 - Currently, ICICI Bank, Kotak Mahindra Bank, HDFC Bank and SBI allow cardless **cash withdrawals** for their users. But, **accessing the feature is cumbersome as it has certain withdrawal limits**, and the transaction is charged.
- **Scalability of this Feature:**
 - Scalability of this feature might be a challenge as it has to be seen how many banks quickly roll it out to their customers.
- **Security Related Issue:**
 - In cardless withdrawal, the **security vulnerability of a card is minimised**, but the risk will soon transfer to a mobile-enabled feature.
 - The **mobile can now become the epicentre of transactions**, making it the next target for fraudsters.

What is the Future of Debit Cards?

- Issuing cards will **not be stopped** as they have several other utilities beyond cash withdrawals. They can be used at a restaurant, shop, or for payments in a foreign country.
- A debit card is a **very evolved financial product and has already gone through a lot of iterations** to reach its current perfection.
- Thus, the debit card will **continue to serve some segments of the economy**.

What is Unified Payment Interface (UPI)?

- It is an **advanced version of Immediate Payment Service (IMPS)**- round-the-clock funds transfer service to make cashless payments faster, easier and smoother.
- 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 & merchant payments into one hood.
- UPI is **currently the biggest among the [National Payments Corporation of India \(NPCI\) operated systems](#)** including National Automated Clearing House (NACH), Immediate Payment Service (IMPS), Aadhaar
- enabled Payment System (AePS), Bharat Bill Payment System (BBPS), RuPay etc.
- **The top UPI apps today include PhonePe, Paytm, Google Pay, Amazon Pay and [BHIM](#)**, the latter being the Government offering.

UPSC Civil Services Examination, Previous Year Questions (PYQs)

Q. Consider the following statements: (2017)

1. National Payments Corporation of India (NPCI) helps in promoting 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
- (d) Neither 1 nor 2

Ans: (c)

- National Payments Corporation of India (NPCI), an umbrella organisation for operating retail payments and settlement systems in India, is an initiative of RBI and the Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, for creating a robust Payment and Settlement Infrastructure in India.
- The main objective of NPCI is to **consolidate and integrate the multiple systems with varying service levels into nationwide uniform** and standard business process for all retail payment systems. One of the other
- Objectives of NPCI is to facilitate an affordable payment mechanism to benefit the common man across the country and eventually helping in financial inclusion.
- The products launched by NPCI include Immediate Payment Service (IMPS), National Financial Switch (NFS) and Cheque Truncation System (CTS), Unified Payments Interface (UPI), Bharat Bill Payment System (BBPS), RuPay Card, National Common Mobility Card (NCMC) and National Electronic Toll Collection (NETC).

Q. Which one of the following links all the ATMs in India? (2018)

- (a) Indian Banks' Association
- (b) National Securities Depository Limited
- (c) National Payments Corporation of India

(d) Reserve Bank of India

Ans: (C)

- National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments in India. It was set up with the guidance and support of the Reserve Bank of India and the Indian Banks Association.
- National Financial Switch (NFS) is India's largest network of shared and interconnected ATMs and is also managed by the NPCI. In return, NPCI charges a fee from banks for processing inter-bank ATM transactions.

Q. Which of the following is a most likely consequence of implementing the 'Unified Payments Interface (UPI)'? (2017)

- (a) Mobile wallets will not be necessary for online payments.
- (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.

Ans: (a)

- UPI or Unified Payments Interface is an **instant realtime payment system** that helps in transferring the funds between the two bank accounts through a mobile platform. It is a concept that allows multiple bank accounts to get into a single mobile application.
- UPI was developed by the National Payments Corporation of India and is regulated by the Reserve Bank of India (RBI).
- It offers interoperability between banks and is directly linked to account (no credit/debit card information is shared as bank acts as the primary gateway for payment).
- Also, most banks **enrolled in the UPI system offer almost nil or zero transaction cost, otherwise levied by mobile wallets** which acts as intermediary between banks and the merchant.

[Source: TH](#)

Initiatives Launched under InTranSE-II

For Prelims: Onboard Driver Assistance and Warning System (ODAWS), Bus Signal Priority System and Common SMart IoT (Internet of Things) Connectiv (CoSMiC) software.

For Mains: Intelligent Transport System, Initiatives to control road accidents.

Why in News?

Recently, the Ministry of Electronics and Information Technology (MeitY) has launched an indigenous **Onboard Driver Assistance and Warning System (ODAWS), Bus Signal Priority System and Common SMart IoT (Internet of Things) Connectivity (CoSMiC) software.**

- It has been launched under **Intelligent Transportation System Endeavor Phase-II (InTranSE -II).**

What is Intelligent Transportation Systems Endeavor for Indian Cities?

- Intelligent Transportation System(ITS) is a revolutionary **state-of-the-art technology.**
- It will **achieve traffic efficiency** by prompting efficient infrastructure usage, minimising traffic problems, enriching users with prior information on traffic, reducing travel time and enhancing safety & comfort of commuters.
- This system **can detect any accident and receive alerts** for ensuring that an ambulance reaches the accident spot within 10-15 minutes.
- To **synergize the transformation in ITS with more energy and pace** MeitY took early steps by bringing together premier academic institutes like Indian Institute of Technology (IIT), Indian Institute of Science (IISc), Indian Institute of Management (IIM) etc. and Premier R&D **Centre like Centre for Development of Advanced Computing (C-DAC)** under one umbrella.
- Such an initiative formulated the Collaborative **Intelligent Transportation Systems Endeavor for Indian Cities (InTranSE)** during the year **2009-2012 (Phase-I).**
- The **InTranSE Phase-II program (2019-2021)** is an extension of the **InTranSE Phase-I program which** is aiming at undertaking R&D projects collaboratively with IIT Bombay, IIT Madras, IISc Bangalore and C-DAC Thiruvananthapuram.

What is ODAWS?

- ODAWS incorporates **vehicle-borne sensors for monitoring driver propensity and vehicle surroundings to deliver acoustic and visual alerts for driver assistance.**
- The project involves the development of sub-modules such as the navigational unit, driver assistance console, and **Millimetre Wave RADAR** (mmWave radar) sensor.
 - The mmWave RADAR is **an extremely valuable sensing technology ideal for detection of objects and providing information on range, velocity and angle of these objects.**
- The navigational sensor provides a precise **geo-spatial orientation of the vehicle as well as trends in driving behaviour.**
- The ODAWS algorithm is used to interpret sensor data and offer **real-time notifications to the driver, boosting road safety.**

What is a Bus Signal Priority System?

- Bus signal priority System is an **operational strategy that modifies normal traffic signal operations to better accommodate in-service public buses** at signal-controlled intersections.
- Unlike a blind priority that is given for emergency vehicles, here **it is a conditional priority, which is given only when there is an overall reduction in delay** for all vehicles.
- The developed system will **enable to minimise person delay by providing priority to public transport buses,** either through Green extension or Red truncation, considering all vehicles approaching a signalised intersection.
 - **Green Extension** provides **extra time for a detected transit vehicle to clear an intersection.** Green extension is most applicable when transit runs at the back of the vehicle queue, as is common at the first signal after a far-side stop.
 - **Red Truncation** provides a green phase earlier than otherwise programmed, clearing an intersection approach with a waiting transit vehicle sooner than otherwise.

What is CoSMiC?

- It is a **middleware software providing standard based deployment of IoT** adhering to oneM2M (Machine -To Machine) based global standard.

- **oneM2M** is the global standards initiative that covers requirements, architecture, [API \(Application Programming Interface\)](#) specifications, security solutions and interoperability for Machine-to-Machine and IoT technologies.
- It facilitates **users and application service providers in various vertical domains to use application agnostic open standards and open interfaces for end to end communication** with well-defined common service functionalities complying with oneM2M standard.
- With this in view, **CoSMiC common service layer is used to interface any vendor specific standards and for increasing interoperability** with smart city dashboard.

What are the other Government Initiatives to Control Road Accidents?

- **Identification and Rectification of Black Spots:**
 - **High priority has been accorded to identification and rectification of black spots** (accident prone spots) on national highways.
 - Regional Officers were delegated powers for technical approval to the detailed estimates for rectification of identified Road Accident black spots.
- **Road Safety Audit:**
 - Road safety has been made an integral part of road design at the planning stage. **Road Safety Audit of all highway projects** has been made **mandatory at all stages i.e. design, construction, operation and maintenance.**
- **Facilities for the Persons with Disability:**
 - Centre also issued **guidelines to all states for pedestrian facilities on National Highways for persons with disabilities.**
 - Government made **provisions for ambulances with paramedical staff, Emergency Medical Technician or Nurse at toll plazas** on the completed corridor of National Highways.
- **Rewarding the Savers of Accident Victims:**
 - A scheme was announced for **grant of award to those who save lives of accident victims by administering immediate assistance** and rushing them to hospital or Trauma Care Centre.

[Source: PIB](#)

Concessional Tax Rate Regime

Why in News?

Recent Government data has shown that the **concessional [corporate tax rate](#)** announced by the **Union government in September 2019** saw two out of every five new domestic manufacturing companies incorporated in **2019-20 (April-March) opting for the reduced 15% tax rate.**

What is Corporation tax?

- **Corporation tax** is a direct tax placed on a company's net income or profit from its operations.
- Corporation tax is payable by both public and private companies registered in India under the **Companies Act 1956.**
- Corporate tax is a tax imposed on the **net income of the company, whereas income tax is a type of tax** imposed on an **individual's income, such as wages and salaries.**

What is the Concessional Tax Rate Regime?

Tax Concession: A reduction made by the government in the amount of tax that a particular group of people or type of organization has to pay or a change in the tax system that benefits those people.

- Before, this scheme, Corporate tax rate, **was 22% without exemptions.**
- Under the new regime introduced in September 2019, a tax rate of 15% was announced under Section 115BAB for newly incorporated domestic companies, which make fresh investments by 31st March, 2023, for manufacturing, production, research or distribution of such articles or things manufactured.
- This was extended by one year in this year's [Budget \(2022-23\)](#) to **31st March, 2024.**
- A similar concessional rate regime was also introduced by the Centre for personal **income taxpayers effective 2020-21 (Income Tax Act)**, under which assesseees willing to forgo deductions and exemptions such as those under sections 80C, 80D, house rental allowance and leave travel allowance could choose to pay tax on their income at a reduced rate.
 - Even though the government has not yet published data on taxpayers opting for the new personal income tax regime, it is indicated that the new regime has not drawn taxpayers in large numbers prompting the government to take a relook.

What is the Impact of the Concessional Tax Rate Regime?

- The tax cut resulted in an economically meaningful **7% additional investments by beneficiary firms.**
- The [Reserve Bank of India](#) had earlier noted that the new tax regime did not help **kick-start the intended investment cycle.**
 - The tax rate cut may have been “utilised in debt servicing, build-up of cash **balances and other current assets** rather than restarting the Business cycle”.

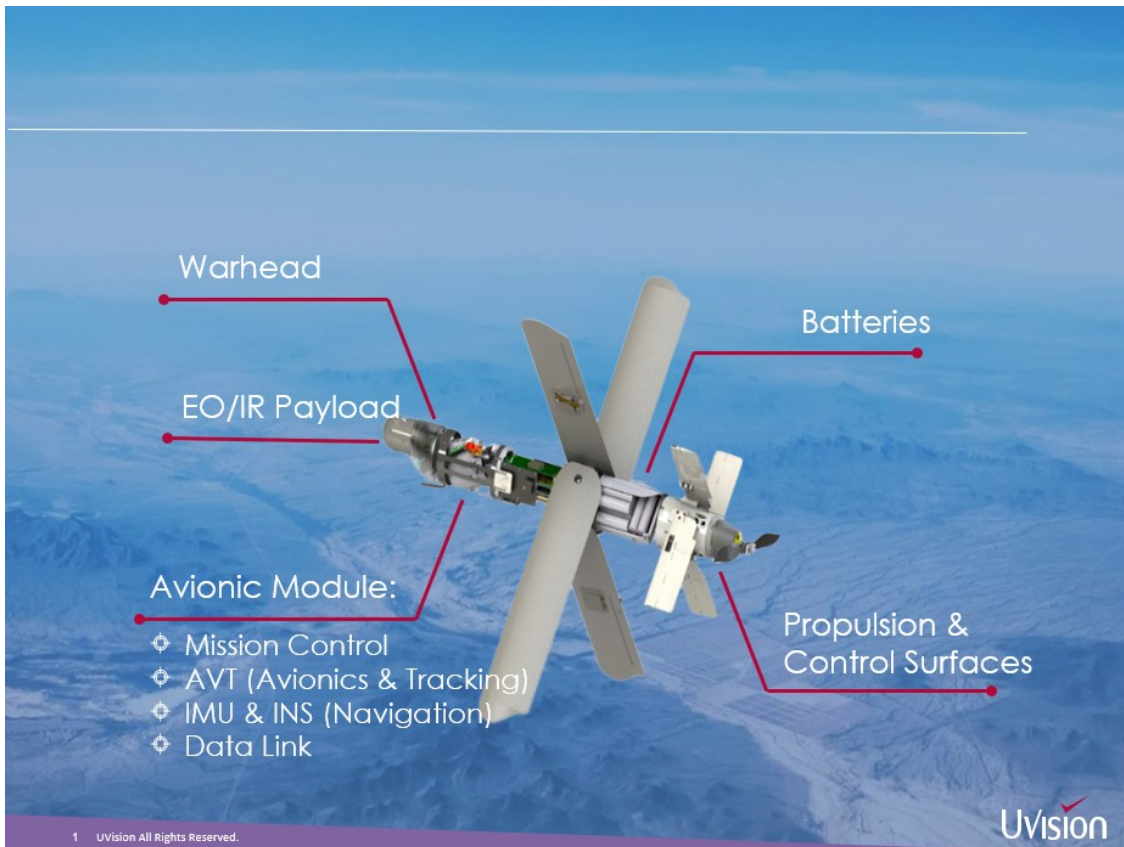
[Source: IE](#)

CALM Systems

Why in News?

Recently, the [Indian Army](#) has issued a **Request for Information (RFI)** for the **Canister Launched Anti-Armour Loiter Ammunition (CALM) System** of its mechanised forces.

- Earlier, the Indian Army had issued a RFI for the supply of [Articulated All-Terrain Vehicles](#) to be deployed in [Ladakh](#) and [Kutch](#).



What exactly is a CALM System?

- The CALM System is a **pre-loaded canister with loiter ammunition** or a **drone**. Loiter munitions are a mix of a **surface-to-surface missile** and a drone.
- Once fired it **can remain aloft for a period of time over the area of operation**, and when a target is sighted it can be guided down to destroy the target with the explosive payload that it carries.
- Usually, **loiter ammunition carry a camera which is nose-mounted** and which can be **used by the operator to see the area of operation and choose targets**.
- These munitions **also have variants which can be recovered and reused in case they are not used for any strike**.
- The **top down attack capability of the loiter ammunition gives it a big advantage** over targets such as tanks which are vulnerable to any attack on the top where the armour protection is weak.
 - Loiter munitions are **smaller, cheaper and less complex systems than combat or armed drones**.

Has it been Used by Any Country?

- The CALM System had been very **effectively used in the Armenia-Azerbaijan conflict** in 2021 where the **Azerbaijan forces made extensive use of Israeli systems** to wreak havoc on Armenian tanks, radar systems, communication hubs and other military targets.
- The **Russian military is also using their ZALA KYB loiter ammunition in Ukraine** while some reports say that the US has also provided Ukraine with its Switchblade loiter munitions that could target Russian armour 10 km away.

Where will the Army use CALM Systems?

- The CALM Systems will be used in the **plains and deserts of the Western parts of the country** as well as the **Northern high altitude areas** of heights up to 5,000 metres.
- It will be **employed by the Mechanised Infantry units of the Army for surveillance of beyond line of sight targets** by day and night in real time and beyond visual range engagement

of enemy armoured fighting vehicles and other ground based weapon platforms over extended ranges.

UPSC Civil Services Examination Previous Year Questions

Q. What is “Terminal High Altitude Area Defence (THAAD)”, sometimes seen in the news? (2018)

- (a) An Israeli radar system
- (b) India’s indigenous anti-missile programme
- (c) An American anti-missile system
- (d) A defence collaboration between Japan and South Korea.

Ans: (c)

Terminal High Altitude Area Defence (THAAD) is an American anti-missile system designed to intercept and destroy short and medium-range ballistic missiles during their “terminal” phase of flight when they are falling towards the target.

Source: IE

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