



WEEKLY CURRENT AFFAIRS

JANUARY, 2023

Week-2

8-14 Jan., 2023

★★ Useful for ★★

**CSE, ESE, PSUs, State Services Exams,
SSC and Banking Exams**

8th JANUARY, 2023

Electoral Photo ID Card (e-EPIC)

- **Context:** Over 67 lakh voters have downloaded a digital voter ID, known as the electronic Electoral Photo ID Card (E-EPIC), from the time the document was made available until December 23, 2022.

Key highlights

- Along with e-PAN and e-Aadhaar, the E-EPIC is one of the few generally accepted identity documents that can be downloaded as a legally valid PDF file.
- About 9.8 crore voters are currently eligible to download an E-EPIC, that is, 6.8% of voters who are eligible to download an E-EPIC as a PDF document have done so.
- This is equivalent to less than 1% of all registered voters in India, going by data released by the ECI in past years.
- As of 2019, 91.2 crore people were registered to vote in India, meaning that the total number of people eligible to download an E-EPIC in the first place is only around 10% of the overall electoral base.

SPRINT Initiative

- **Context:** The Indian Navy has inked an agreement with Sagar Defence Engineering Pvt. Ltd for acquiring armed autonomous boat swarms under the 'SPRINT' initiative.

Key Highlights

- The task of development of this technology is one of the 75 challenges that have been introduced by the Indian Navy under Azadi ka Amrit Mahotsav.
- To achieve 'Aatmanirbharta' in defense, Naval Innovation and Indigenisation Organisation (NIIO), in conjunction with the Defence Innovation Organisation (DIO), aims to induct at least 75 new indigenous technologies/products into the Indian Navy till August 2023.

- This collaborative project is named SPRINT (Supporting Pole-Vaulting in R&D through Innovations for Defence Excellence (iDEX), NIIO and Technology Development Acceleration Cell (TDAC)).
- It was launched by the Prime Minister in July, 2022.
- 'SPRINT' Scheme is an initiative to promote development of niche defense technologies by domestic companies.
- It will transform Navy from a 'Buyer's Navy' to a 'Builder's Navy'.

About Naval Innovation and Indigenisation Organisation (NIIO)

- Defence Ministry had launched the NIIO in August 2020, to encourage innovation and indigenisation for self-reliance in defence sector.
- It is a 3-tiered organization: Naval Technology Acceleration Council (N-TAC) will bring together the twin aspects of innovation and indigenization and provide apex level directives. Working group under the N-TAC will implement the projects. Technology Development Acceleration Cell (TDAC) has been created for induction of emerging disruptive technology in an accelerated time frame

PRASHAD Drive

- **Context:** President Droupadi Murmu inaugurated the project "Development of Srisailem Temple" at Srisailem Temple Complex, Kurnool, Andhra Pradesh under National Mission on Pilgrimage Rejuvenation and Spiritual, Heritage Augmentation (PRASHAD) Drive.

Key Highlights

- The President of India Smt. Droupadi Murmu also laid the foundation stone for the project 'Development of Pilgrimage Facilities at Bhadrachalam Group of Temples in the Bhadrachalam District of the state of Telangana.'

- She also laid the foundation stone for another project called 'Development of Pilgrimage and Heritage Infrastructure of UNESCO World Heritage Site at Rudreshwara (Ramappa) Temple' at Mulugu in the state.

About PRASHAD Scheme

- The Government of India launched the PRASAD scheme in the year 2014-2015 under the Ministry of Tourism. The full form of the PRASAD scheme is 'Pilgrimage Rejuvenation And Spiritual Augmentation Drive'.
- This scheme focuses on developing and identifying pilgrimage sites across India for enriching the religious tourism experience. It aims to integrate pilgrimage destinations in a prioritised, planned and sustainable manner to provide a complete religious tourism experience. The growth of domestic tourism hugely depends on pilgrimage tourism.

9th JANUARY, 2023

Kerala: India's first fully digital banking state

- **Context:** Chief Minister Pinarayi Vijayan declared Kerala as the first state in the country to go fully digital in its banking service.

Key Highlights:

- This recognition will boost the state economy.
- This achievement was possible due to social interventions through local self-government institutions along with infrastructure development and technological advances in the banking sector.
- Kerala Fibre Optic Network (K-FON) project is a joint venture between the Kerala State Information Technology Infrastructure Ltd (KSITIL), Kerala State Electricity Board (KSEB) and the state, in which the two companies hold 49% each and the state the remaining 2%.

- A consortium led by Bharat Electronics Ltd (BEL) is executing the project and will be responsible for the operation and maintenance of the 35,000-km-long network for the next seven years.
- Funded by the Kerala Infrastructure Investment Fund Board (KIIFB), the project is estimated to cost Rs 1,028.20 crore, which includes capital expenditure, administrative overheads and annual operational expenditure of Rs 104.4 crore.

Project Sambandh

- **Context:** Project Sambandh is related to helping families of Army personnel who die in non-battle scenarios.

Key Highlights

- It is an initiative of Retired army officer and Shaurya Chakra awardee Colonel Vembu Shankar.
- It is a one-man philanthropic initiative to connect the Next of Kin (NoK) of 'physical casualties' in the Army - was made in 2017.
- It was initially started as a 1,000-day endeavour to reach out to families of army officers who lost their lives under 'non-operational circumstances' such as physical ailments, accidents, and suicides.
- Project Sambandh has identified that the NoKs, particularly young widows and children of the army personnel, face three kinds of challenges - financial, emotional, and social.
- The main intent of the project was to bring awareness about the challenges the NoK of the physical casualties faced and assist them in connecting them to the Directorate of Indian Army Veterans, which provided several educational and social schemes to children and the widows of slain army personnel, he said.

Generative Artificial Intelligence (AI)

- **Context:** It was in news because of rising applications and ethical concerns in Generative Artificial Intelligence (AI).

Key Highlights

- Generative AI has the potential to revolutionise many industries by automating the creation of content and enabling the generation of new ideas and concepts.
- It can reduce the countless hours of human research and enable them to focus on more complex and exciting problems.
- It has wide use applications, all simplifying the job.
- It raises ethical concerns about the potential for biased or inaccurate content to be generated and disseminated.
- If not designed and developed responsibly with appropriate safeguards, Generative AI can create harm and adversely impact society through misuse, perpetuating biases, exclusion, and discrimination.
- Generative AI systems can perpetuate and amplify existing biases and exclusion.
- If the models are trained on biased, non-inclusive data, they will generate biased outputs, such as offensive or discriminatory language, demeaning and degrading imagery, and prejudicial content.
- It can be challenging to determine who is responsible for the content generated by a generative AI system — the acquisition and consent model around the training data and intellectual property issues make it difficult to hold anyone accountable for any harm resulting from its use.

About Generative AI

- It is a cutting-edge technological advancement type of artificial intelligence that involves creating new, original content or data using machine learning algorithms.
- It can be used to generate text, images, music, or other types of media.
- Generative AI works by training a model on a large dataset and then using that model to generate new, previously unseen content that is similar to the training data.
- This can be done through techniques such as Neural machine translation, Image generation, and Music generation.

Pradhan Mantri National Apprenticeship Mela (PMNAM)

- **Context:** The Pradhan Mantri National Apprenticeship Mela, PMNAM will be conducted in 242 districts of the country.

Key Highlights

- Ministry of Skill Development and Entrepreneurship said that several local businesses, companies, and organizations have been invited to be part of the mela and provide apprenticeship opportunities to India's youth.
- The candidates who are Class five to Class 12th pass outs and have skill training certificates, or ITI Diploma holders or graduates can apply in this apprenticeship mela.
- The Ministry has advised the candidates to carry three copies of their resume, marksheets and certificates, photo ID, and three passport-size photographs to the respective venues.
- Apprenticeship melas are hosted in the country on the 2nd Monday of every month, wherein selected individuals receive a monthly stipend in accordance with government criteria for gaining new skills.
- The government is striving to train one million youth per annum through apprenticeship training and to fulfill this mission, PMNAM is being used as a platform to increase the participation of establishments and students.

10th JANUARY, 2023

Village Defence Committee (VDC)

- **Context:** After militants killed six people in two days in the Upper Dangri village of Jammu and Kashmir, locals have demanded that they be provided weapons to take on attackers. Responding to the demands, Lt Governor Manoj Sinha assured the people that they would get a Village Defence Committee (VDC) on the lines of those in Doda district.

Key Highlights

- The VDCs were first formed in the erstwhile Doda district in mid 1990s as a force multiplier against militant attacks.
- The VDCs have now been renamed as Village Defence Guards (VDG).
- Like a VDC member, each VDG will be provided a gun and 100 rounds of ammunition.
- Both VDG and VDC is a group of civilians provided guns and ammunition to tackle militants in case of attack until the arrival of security forces.
- Under the new scheme, the persons leading the VDGs will be paid Rs 4,500 per month by the government, while others will get Rs 4,000 each.
- In the VDCs, only the Special Police Officers (SPOs) leading them were provided a monthly remuneration. The SPOs, the lowest rank in the J&K Police, used to be retired army, para military or police personnel.
- The idea was taken from the 1965 and 1971 Indo-Pak wars, when the government armed ex-servicemen and abled-bodied youth in villages along the border to guard against infiltration of Pakistani spies.
- The militancy that began in Kashmir in the early 1990s had spread to the adjoining Doda district by mid 1990s.
- As the killings increased, prompting the migration of Hindus from villages to nearby towns, the Home ministry in 1995 decided to set up the VDCs so as to stop this exodus, coming after Kashmiri Pandits were forced to flee the state in the early 1990s.
- Later, the scheme was expanded to other areas of the Jammu division as militants extended their activities to Udhampur, Reasi, Rajouri, Poonch, Kathua and Samba districts.
- Along with the successes, the VDCs also faced allegations of human rights violations and other crimes, including murder, rape and extortions.

Very Short-Range Air Defence System (VSHORAD)

- **Context:** The Defence Acquisition Council (DAC) has accorded Acceptance of Necessity (AoN) to procure Very Short-Range Air Defence System (VSHORAD).

Key Highlights

- VSHORAD is a missile system, designed and developed by the Defence Research and Development Organisation (DRDO).
- India's top arms buyer has approved a budget of Rs4,276 crore to acquire weapons solely from domestic companies.
- India has been in talks with Russia since 2018 to procure the Igla-S air defense missiles at a cost of \$1.5 billion under the VSHORAD programme in a bid to replace the Russian Igla-M systems which have been in use with the Army. However, it has been put on hold for now with the strong government pitch for atmanirbharta(self-dependence) in defense.
- When it comes to man portable air defense missiles, there was a critical gap in the Army's inventory, especially for the eastern and northern borders, though not so much for the western borders with Pakistan, for which India has the Soviet-vintage OSA AK missile systems.

About VSHORAD

- Meant to kill low altitude aerial threats at short ranges, VSHORADS is a man portable Air Defence System (MANPAD) designed and developed indigenously by DRDO and Indian Industry Partners.
- The DRDO has conducted two successful test flights of the VSHORADS missile.
- The missile is propelled by a dual thrust solid motor and incorporates many novel technologies including miniaturized Reaction Control System (RCS) and integrated avionics, which were successfully proven during the tests conducted last year.
- The DRDO has designed the missile and its launcher in a way to ensure easy portability.

About Defence Acquisition Council (DAC)

- It is the highest decision-making body in the Defence Ministry for deciding on new policies and capital acquisitions for the three services – Army, Navy and Air Force, and the Indian Coast Guard.
- It is headed by the Defence Minister.
- It gives 'in principle' approval to Capital acquisitions and monitor the progress of major projects on feedback from the Defence Procurement Board.

11TH JANUARY, 2023

Global Investors Summit

- **Context:** Prime Minister Narendra Modi inaugurated Global Investors Summit in Indore.

Key Highlights

- The theme of the Global Investors Summit is 'Madhya Pradesh – a future-ready state'. Environmental protection has been taken care of in this summit which will be completely based on Carbon Neutral and Zero Waste.
- The objective of the summit is to promote the policies of the state, create an investor-friendly environment by consulting with industrial organizations to formulate industry-friendly policies and promote opportunities for cooperation and export potential.
- Delegations from more than 65 countries are participated in the Global Investors Summit. Whereas, in the International Pavilion, 9 partner countries and 14 international trade organizations showcase different aspects of their countries.
- More than 500 prominent industrialists in the country also participated in this summit. The Global Investors Summit had 19 sessions on various topics.

Ethanol blending in petrol

- **Context:** Indian Petroleum Minister Hardeep Singh Puri has informed that from 1.53% in 2013-14, the country has increased ethanol blending in petrol to 10.17% in 2022.

Key Highlights

- According to the petroleum minister, India has been able to navigate through one of the most challenging global energy crises witnessed since the 1973 oil crisis. India could achieve this because of its energy security strategy focusing on diversification of energy supplies, increasing the country's exploration and production footprint, transitioning towards a gas-based economy, endorsement of Green Hydrogen and electric vehicles, etc.
- India even broadened the number of its crude oil suppliers from 27 countries in 2006-07 to 39 in 2021-22. Some new suppliers catering to India are Russia, Gabon, Columbia, Libya and Equatorial Guinea among others.
- Diesel prices in India have only risen by 3% between December 2021 to December 2022. This is a much-controlled figure as compared to other countries which registered sharp increase in diesel prices as they rose by 34% in the US, 36% in Canada, 25% in Spain and 10% in the UK. This highlights India's successful attempts to keep fuel prices stable, despite the deteriorating global energy crisis.
- The Indian government has been working towards diversifying its energy sources, putting immense efforts to strengthening its ties with other nations and constantly keeping fuel prices stable, in order to deal with the ongoing energy crisis.
- The efforts are now bringing in positive results with increased ethanol blending in petrol, and the accelerated target to achieve 20 percent ethanol blending by 2025-26. These measures will not just boost domestic renewable energy sector but also results in a cleaner environment and cutting down dependence on fossil fuels.

India-UK Young Professional Scheme

- **Context:** India and the United Kingdom marked the Pravasi Bharatiya Divas by exchanging letters to formalise the Young Professionals Scheme.

Key Highlights

- Vikram K Doraiswami, High Commissioner of India to the UK and Matthew Rycroft, the permanent secretary at the Home Office of the UK inked and exchanged letters for formalising the scheme at the High Commission of India in London.
- The scheme, signed by both the nations allows up to 3,000 graduates (in age bracket of 18-30) to get a two-year visa to study in each other's countries and pave a way for the youth to understand the culture of one another.
- This is the first time that the UK has done this with a visa-national country like India.
- The launch of the 'Young Professionals' scheme was announced in November last year at the G20 summit in Bali, Indonesia, when UK Prime Minister Rishi Sunak and PM Narendra Modi had met and held talks for the first time.
- The idea of the scheme was first conceived as part of an India-U.K. Migration and Mobility MoU which was signed in May 2021.

12th JANUARY, 2023

Merchant Discount Rate (MDR)

- **Context:** The Union Cabinet approved an outlay of 2,600 crore to promote payments using RuPay cards and the Unified Payments Interface (UPI).

Key Highlights

- Banks will be provided this incentive money to promote digital payments.
- The fund will be paid to banks in view of the lack of a Merchant Discount Rate (MDR)- a commission on digital transactions for UPI and RuPay transactions.
- There has been complaints from banks, which have been worried about the sustainability of building digital payments infrastructure in the absence of payments needed to scale and maintain them.

- The scheme will also promote UPI Lite and UPI 123PAY as economical and user-friendly digital payments solutions and enable further deepening of digital payments in the country
- As a result of a previous incentive scheme for digital payments in the last financial year, the total digital payments transactions have registered a year-on-year growth of 59%, rising from Rs5,554 crore in FY2020-21 to Rs8,840 crore in FY2021-22.”
- As many as 7.83 billion transactions worth Rs 12.8 trillion took place on UPI platform in December 2022, registering an over 7% growth in both volume and value terms compared to November 2022.

About MDR

- Merchant Discount Rate (alternatively referred to as the Transaction Discount Rate or TDR) is the sum total of all the charges and taxes that a digital payment entails.
- It is basically a fee that a merchant is charged by their issuing bank for accepting payments from their customers via credit and debit cards. Before accepting debit and credit cards as payment the merchant must set up this service and agree to the rate.
- MDR compensates the bank issuing the card, the bank which installs the PoS (Point of Sale) terminal and network providers, and payment gateways for their services.
- MDR charges are expressed as a percentage of the transaction amount. The rates are dependent on the level of business transactions being processed, the types of cards (debit or credit) used by customers, and the value of the average transaction (also known as average tickets or average sales).
- The government had abolished MDR on transactions using RuPay debit cards and Unified Payments Interface (UPI) from January 1, 2020.

Digital India Land Records Modernisation Programme (DILRMP)

- **Context:** The Union government has informed the Supreme Court that significant progress has been made in the computerisation of land ownership records, as cadastral maps of 35% of over six lakh villages in the country have so far been geo-referenced.

Key Highlights

- Geo-referencing of Cadastral Maps is an activity under the component Computerisation of Land Records-Digitisation of Cadastral maps.
- As on December 29, 2022 as per Management Information System of Digital India land Records Modernisation Programme (DILRMP), out of 6,56,793 villages, Cadastral Maps have been Geo-referenced in 2,31,026 villages (35.17%) and 1,17,38,272 number of maps have been digitized.
- Delhi has digitized the land records of all 207 villages. NCT of Delhi has digitized 100% Cadastral Maps. However, geo-referencing has been done in 32.3% villages (67 out of 207).

About Digital India Land Records Modernisation Programme (DILRMP)

- The Land Reforms (LR) Division was implementing two Centrally Sponsored Schemes-Computerisation of Land Records (CLR) & Strengthening of Revenue Administration and Updating of Land Records
- In 2008, the Cabinet approved the merger of these schemes into a modified Scheme named Digital India Land Records Modernization Programme (DILRMP).
- The main aims of DILRMP are to usher in a system of updated land records, automated and automatic mutation, integration between textual and spatial records, inter-connectivity between revenue and registration, to replace the present deeds registration and presumptive title system with that of conclusive titling with title guarantee.

- The district has been taken as the unit of implementation, where all programme activities are to converge.
- **The DILRMP has 3 major components:**
 - Computerization of land record
 - Survey/re-survey
 - Computerization of Registration

Anti-Dumping Duty on Viscose Staple Fiber (VSF)

- **Context:** The Association of Man-made Fibre Industry of India (AMFII) has appealed to the Union Finance Ministry to accept the recommendations of the Directorate General of Trade Remedies (DGTR) on the levy of anti-dumping duty (ADD) on imports of Viscose Staple Fibre (VSF) from Indonesia.

Key Highlights

- DGTR recommended the duty due to large-scale dumping at below-cost prices by Chinese backed firms.
- The previous duty expired in August 2021 and there has been a fivefold increase in monthly VSF imports into India at predatory prices.
- India's FTAs with ASEAN nations allow for export of VSF to India at zero duty.
- The association has indicated to the finance minister that a Chinese backed player has set large VSF plants in Indonesia to flood the Indian market by taking advantage of the FTA.

About Directorate General of Trade Remedies (DGTR)

- The Directorate General of Trade Remedies was (earlier known as Directorate General of Anti-dumping and Allied Duties and was renamed in May 2018).
- DGTR deals with Anti-dumping, CVD and Safeguard measures.
- It also provides trade defense support to our domestic industry and exporters in dealing with increasing instances of trade remedy investigations instituted against them by other countries.

Some definitions

- **Anti-dumping:** Anti-dumping is a measure to rectify the situation arising out of the dumping of goods and its trade distortive effect. It provides relief to the domestic industry against the injury caused by dumping. Dumping is export of goods by other country at cheaper price to other country in large volume which harm domestic industry.
- **CVD:** Countervailing duty (CVD) is a specific form of duty that the government imposes in order to protect domestic producers by countering the negative impact of import subsidies. CVD is thus an import tax by the importing country on imported products.
- **Safeguard measures:** Safeguard measures restrict imports of a product temporarily if a domestic industry is seriously injured or threatened with serious injury caused by a surge in imports.

About Viscose Staple Fiber (VSF)

- Viscose is a semi-synthetic material used in clothes, upholstery and other bedding materials.
- It's derived from wood pulp, which is treated and spun into yarns to make fabric.
- China is largest producer and consumer of Viscose fiber in the world.
- China is the largest supplier of Viscose Staple Fibre accounting for imports in India.

13th JANUARY, 2023

MV Ganga Vilas: World's Longest River Cruise

- **Context:** Prime Minister Narendra Modi flagged off World's Longest River Cruise-MV Ganga Vilas at Varanasi

Key Highlights:

- MV Ganga Vilas began its journey from Varanasi and will travel around 3,200 km in 51 days to reach Dibrugarh in Assam via Bangladesh, sailing across 27 river systems in India and Bangladesh

- India has great potential in waterways transport since the country has more than 125 rivers and it's also a cheap mode of transportation.
- Prime Minister Narendra Modi also inaugurated and laid the foundation stones for several other inland waterways projects worth more than 1000 crore rupees.
- Development works being done in waterways field by the government will increase Transport, trade and tourism and it will help in making eastern part as growth engine of the country.
- PM also inaugurate the Tent city at Varanasi which has been conceptualised on the banks of River Ganga opposite to city ghats which will provide accommodation facilities and cater to the increased tourists influx in Varanasi, especially since the inauguration of Kashi Vishwanath Dham.
- The tourists will reach the Tent City by boats from different Ghats situated in the vicinity. The tent city will be operational from October to June every year and will be dismantled for three months due to rise in river water level in the rainy season.

Skyhawk: India's first 5G-enabled Drone

- **Context:** The first 5G-enabled drone in India with vertical takeoff and landing has been developed by tech startup company IG Drones.

Key Highlights:

- Skyhawk is the name of the drone, which has uses outside of military and medical applications. This type of 5G-enabled drone can be used especially for medical purposes.
- The drone can carry a 10 kg payload and has an endurance of around five hours.
- With Telecom Service Providers (TSPs) providing 5G services in the country, these drones can be controlled with much more precision and can be controlled from the command centre directly rather than being on the field

- It is a VTOL (Vertical Take-off and Landing), it can be operated from any terrain without the need for a conventional runway.
- With the addition of Artificial intelligence and thermal imaging capabilities, drones can be used in monitoring border intrusion and also during regular patrolling by the defence forces, according to the company.

Bio-Energy Summit

- **Context:** The Minister of Petroleum and Natural Gas & Housing and Urban Affairs addressed the 11th edition of CII Bio-Energy Summit.

Key Highlights:

- India has increased the ethanol blending in petrol from 1.53% in 2013-14 to 10.17% in 2022.
- Setting up 2G refineries to make ethanol from Parali (Panipat) and Bamboo (Numaligarh) with the twin objective of reducing pollution along with achieving energy security goals is another milestone in this direction.
- Green Hydrogen Policy with a production target of 5 million tonnes by 2030 and aims to produce 5 MT Green Hydrogen annually & accrue Rs. 1 lakh crore of cumulative fossil fuel import savings by 2030.
- India is undertaking an ambitious journey of energy transition to achieve net carbon zero by 2070 and this transition has to be stable and ensure that it remains consistent.

14th JANUARY, 2023

Rural Health Statistics Report 2021-22

- **Context:** The latest edition of the Rural Health Statistics 2021-22 shows that India is facing a shortfall of 83.2% of surgeons, 74.2% of obstetricians & gynaecologists, 79.1% of physicians and 81.6% of paediatricians.

Key Highlights

- Since 1992, the Ministry of Health and Family Welfare has published this annual report which includes data on health infrastructure and manpower, up to 31st March of every year.
- There are three levels of health centers under the National Health Mission (which includes rural and urban health mission): Sub Centers (SC), Primary Health Care (PHCs) and Community Health center (CHCs).
- Sub centers which are the first points of contact with patients/community, primary health centers which are basically single doctor clinics taking care of day to day healthcare needs, and community health centers that provide referrals as well as specialist health care to the rural population.
- The allopathic doctors at PHCs have increased from 20,308 in 2005 to 30,640 in 2022, which is about 50.9% increase.
- There is shortfall of 3.1% of allopathic doctors at PHC, out of the total requirement at all India level.
- The specialist doctors at Community Health Centers (CHCs) have increased from 3,550 in 2005 to 4,485 in 2022.
- Moreover, as compared to requirement for existing infrastructure, there is a shortfall of 83.2% of surgeons, 74.2% of obstetricians & gynaecologists, 79.1% of physicians and 81.6% of paediatricians.
- Overall, there is a shortfall of 79.5% specialists at the CHCs as compared to the requirement for existing CHCs.
- As per norms, each sub centre (SC) is supposed to cater to a population of 3,000-5,000, each PHC to a population of 20,000-30,000 and each CHC to a population of 80,000-1,20,000. Actually, The RHS estimates as of 31 March, 2022, has revealed that each SC catered to an average of 5691 people, each PHC to 36049 people and each CHC to 164027 people.

NRE-UPI

- **Context:** Non-resident account types like NRE/NRO that have international mobile numbers will now be allowed to transact with UPI, according to a notice by the National Payments Corporation of India (NPCI).



Key Highlights

- Non-resident Indians (NRIs) will be able to make the united payments interface (UPI) payments without having an Indian mobile number, that is using their international number.
- Currently, NPCI has issued a list of 10 countries, including Singapore, Australia, Canada and the United Kingdom. NRIs residing in these countries will be able to will be able to make payments from their international mobile numbers.
- All these years NRIs couldn't access the UPI network since SIM binding, which is an important security feature of UPI, was available only to Indian SIM cards (phones).
- Now, mobiles (SIMs) from many countries can be used, which will open up huge pending demand of NRI.
- They can now use UPI on their existing global mobile phones. This will not only help them use UPI when they travel to India but when UPI comes to merchants in the country of their residence, they can start making instant transfers.
- Non-Resident account types like NRE/NRO accounts having international mobile numbers shall be allowed to get on-boarded/transact in UPI, provided:
 - Member banks to ensure such types of accounts are only allowed as per the extant FEMA regulations and adherence to the guidelines/instructions issued by the concerned regulatory departments of Reserve Bank of India from time to time.
 - All the necessary Anti-Money Laundering (AML)/ Combating of Financing of Terrorism (CFT) checks and compliance validation/account level validations as per the extent rules applicable under the regulatory guidelines shall be the responsibility of the remitter/beneficiary banks. All the members are hereby advised to comply with the above directives by 30 April 2023.

