

Cash withdrawals from ATM may become expensive

**IT Correspondent
Mumbai, July 5:**

Drawing cash from ATMs is likely to become expensive in view of an anticipated increase in "inter-change charges" (the charge paid by the bank that issues the card) for all transactions over Rs 5,000 carried out on automated teller machines (ATMs) across the country. At present the customers can withdraw Rs 10,000 in single transactions and Rs 20,000 in a day from the State Bank of India (SBI) ATMs. In ICICI Bank, daily withdrawal limit is Rs 50,000 to Rs 1.50 lakh. For other banks the limit for single

transaction and daily withdrawal is different from card to card.

The committee headed by V G Kannan, Chief Executive, Indian Bank Association (IBA), set up by RBI in June 2019, has recommended capping withdrawal from ATMs to Rs 5000 and levy charges for larger amounts. It has recommended an increase of 16 per cent (Rs 2 to Rs 17) for financial transactions and to Rs 7 from Rs 5 for non-financial transactions, at ATMs in all centres located at places when the population is one million and above. RBI is expected to implement the recommendations of the

committee soon.

For usage of ATMs in the centres located at places with a population of less than one million, the charges should be increased to 24% on a blended basis, that is Rs 3 to Rs 18 for financial transactions and to Rs 8 from Rs 5 for non-financial transactions, the committee has recommended.

The committee has noted that, the "interchange" does not cover the complete cost per transaction and as such a via media needs to be arrived at between issuing banks and acquiring banks. Increased transactions are expected to offset the difference in cost per transaction and "weighted average

interchange". Further, the White Label ATMs (WLAs) also should make efforts to increase the number of transactions at their ATMs to bring unit costs down.

According to the committee, after normalisation average monthly cost of operating an ATM will be in the range of Rs 75,000 to Rs 80,000 per ATM, excluding cassette swap. The blended estimated cost (financial and non-financial transactions both together in ratio of 75:25) per transaction, at 120 average financial transactions per ATM per day, comes in the range of Rs 15.60 to Rs 16.70. Besides, at 130 average financial transactions, it is in

the range of Rs 14.50 to Rs 15.40. This is against the existing blended interchange rate of Rs 12.50 (Rs 15 for financial and Rs 5 for non-financial transactions).

Similarly the cost per transaction for White Label Operators (WLAOs) is higher as their hits per day per ATM are low compared to bank ATMs. The cost of operating ATMs per month may further rise by about 15%, if cassette swap is implemented.

However despite directions from RBI, over 38,350 ATMs in the country are run on unsupported versions of software or operative systems (OS) of Windows XP, exposing themselves to



the risk of frauds and resultant loss.

In the last three years, the number of debit cards has outpaced the growth of ATMs. With a larger number of people accessing bank accounts, due to various financial inclusion

initiatives including the Pradhan Mantri Jan-Dhan Yojana (PMJDY) and direct benefit transfers (DBT), there is an urgent need to increase the number of ATMs, the committee has stated.

KKL Received Humanitarian Award



**IT News
Imphal, July 5:**

The humanitarian organization Kuki Kanglai Lawmpi (KKL) whose motto is 'Helping the Helpless' was today awarded a "Humanitarian Award" for their remarkable achievement in social and humanitarian works. The award carries a cash prize of Rs 10000 (Ten thousands) and a large plaque.

The Lawmpi has been striving for humanitarian services for over decades. It is dedicated to helping the people at hard times, serving all the communities in and around Manipur, particularly Churachandpur.

The first-ever award to KKL was donated and given by Dr. George Thangkholal Haokip. Apart from the award, Dr. Haokip also generously feeds with meat all the inmates at institutional quarantine centers taken care of by KKL. The award ceremony was held at KKL Complex at Churachandpur and was attended by various CSO leaders, social workers and cabinet members of KKL.

National Covid-19 recovery rate improves to 60.77 per cent; 409,083 people recovered in country

**Agency
New Delhi, July 5:**

The Government today said, a total of four lakh nine thousand 83 people affected with coronavirus have recovered in the country and the COVID19 recovery rate has improved to 60.77 per cent. In the past 24 hours, 14 thousand 856 people have recovered from Covid-19.

In terms of recovery rate, the top five States and Union Territories are Chandigarh, Ladakh, Uttarakhand, Chhattisgarh and Rajasthan wherein the recovery rate is above 80 per cent. In terms of number of people recovered from coronavirus, Maharashtra stands at top position followed by Delhi and Tamil Nadu.

Health and Family Welfare Ministry said, a total of 24 thousand 850 new cases of Covid-19 have been reported in the country within 24 hours taking the total number of cases to six lakh 73 thousand 165. This is the highest number of cases registered in one day since the outbreak of

the pandemic in the country.

In a single day, 613 deaths have been reported taking the nationwide toll to 19 thousand 268. Presently, the total number of active corona cases in the country is two lakh 44 thousand 814.

Indian Council of Medical Research, ICMR said that a total of two lakh 48 thousand 934 tests were conducted by various laboratories in the country in the last 24 hours. This is the highest number of

tests conducted by the laboratories in one day. So far, 97 lakh 89 thousand 66 tests have been conducted.

ICMR is continuously scaling up its testing facilities for Covid-19 by giving approval to government and private laboratories. As of now, a total one thousand one hundred laboratories across India have been given approval to conduct Covid-19 tests including 786 government laboratories and 314 private laboratory chains.

Awards distributed



**IT News
Imphal, July 5:**

Social worker Oinam Romen Singh today distributed

awards to meritorious students of Singjamei Assembly constituency. The award distribution ceremony was organised by New Development Organisation (NDOS) Singjamei. The meritorious award is distributed for the 2nd time in the name of Late Oinam Charly Singh. 95 students who secure first division mark in the recently declared HSLC examination were conferred with cash awards and citations.

'NE Region will take a lead for India to emerge as an economic power house in the Post-COVID era'

**PIB
Imphal, July 5:**

Union Minister of State (Independent Charge) Development of North Eastern Region (DoNER), MoS PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space, Dr Jitendra Singh today said that North-Eastern Region will take a lead for India to emerge as an economic power with the support of its huge natural and human skill resources in the Post-COVID era. He said that women power (Matrashakti) of the N-E region is taking a lead in all spheres of economic activity due to successful management of Corona Pandemic. He said that women have excelled in the fight against Pandemic and helped North-Eastern Region to emerge as a Model of Corona Management. He was interacting with various Self Help Groups associated with North Eastern Region Community Resource and Management Program (NERCORMP) through a Webinar. Dr Jitendra Singh said that N-E Region has emerged as a Model of Development in the last five years under Shri Narendra Modi Government and in the sixth year, it has emerged as a role Model of Corona Management with very few cases and 17 cases of

death in all the 8 States so far.

Dr Jitendra Singh said that Prime Minister Shri Narendra Modi has always accorded highest priority to Northeast. Soon after the Modi government took over in 2014, Prime Minister had stated that every effort would be made to bring the North Eastern region at par with the more developed regions of the country. In the last six years, not only developmental gaps were bridged successfully, but North-Eastern Region has also gained Psychological confidence. He said that Bamboo is vital to India's Post-COVID economy and will provide an opportunity for India to emerge as an economic power house with the support of its Bamboo and other resources, apart from the huge Tourism potential the region will offer in coming season for almost remaining Corona free.

Dr Jitendra Singh said, Northeast consists 60% of India's reserve of Bamboo and it is a great advantage that under Prime Minister Shri Narendra Modi this sector has received the kind of boost which it had never received since independence. In this regard, he referred to the amendment in the 100-year-old Indian Forest Act brought about by the Modi government in 2017, as a result of which,

home grown bamboo has been exempted from it in order to enhance livelihood opportunities through bamboo. He also promised to organize an Exhibition of products of Self Help Groups in the National Capital after the Corona Pandemic is over.

Dr Jitendra Singh said that there has been a significant development in terms of Road, Rail and Air connectivity, helping facilitate the movement of goods and persons not only across the region but also across the country. States like Arunachal Pradesh and Meghalaya which had not seen Railways hitherto are now connected with Railways with the national capital. Similarly, States like Sikkim has seen an Airport for the first time. Other States are also witnessing the opening of new ports or augmenting the facilities and capacities of the existing ones. He also informed that a new Film and Television Institute after Pune will come up in Arunachal Pradesh soon. Referring to 14 Aspirational districts of Northeast, Dr Jitendra Singh said, the concept of Aspirational District was based on 49 key indicators, of which the status of healthcare was an important component and said that best practices of Aspirational Districts would be shared with the rest of India.

TikTok ban, "ByteDance" set to lose Rs.45,000 crore

**By IT Correspondent
New Delhi/Mumbai:**

As a sequel to Indian Government's ban on 59 Chinese apps, including "Tik Tok", a Chinese video-sharing social networking service, "Bytedance" the parent company of the "TikTok" and "Helo apps", could lose up to Rs.45,000 crore.

Headquartered at Beijing, "Bytedance", has nearly 126 offices world over including India. The Bytedance (India) Technology Private Limited,

an unlisted private company, incorporated on 17 October, 2017 and is located at Bandra Kurla Complex in North West Mumbai (Maharashtra).

"ByteDance", founded in 2012 by Zhang Yiming, used to create short dance, lip-synce, comedy and talent videos. It first launched "Douyin" for the China market in September 2016. According to a report published by China's state-run media "The Global Times", "ByteDance", could lose up to \$6 billion, after the Indian government's decision

to ban the apps, citing concerns about privacy and national security of the country.

The report further said that according to data from "Sensor Tower", a mobile app analysis company, "TikTok" was downloaded 112 million times in May and people who downloaded the app in India constituted a very high number and even double of that downloaded in USA.

"Global Times" said that "What the Indian government and people have done has dealt a severe blow

to the confidence of Chinese investors and traders and the Indian economy could remain subdued for a protracted time under the devastating shocks from the coronavirus outbreak".

The violent face-offs on the LAC particularly in Ladakh's Galwan valley on 15 June 2020 after an attempt by the Chinese troops to unilaterally change the status quo during the de-escalation has triggered an anti-China sentiment in India. Twenty soldiers were killed in the

face-off and Indian intercepts revealed that the Chinese side suffered 43 casualties including dead and seriously injured.

Union Law, Electronics and Information Technology Minister, Ravi Shankar Prasad said that government has banned apps for safety, security, defence, sovereignty and integrity of India. "For safety, security, defence, sovereignty & integrity of India and to protect data & privacy of people of India the Government has banned 59

mobile apps. Jai Hind!" he said in a tweet.

On 29 June, Union government, banned 59 apps with China links including TikTok, SHAREit, UC Browser, Baidu map, Helo, Mi Community, Club Factory, WeChat and UC News in view of the information that they were engaged in activities, prejudicial to sovereignty and integrity of India, defence of India, the security of the state and public order. Subsequently Prime Minister Narendra Modi also shut China's Weibo app account.

PEMS

What does moonlight want?

By- Parthajit Borah.

If I would know what moonlight wants.

I may swing in the cosy womb of Phalguna.

Every careful sights often trouble

To find me at a long distance.

If I would know what the spring says on my ears.

I may sleep at the new leaves

To whisper the lost song of my blue tongue.

If I would know what Nymph smells at my salty bosom.

May be the insipid juice of late winter.

Echoes of grief nest a black cabin

To sing the song of late night ethos.

Protective Thinking: Honourable Governor Shri. R.N. Ravi effectsy

By- Pakinrichapboy Advocate

16th August 2019, a historic day as Nagaland accorded a warm and grand reception program in honour of newly appointed Governor cum Interlocutor R.N. Ravi. Maybe the grandest reception program ever held in Nagaland history in honor of its Governors.

Looking back now, its hardly a surprise to see the current show down between Governor on one side and the Nagaland Government, Naga Political groups and CSOs in opposite side.

If we refresh Governor reception speech, we can mutually conclude that he came to Nagaland with a huge ambitions, unlike his predecessors, he means to do more than discharge his official duties, build a new Nagaland as per Central Govt. version.

Now, lets take a quick glimpse of his reception speech for better understanding of the Governor moves and the effects likely to be felt in the days to come.

Governor Ravi remarked, "that when the country moving at a fast pace, a never seen before pace for growth and development, the country is sending missions to the moon and mars and the inspirational youth are dreaming big because of congenial atmosphere, in the midst of all these it saddens me when our people in Nagaland are craving for

basic necessities for a good motorable road, good education, access to proper health care, decent employment opportunities, it saddens me all the more because this land is richer in resources than many parts of the country and the youth is more talented than larger part of the country".

He further pointed out that the dark shadow of unresolved Naga political issue cast shadow on every aspect of Nagas life. This cloud must go because our people deserve sunshine.

He also said of substantive issues being resolved including powers belong to the people and that people are the masters. On few symbolic issues options were offered and interlocutors were urged to explore. He also implored on the need to work out the best, dignified honorable solution. Besides the above points, Governor spoke on the Prime Minister expressed need for the peace process to be concluded within time frame of three months and status quo which means the Nagas have to bear the burden of multiple taxations, fear of gun, dreams of Naga youth being choked and suffocated and way out to all these darkness by concluding the peace talks. He lastly assured that Article 371A will not face the same fate of Article 370 as 371A is a solemn commitment and sacred to the people of

Nagaland.

In reading the Governor speech, one can sum up the positive and negative effects in having Shri. R.N. Ravi as the Governor of Nagaland. Where the positive effects and negative effects will be a contradiction in itself for its recipient the Naga tribes.

Positive effectsy
As he accurately pointed out the backgrounds of Nagaland, he appears determined to take actions to push Nagaland forward in terms of building infrastructures, reducing government corruptions, increasing employment opportunities for youths, eradicate Naga Armed groups rights to collect taxes and thus push for state economic growth. Having said it, accomplishing it will be a herculean task.

Negative effects:
The writing on the wall is clear now for National national workers and the public, whether we wish to see it or not. That as political analyst Sangeeta Barooah Pisharoty pointed out in her article, yHas Governor Ravi's Bid to Assert Control Jeopardized the Naga Peace Accord?, The Wire, 30.06.2020) that the past peace accords between the Centre and the armed groups and agitation leaders in Northeast have been of three broad kind, she put Naga peace talk in the third categoryythe Centre

fractionalizes its potential interlocutor before bring some groups to the table and tiring them out through a long peace process during which their networks and sources of funding are weakened so that a watered down peace accord may be handed over for an honorary exit. In some cases, agreement may not be necessary at all. It may prod some leaders to join state politics instead (ULFA- pro-talks, Kuki groups in Manipur etc). For good or worse, the fate of Nagaland will be decided by the decisions of the NPGs.

Governor's letter dated 16th June may be the first move for now, but final checkmate to Nagaland government and NPGs is just a matter of time from now.

Almost one year before Nagaland Govt., NPGs and some CSOs register opposition to governor's letter conveying to invoke provisions of Article 371A (1) (2). Sangeeta Barooah Pisharoty had hinted governor might try take the charge of maintaining law and order as Governor is bestowed with power by the said article to over rule Chief Minister to maintain law and order. (With J&K status revoked, alarm bell rings in Nagaland, The Wire, 09.08.19).

In the face of such political fiasco, the common man lives on unperturbed by the looming dark clouds or sunshine.

Let us Code for an Aatmanirbhar Bharat!

(Prime Minister Narendra Modi's Article on linkedin)

India has a very vibrant tech and start up ecosystem, which has done India proud nationally as well as globally. Our youngsters have excelled in providing tech solutions across sectors. The Covid-19 Pandemic has also brought about a big disruption, which is being tackled through the use of technology to aid our day to day lives.

We all know the huge potential of our market and the scale products can achieve if they can satisfy the demands of the market. Nowadays, we are seeing huge interest & enthusiasm among the start-up and tech ecosystem to innovate, develop and promote homegrown apps.

Today, when the entire nation is working towards creating an Aatmanirbhar Bharat, it is a good opportunity to give direction to their efforts, momentum to their hard-work and mentorship to their talent to evolve Apps which can satisfy our market as well as compete with the world.

To help our start-up and tech community achieve this objective, Ministry of Electronics & Information Technology along with Atal Innovation Mission are coming up with the Aatmanirbhar Bharat Innovation challenge. This shall run in two tracks: Promotion of Existing Apps and Development of New Apps.

For promotion of existing Apps and Platforms across the categories of E-learning, Work-from-Home, Gaming, Business, Entertainment, Office Utilities, and Social Networking, Government will provide mentoring, hand-holding and support. Track-01 will work in mission mode for identifying good quality Apps for the leader-board and shall be completed in around a month.

For incubating new Apps and Platforms, Track-02 initiative will



work to help create new champions in India by providing support in ideation, incubation, prototyping and roll out along with market access.

The outcome of this challenge will be to give better visibility and clarity to existing Apps to achieve their goals, and to create tech products to find solutions to tech conundrums with the help of mentorship, tech support and guidance during the entire life-cycle.

There is tremendous scope among these sectors for new Apps which solve specific issues for India and the world. Can we think of making traditional Indian games more popular via Apps? Can we develop Apps with

targeted and smart access to the right age group for learning, gaming, etc? Can we develop gaming apps for people in rehabilitation or getting counselling to help them in their journey? There are many such questions and technology alone can give answers in a creative manner.

This challenge will be jointly hosted by the Government and members of the tech community to make it more holistic.

This challenge is for you if you have such a working product or if you feel you have the vision and expertise to create such products. I urge all my friends in the tech community to participate and help create an Aatmanirbhar App Ecosystem. Who knows, I may also use some of these Apps made by you :)

Let us Code for an Aatmanirbhar Bharat! <https://innovate.mygov.in/app-challenge/>

Online tools for better & focused studies

The internet is one of the biggest inventions in today's world. It is fast and brings us information in seconds. On one hand, the internet provides us thousands of apps to make our lives simpler, on other hand, it distracts us throughout the day with endless notifications and sometimes unnecessary information. Although the internet helps students with free online courses and study materials, it also keeps them distracted from studying most of the time. How many times we have tried to read an article on the internet, but ended up reading five more along with it? The online media is an interesting space and it can easily keep you hooked on for hours and so proper time management is necessary.

Too much distraction is not good for anyone, especially for students who are studying to grow their career. With exams around the corner, students need to focus on studies and score well. But, this can only happen when students can avoid checking their mobiles or laptops every 10-15 minutes. Thanks to the internet again as there are a few tools that can easily help students stop wasting time on the internet and rather focus on their lessons. A list of best online tools has been mentioned below for students to focus better in their studies:

SelfControl

If you find yourself checking your Facebook and Instagram feeds every now and then, you can use SelfControl to block these social networking sites for any period of time, say 2 hours or 4 hours, as per your preference. Even you restart your computer within that time period, the app won't stop working. You can specify the names of the websites you want to block so that your access to other websites remains uninterrupted. SelfControl app is available on the Mac App Store.

Time Out

While it is important to focus on studies, it is equally important to take breaks at regular interval to avoid putting too much pressure on the eyes and the brain. Time Out lets you set intervals after specific duration, for example say 2 hours or 4 hours. Time Out will automatically fade your screen and remind you to take a break. You can set the break time from 1 minute to any duration of your choice. It can be downloaded from the Mac App Store.

Think

If you feel clumsy using multiple apps at a time, install Think app. It will let you use a single app in the foreground while the rest of the apps will be in the background. The background will appear almost opaque, making it easier for you to focus on a single task. You can download Think from the Mac App Store.

FocusWriter

If you need to complete an assignment or do your

homework, FocusWriter is the best tool for you.

It hides absolutely everything from your screen like other applications, the task bar and menu leaving only a grey background and a blank screen to write. This screen feels similar to a word document. FocusWrite is available for Mac and PCs.

Concentrate

Concentrate is another useful tool that lets you customize a set of tool for a specific task. For example, if you want to write something, the tool will let you focus on the task completely by automatically blocking social media sites, changing your instant messenger status from active to away and closing all email inboxes. Similarly, if you choose to do some other tasks like social media marketing, the app will customize another set of tools suitable for that specific task. Concentrate is available for Mac only.

RescueTime

If you genuinely want to improve yourself and spend less time on the internet watching videos or playing games, then use RescueTime. The tool helps you track your activity throughout the day and assess your progress. Additionally, the app will also help you block social media sites when you want it to and send alerts about the amount of time you have been on the internet.

Flowstate

Flowstate can be your best friend when you are having a writer's block or when your creativity goes out of the window. The flowstate tool is very simple to use; firstly you need to name your writing session and allot time duration (maximum 120 minutes). As soon as your session starts, you need to keep writing until the session ends. In case you stop for more than 5 seconds or exit before the session time is over, the whole progress will be lost and you have to start writing again from the beginning. This app is available in the Mac App Store.

Forest

Forest improves your power to focus on a single task. With this tool, you can set the time when you want to focus. At the scheduled time, you have to plant a tree which will grow over the next 30 minutes. If you leave the app and switch to another in these 30 minutes, your tree will die. When you try this everyday, by the end of the week, you will have a virtual forest. You can try this out while having dinner with family or studying. Forest is available on Apple iTunes and Google Play.

Balancing studies and leisure time is very important for students to score well in exams. With the help of these apps, you can easily save 2-3 hours and utilize it for doing something worthwhile. Improve your concentration and boost your productivity by downloading these apps at the earliest.

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