

## Prelim Bits 23-02-2023 | UPSC Daily Current Affairs

### UPI -Paynow Linkage

*India's real-time retail payment system Unified Payments Interface (UPI) and its equivalent network in Singapore called PayNow, were integrated recently.*

- **Unified Payments Interface (UPI)** - It is India's mobile-based fast payment system which facilitates customers to make round-the-clock payments instantly.
- It uses a Virtual Payment Address (VPA) which eliminates the risk of sharing bank account details by the remitter.
- UPI supports both Person-to-Person (P2P) and Person-to-Merchant (P2M) payments and it also enables a user to send or receive money.
- **PayNow** - It is a fast payment system in Singapore which enables peer-to-peer funds transfer service.
- **UPI-Paynow linkage** - Singapore is the first country with which India has cross border P2P facility.

*According to the RBI Remittance Survey, 2021, out of total inward remittances to India, Singapore stood at 5.7% in 2020-21.*

- **Significance** - Cross-border retail payments are generally less transparent and more expensive than domestic transactions.
- The UPI-PayNow linkage will enable faster remittances between the two countries at a competitive rate and bring the benefits of digitalization.
- It will also help the Indian diaspora in Singapore, especially migrant workers and students, through the instantaneous and low-cost transfer of money from Singapore to India and vice-versa.
- **G20** - It closely aligns with the G20's financial inclusion priorities of driving faster, cheaper and more transparent cross-border payments.

*Singapore, although not a G20 member, has been invited to participate in the G20 Summits.*

### References

1. [PIB | Integration of UPI and PayNow](#)
2. [The Indian Express | UPI and Singapore's PayNow are integrated](#)

## Chicago convention

*An air services agreement was signed recently between India and Guyana that will pave the way for flight services between the two countries.*

- Chicago Convention also known as the Convention on International Civil Aviation, drafted in 1944 by 54 nations.
- It laid the foundation for the standards and procedures for peaceful global air navigation.
- It set out as its prime objective the development of international civil aviation.

*India and Guyana are signatories to the Convention on International Civil Aviation (Chicago Convention).*

- It also formalized that a specialized International Civil Aviation Organization (ICAO) would be established, in order to organize and support the intensive international co-operation.

*Indians have a sizeable presence in Guyana and are the largest ethnic group comprising about 40% of the population.*

### International Civil Aviation Organization (ICAO)

- ICAO is one of the specialized agencies of the United Nations (UN).
- It coordinates the principles and techniques of international air navigation, and fosters the planning and development of international air transport to ensure safe and orderly growth.
- It is being funded and directed by 193 national governments as signatory states to the Chicago Convention.
- ICAO headquarters are located in Montreal and Quebec, Canada.

## References

1. [The Hindu| India-Guyana air services agreement](#)
2. [ICAO| Chicago Convention](#)

## New START

*Russia has recently announced the suspension of its participation in the New START, the last remaining major military agreement with the United States (US).*

- **START-I** - Strategic Arms Reduction Treaty was signed between the US and the erstwhile USSR in 1991, and came into force in 1994.
- It capped the numbers of nuclear warheads and intercontinental ballistic missiles (ICBMs) that each side could deploy at 6,000 and 1,600 respectively.
- It lapsed in 2009, and was replaced by the Strategic Offensive Reductions Treaty (SORT, also known as the Treaty of Moscow), and then by the New START treaty.

- **New START** - It came into force in 2011, and placed new verifiable limits on intercontinental-range nuclear weapons.
- The two countries met the treaty's central limits on strategic offensive arms in 2018, and subsequently agreed to extend the treaty till 2026.
- But Russia suspended its participation accusing the U.S. and its NATO allies of openly declaring the goal of Russia's defeat in Ukraine.

## References

[The Indian Express | Russia suspends New START Treaty](#)

## Sansad Ratna Awards, 2023

The 13<sup>th</sup> edition of the Sansad Award was announced recently.

- The Awards were instituted at the suggestion of Dr APJ Abdul Kalam to honour top performing Parliamentarians on the basis of their work in the apex legislative body.
- He launched the 1<sup>st</sup> edition of the Award function in 2010.
- So far, 90 top performing Parliamentarians have been honoured.
- The Sansad Ratna Awards' Jury committee comprises eminent Parliamentarians and members of civil society.
- The Sansad Ratna *Awards are not given by the Government of India*.
- The awards were the brainchild of K Srinivasan, a communication strategist who founded the Prime Point Foundation in 1999.
- The awards were started with support from IIT Madras.

*T K Rangarajan, former Rajya Sabha MP and a Senior CPIM leader will be honoured with the "Dr APJ Abdul Kalam Lifetime Achievement Award" for his contribution to Parliament and Indian people over the years.*

## References

1. [The Indian Express | Sansad Ratna Awards](#)
2. [Sansad Ratna | Official](#)

## Mercury in Skin lightening products

*The Governments of Gabon, Jamaica and Sri Lanka have united in a \$14 mn project to eliminate the use of mercury in skin lightening products.*

- It is a 3-year project funded by the Global Environment Facility (GEF).
- It will be implemented by the UN Environment Programme and executed through the World Health Organization (WHO) and Biodiversity Research Institute (BRI).
- This initiative will support a holistic approach to phase out the harmful chemical and promote the beauty of all skin tones.

## Effects of Skin lightening Products

- **Melanin Production** - Skin lightening products inhibit the body's production of melanin, the pigment that plays a role in determining skin, hair and eye colour.
- **Health** - They can cause skin rashes, discolouration and scarring, digestive and immune system damage, but also anxiety and depression.
- **Passive Damage** - The risk is not only restricted to users.
- Children can be exposed through breastmilk, and food chains can become contaminant when cosmetics are washed off into wastewater.
- An international treaty known as the *Minamata Convention* has set mercury limits in skin lightening products to 1 milligram per kilo.

## **Minamata Convention**

- It is a global treaty established to protect human health and the environment from the adverse effects of mercury and its compounds.
- It entered into force in 2017 with ratification by over 50 countries.
- India is a party to the Minamata Convention and ratified it in 2018.
- The first meeting of the Conference of the Parties to the Minamata Convention on Mercury (Mercury COP1) was held at Geneva, Switzerland.
- Global Environment Facility (GEF) is the financial mechanism for Minamata Convention.

## **References**

[UN News | Project to eliminate Mercury usage](#)

