

Editorial

Imphal Wednesday, January 25, 2017

Manipur Election Diverting decades-long issues by playing blockade issue

With Central government authority not very successful in playing the UNC's blockade issue, which has been haunting the state for over 75 days, Congress party in the state is taking all advantage of poll strategies in the upcoming state assembly election. March 4 and 8 is just one month and a week to go, and within this very short time, Manipur will decide/ elect those persons to rule the state for 5 years. The changing face of Indian democracy is adding another factor to the politics of the largest democracy in the world. The announcement of Prime Ministerial candidate, which was not considered ethical in electoral practice, has become a real factor now. The blowing wind at the mainland India has reached the state too, and the fate of a political party now is depended on the integrity, quality, and sincerity of the leader which will lead the party, if suppose it comes to power.

Now, for the Congress party which has been in power in the state under the chief ministership of Okram Ibobi Singh, people have no doubt that, the party will be led by him if the peoples' mandate is given to him. Unfortunately, the BJP, with no perfect leader in the state, whom people trusted, is somehow not going well to start the war of words with the opponent Congress party, as Mr. Okram Ibobi had checkmate the battleground to this UNC issue.

Before, a year, when BJP gains its popularity with the high profile quality of the Narendra Modi Government in the Center, everything seems to be good and well played. The Okram Ibobi led government which has been the charge of various fraudulent activities, including nepotism, favouritism, corruption, human rights violations, fund misappropriations, etc, etc has been able to sideline all these vital issues in a single blow. Except for few near and dear one, most people of the state including MLAs of his own party had time and again revolt against him. Whenever, such revolt inside the congress party the cool minded leader who has been ruling the state for three consecutive terms managed to put everything under control proving him as the only leader that will lead the party, as far as his health is concerned.

A mistake, we assumed, committed by the BJP, for spreading its hand towards the North eastern region is that those from the big state, seems not taking that much important to the region. Considering the society of Manipur synonymous with that of Arunachal Pradesh or Assam or perhaps Nagaland whom they can play any tricks to form a BJP government is a misguided information to the central leadership when it comes to the state of Manipur. There are many reasons but one prime reason is that Manipur, an erstwhile kingdom in the South East Asia, having a civilisation of 2000 years merged to the Indian Union only in 1949, October 15. The boundary merger was official and any change to it may not be a good move for the party. It is okay respecting the right of all common people and legal civil society organisations, but it will be perfectly wrong if the Central government think that appeasing NSCN-IM will make the party popular in the reason, particularly in the state of Manipur.

This is being reminded, because, it is seen from what Union Home Minister Rajnath Singh told the Chief Minister of Manipur which said that the central government will ask UNC to end the blockade if the creation of Sardar Hill and Jiribam District is revoked.

With all the development seen today, it is clear that both the government at center and the government in the state are thinking that UNC's blockade, whom everyone understands the hidden agenda is being utilised as a tool for the election campaign.

Let's make these two political party teach a lesson by warning them to stop playing blockade politics. Instead, it is better we focus on some important issue like corruption, AFSPA and of course to make them promise that they amend the Article 3 of the Indian Constitution.

India is in the midst of a major Digital Payment Movement

By: Amitabh Kant

India is making an attempt to transition to a digital payment, less cash economy. Given that only a meagre percentage of our population pays taxes, the nation's economy also grows as more and more transactions come under banking and taxation system through digital payments. Besides, corruption in public life and governance is oiled by cash, so as we move towards a less-cash society, this anonymity which a corrupt entity enjoys by using cash goes away. Moreover, cash printing and its distribution is extremely expensive.

Individual consumers also have several benefits in going less-cash. All value of transactions, from Re. 1 to any amount, can be done digitally without carrying cash. And we can do digital transactions 24 hours even on holidays. Besides, the government has announced several incentives on digital payments which make it really cheaper as compared to cash payments for the same service.

It is not just western economies that have significant ratio of digital economy. African countries such as Kenya and Nigeria have achieved much higher adoption of digital payments even as their population is semi-literate. M-Pesa transactions account for 67% of total number of transactions under Kenya's National Payment System. Many reports conclude that such a high rate of mobile banking has also led to increased access to financial services, reduced transaction costs and improved savings, especially by Kenyan women. India must learn from these success stories and use their experience as the India also has large young population and high mobile penetration.

Multiple initiatives

Several incentives have been announced for consumers such as discounts in fuel purchase, insurance premiums, service tax waivers and cashbacks. Revamped modes of digital payments, which are very secure, fast and customer friendly, have been launched such as BHIM app and new USSD. Large scale awareness campaigns have been launched, especially DigiDhan Melas in 100 cities, for education and handholding of public to adopt digital payments.

Several incentives and programs have been rolled out for merchants as well. Banks have been mandated to install 1 million new PoS terminals by this fiscal. Duties and taxes have been waived off on manufacture of these machines. MDR and other transaction charges on digital payments are in the process of being rationalized and soon a new regime of transaction charges will be put in place which will be based on high volume and low charges. Special care is being taken of small and rural merchants where SBI has proposed zero transaction/MDR charges on such terminals. Multiple banks are hoped to follow soon.

Solution for everyone

Given the enormous heterogeneity of India's population and hence, government has evolved different options for different segments. Although there are more than 1 billion mobile subscriptions in the country, only 3rd of that (~370 million) use mobile internet. BHIM (UPI) and e-wallets cater to digital payments need of this segment using a smartphone (~220 million users). USSD, which can work on any mobile phone with GSM network without the need of internet, covers around 61% of population which uses only simple feature phones. Apart from these

phone based solutions, we have ~78 crore debit cards in the country and ~1 billion Aadhaar numbers (~40 crore bank accounts have already been seeded with Aadhaar). AEPs and PoS solutions cater to these users, with or without mobile phones, who have Aadhaar seeded bank accounts and debit/credit/prepaid cards respectively. For closer handholding to senior citizens and illiterate people, we have Banking Correspondent model which cover our rural areas where a Banking Correspondent helps in extending financial services.

BHIM app and Aadhaar Pay

Bharat Interface for Money (BHIM) is an app that lets you make easy and quick payment transactions using UPI. It's easier than wallets! You will not have to fill-out those tedious bank account details. You can easily make direct bank to bank payments and instantly collect money using just Mobile number or Payment address. This app has been launched by NPCI, the umbrella organisation for all retail payments in the country. Over 10 million BHIM App have been downloaded in last 10 days.

Aadhaar Pay is a model for merchant acceptance based on AEPs. By only installing an app on the phone and attaching a fingerprint scanner, merchants can start accepting payments from all Aadhaar seeded accounts. No card or mobile phone or PoS machine is required. Only the Aadhaar number and thumb impression is sufficient to generate and authenticate the transaction. This will enable India to achieve technological leapfrogging. My view is that by 2020 Indians will make cards and ATM's totally redundant.

Revamped USSD

USSD is a telecom channel which

lets you directly communicate from your simple phone with your bank for various transactions. It does not require internet connection. It is as easy as checking your prepaid phone balance. *99# is the standard channel which is used for communicating with all banks.

In the revamped USSD, the base layer of USSD has been integrated with UPI platform. So, now any feature phone (which is unable to install BHIM app) can also transfer or accept money from any smartphone (linked with a bank account) using BHIM app. This feature enhances the interoperability of USSD and UPI platforms to make transactions.

Security concerns and consumer redress

Government has already formed a committee to oversee security issues in digital payments. A separate Digital Payments Division has been formed in India Computer Emergency Response Team (CERT-In). Security audit of all NPCI systems has been started to gauge needed improvements.

All the transactions done digitally are covered under Consumer Protection Act. But even before approaching the consumer forum, it is advised to approach the concerned bank for any disputes. As all digital transactions leave a record of it, it is very easy for banks to establish the veracity of such disputed transactions. Even then if the bank is not able to resolve the dispute, RBI's institution of Banking Ombudsman can be approached by all citizens which mandates the resolution by the bank in a definite timeframe.

Author is CEO, NITI Aayog (National Institution for Transforming India) Government of India. (Courtesy PIB Feature)

National & International News

Goa jailbreak: Escape attempt by 49 inmates; one prisoner killed

Panaji, Jan.25: A prisoner was killed, while a jailor, two security guards and nine inmates were injured when nearly 49 prisoners at Sada sub jail in Goa took the entire prison to "hostage" and tried to flee, police said on Wednesday. Vinayak Korbtkar, who was shifted to Sada sub jail near Vasco town in South Goa from Colvale prison in North Goa after being accused in a murder case in July last year, was allegedly stabbed to death in the melee at around 11 PM yesterday, they said.

"The 49 inmates took the entire prison to hostage over a petty matter last night breaking almost everything in the sub jail. They chased jailor Vitthal Gawas and attacked him and two other security guards who are currently hospitalised," Additional Inspector General of Prison Siddhivinayak Naik told PTI. During the ruckus, the inmates allegedly destroyed jail property including furniture of jailor's office, he said, adding that 11 prisoners were injured in the incident. Korbtkar, who was allegedly found

with stab injuries, was rushed to a nearby hospital where he was declared brought dead, police said. The inmates allegedly broke the security ring and reached near the jail's main gate, but were stopped by police teams which were rushed to control the situation, Naik said. Later, the prisoners were lodged in a couple of cells which were not destroyed in the incident, he said. "Five prisoners are being treated at Goa Medical College and four at Chicalim Cottage Hospital," Naik said.

"The situation was brought under control past midnight," Superintendent of Police (South) Chandan Chowdhary told reporters in the wee hours today. Trouble began after Korbtkar, who was ordered to be shifted out of Goa, was taken to Oras Jail in Maharashtra where the authorities refused to lodge him yesterday. "Korbtkar was brought back to Sada sub jail and we wanted to produce him before court today to seek directions after Oras jail authorities refused to accept him," Naik said.



The Sada sub jail, slated to undergo major repairs, was to be vacated today and prisoners were to be shifted to Colvale jail. The plan was kept on hold as Goa Governor Mridula Sinha is scheduled to visit Colvale Jail today.

"The sub jail is no more safe to house the prisoners. We will be shifting them to Colvale on Saturday," Naik said. All the women prisoners from Sada sub jail have already been shifted to Colvale, he added.

Railway Union seeks tax exemption limit be raised To 6 Lakh in Budget

New Delhi, Jan. 25: A railways employees union has demanded that the Income Tax exemption limit be raised to Rs 6 lakh in the Union budget and also exemption of transport allowance from the purview of I-T.

In a letter to Union Finance Minister Arun Jaitley, the National Federation of Indian Railwaymen (NFIR) has sought that the Income Tax exemption limit be raised to Rs 6 lakh and Rs 7.5 lakh for senior citizens. In rail sector, it has sought allocation of additional funds for augmenting Railway Training Institutes and Railway Community Halls and recreation clubs.

Separate Rest Rooms for women railway employees at different locations be sanctioned to enable them to stay when they visit on railway duties, NFIR has demanded. Besides, additional road mobile

medical vans for providing medical treatment to the railway employees and their families living at remote places. The Railway Budget has been merged with the General Budget and will be presented by Jaitley in Parliament on February 1.

CAF jawan shot dead by comrade in Chhattisgarh

ANI
Kanker, Jan. 25: A Chhattisgarh Armed Force (CAF) jawan was shot dead by a colleague in Chhattisgarh's Kanker district late on Tuesday.

Vishwanath, was shot in the back. The reason behind the murder is unclear. Battalion Maintenance Officer (BMO), Ranteke informed the police about Vishwanath's death. Further details are awaited.

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