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## Prelim Bits 29-03-2023 | UPSC Daily Current Affairs

### Interchange Fee

*The NPCI has introduced interchange fees of up to 1.1% on merchant UPI transactions done using prepaid payment instruments (PPI) from April 1, 2023.*

- The new National Payments Corporation of India (NPCI) guidelines on wallet interoperability establish interchange fee for wallet usage.
- The NPCI has introduced interchange fees on merchant **UPI transactions done using PPIs** from April 1, 2023.
- The interchange rates vary according to merchant category codes, in the range of 0.5% to 1.1%.

*A PPI payment via UPI means a transaction done via a wallet, like Paytm Wallet, through a UPI QR code.*

- **Interchange fee** - It is a fee charged by the receiver bank/payment service provider to the merchant.
- **Receiver of interchange fee** - The PPI owner will receive the applicable interchange fee from the merchant.
- The interchange fee is usually levied to cover the cost of accepting, processing and authorising the transaction.
- **Does not apply to** - Users will not be charged for these transactions.
- Peer-to-peer (P2P) and peer-to-peer-merchant (P2PM) transactions also remain unaffected.

**Merchant Discount Rate (MDR)** is a similar fee charged on merchants but for payments made by users **via credit cards**.

### References

1. [Business Line - Interchange on UPI transactions via PPIs](#)
2. [Hindustan Times - NPCI recommends Interchange Fee](#)
3. [Business Insider - Will UPI payments now attract charges?](#)

## Piezoelectric Effect

*Scientists have reported evidence of the piezoelectric effect in liquids, for the first time.*

- Piezoelectric effect was found in 2 pure ionic liquids (i.e. liquids made of ions instead of molecules) at room temperature.
- The liquids also displayed the inverse piezoelectric effect: they became distorted when an electric charge was applied.
- **Piezoelectric effect** - It is a phenomenon where specific types of material produce an electric charge proportional to the mechanical stress applied to them.
- The piezoelectric effect was discovered in 1880, in quartz.
- Quartz, topaz, etc. are few examples of piezoelectric crystals.
- **Applications** - Such crystals are used in cigarette lighters, electric guitars, TV remote controls, audio transducer.
- Quartz is the most famous piezoelectric crystal which is used in this capacity in analog wristwatches and clocks.

## References

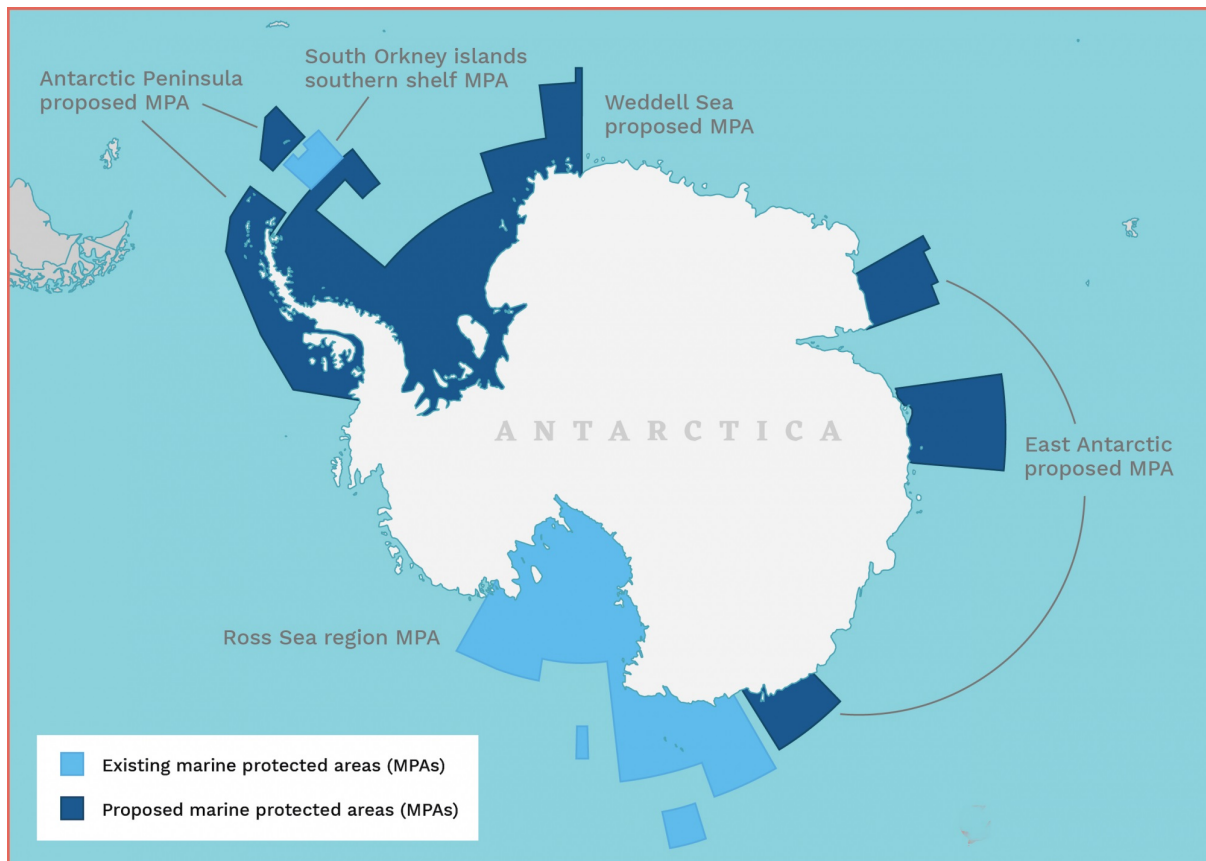
1. [The Hindu - Scientists spot piezoelectric effect in liquids for the 1st time](#)
2. [Science Direct - Piezoelectric Effect](#)

## MPA in Antarctica

*The Union minister of state for science and technology and earth sciences said that India will continue to support setting up 2 MPAs in Antarctica.*

- A marine protected area (MPA) is a section of the ocean where a government has placed limits on human activity.
- An MPA provides protection for all or part of the protected marine area's natural resources.
- It is managed for the long-term conservation of marine resources, ecosystem services or cultural heritage.
- Certain activities within an MPA are limited or prohibited to meet specific conservation, habitat protection, ecosystem monitoring, or fisheries management objectives.
- Marine protected areas can have many different names, including marine parks, marine conservation zones, marine reserves, marine sanctuaries, and no-take zones.
- **Southern Ocean** - The Southern Ocean that encircles Antarctica covers around 10% of the global ocean and is home to nearly 10,000 unique polar species.
- The Southern Ocean has 2 MPAs
  1. One in the southern shelf of the South Orkney Islands.
  2. The other in the Ross Sea.
- These fully protect only 5% of the ocean.
- All types of fishing, other than scientific research, are prohibited within the southern shelf of the South Orkney Islands MPA.
- Discharges and dumping from fishing vessels are also not allowed.
- In the Ross MPA, 72 % of the waters are closed to commercial fishing.

- **Designation of MPAs** - The Commission for the Conservation of Antarctic Marine Living Resources (CCAMLR) is responsible for designating and regulating MPAs in the Southern Ocean.
- **Proposed MPAs** - Since 2012, the European Union and Australia have proposed an MPA in East Antarctica.
- An MPA was proposed in the Weddell Sea by the EU and Norway and in the waters surrounding the Antarctic Peninsula by Chile and Argentina.
- In 2021, India extended its support for designating East Antarctica and the Weddell Sea as MPA.



### Conservation of Antarctic Marine Living Resources

- **CCAMLR** - CCAMLR is an international treaty to manage Antarctic fisheries to preserve species diversity and stability of the entire Antarctic marine ecosystem.
- CCAMLR came into force in April 1982. And India has been its permanent member since 1986.
- Its Members include 25 states and the European Union, which meet annually in Hobart, Australia.
- **CCAMLR India coordinator** - The Ministry of Earth Sciences and the Centre for Marine Living Resources and Ecology (CMLRE) in Kochi, Kerala.

### References

1. [Down To Earth - India supports MPA in Antarctica](#)
2. [Antarctic and Southern Ocean Coalition](#)

## Captive Employment Initiative

*The Union Minister for Rural Development initiates 'Captive Employment' initiative under Deen Dayal Upadhyaya Kaushalya Yojana (DDU-GKY).*

- The Ministry of Rural Development (MoRD) signed a MoU with 19 Captive Employers.
- **Aim** - To train and provide jobs for rural youth under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY).
- **RTD model** - The Captive Employment Guidelines ensures the RTD (Recruit, Train and Deploy) model.
- The RTD model address the needs of the industry, train accordingly and ensure sustainable placements for rural youth.
- **Captive Employer initiative** - It is a unique initiative designed to create a versatile and demand-driven skill development ecosystem.
- This initiative caters to the needs of industry partners, ensuring long-term employment for underprivileged rural youth.
- **Captive Employers** - It refers to companies or industries that select rural youths, skill them, and deploy them in one of their own establishments, sister-concerns or subsidiaries.
- Any placements that arise from this scheme are called captive placements.
- This provides more hands-on training at the job site itself, as per industry requirements.
- Captive Employers are required to
  1. Offer captive (in-house) placement to all the trained candidates and
  2. Provide captive employment to a minimum of 70% of trained candidates for a period of 6 months.
- Captive employment gives a minimum salary of Rs 10,000 (for less than 6 month course) and Rs 12,000 (for more than 6 month course).

## References

1. [PIB - MoRD initiates 'Captive Employment' under DDU-GKY](#)
2. [India Today - MoRD signs MoU with 19 'Captive Employers'](#)

## Muslim personal law on Inheritance

*A Muslim couple from Kerala recently decided to get their marriage registered under the Special Marriage Act (SMA) to ensure their daughter's inheritance.*

- The couple's marriage under Special Marriage Act will enable their daughters to inherit the couple's property under the Indian Succession Act, 1925.
- **Shariat** - Inheritance for Muslims in India is governed by the Muslim Personal Law (Shariat) Application Act, 1937.
- This legislation that codifies Shariat recognises 2 kinds of legal heirs - sharers and residuaries.
  1. **Sharers** - A legal heir who gets a share in the inheritance are 12 categories including Husband, Wife, Daughter, Father, Mother, Paternal Grandfather, Paternal Grandmother, Sisters and Brothers.

2. **Residuaries** - Residuary heirs can be aunts, uncles, nieces, nephews and other distant relatives.
- The value of their share depends on several scenarios.
  - **Daughters** - Daughters cannot inherit more than half of what the sons inherit.
  - When a couple has only a daughter or daughters, the daughters can inherit only two-thirds of father's property.
  - **Other Options** - The Islamic division of property clauses for relatives comes into force once a person dies.
  - There are 2 options for transfer of wealth as per their wish.
    1. **Vasiyat** - Under this, 1/3 of the estate can be willed (declared upon death) in favour of anyone and the remaining will be divided as per religious law.
    2. **Virasat** - Under virasat (inheritance), there is the option of *hiba* which allows unrestricted transfer of wealth or property to a person during the lifetime of the donor.
  - But *hiba* is like a gift deed which can be made during one's lifetime.
  - **To know about** - Right of women to family properties under Hindu Succession Act - [Click here.](#)

## References

1. [The Hindu - What does Muslim personal law say on inheritance?](#)
2. [IE - Why a Muslim couple in Kerala is remarrying?](#)



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