Prelim Bits 10-08-2022 | UPSC Daily Current Affairs

Vasculitis

- Vasculitis is a general term for several conditions that cause **inflammation of blood vessels**.
- It is also called angiitis ("inflammation within blood vessels") or arteritis ("inflammation in arteries").
- It is an **auto-immune disease** in which the body's immune system turns on healthy blood vessels, causing them to swell up, narrow down, stretched, or weak. The blood vessels might close entirely.
- The trigger for vasculitis may be **an infection or a drug or blood cancers or immune system diseases**, although the precise reason is often uncertain or unknown.
- Vasculitis can be only a minor problem affecting the skin, or it can be a serious condition that impacts the heart, kidneys or other vital organs.
- **Types of Vasculitis** - There are around 20 different disorders that are classified as vasculitis.
- Although the diseases are similar in some ways, they often differ with respect to which organs are affected, which medications are used to treat them, and other characteristics.

Diseases associated with Vasculitis	**Characteristics**
Behcet's Disease	Oral and genital ulcers and eye inflammation.
Buerger's Disease	Mainly affects smokers and leads to decreased flow of blood to the hands and feet.
Eosinophilic granulomatosis with polyangiitis or Churg-Strauss Syndrome	Associated with asthma, sinusitis, and tends to involve the lungs, kidneys, and heart as well.

- **Treatment -** Different types of inflammation cause different diseases, which have their own symptoms and treatment protocols.
- Steroids are frequently prescribed, as are some other medicines that reduce the activity of the immune system.

Reference

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2. https://www.webmd.com/rheumatoid-arthritis/guide/vasculitis-treatment
3. https://www.mayoclinic.org/diseases-conditions/vasculitis/symptoms-causes/syc-20363

435

Payment Aggregator

Mswipe Technologies has received in-principle approval from the Reserve Bank of India (RBI) for a payment aggregator (PA) licence.

- A PA licence will allow Mswipe to develop an in-house online payment gateway, moving away from outsourcing transaction settlements.
- A payment aggregator (or payment service provider) is a third-party that manages and processes merchants' online transactions with consumers, allowing merchants to be more hands-off in their payment process.
- It allows e-commerce sites and merchants to accept a diverse range of payment options without the upfront work, whether payment is by credit card, debit card, e-wallet, or bank transfer.
- It facilitates merchants to accept various payment instruments from the customers for completion of their payment without the need for merchants to create a separate payment integration system of their own.
- **Getting Licence** - In 2020, the RBI issued guidelines that said only approved firms could acquire and offer payment services to merchants.
- **Banks** do not need approval separately, but **non-bank entities** offering payment aggregator services had to apply for authorisation from the RBI under the Payment and Settlement Systems Act, 2007.
- The RBI had, but, allowed them to continue their operations till they received communication from it regarding the fate of their application.
- The central bank had specified the criteria the entities have to fulfil to secure such a license and a number of firms have seen their applications being rejected while many have also got the nod from the RBI.
- Though they have the option to apply afresh on meeting the prescribed criteria, ceasing operations may lead to disruption in payment systems.

Reference

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2. https://tipalti.com/what-is-a-payment-aggregator/
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National Children Fund

- The National Children's Fund (NCF) or the Rashtriya Bal Kosh was set up in the International Year of the Child (1979) under the Charitable Endowment Act 1890.
- The secretariat of the fund is located in National Institute of Public Cooperation and Child Development (NIPCCD), an autonomous body under the aegis of the Ministry of Women and Child Development.
- The NCF raises funds from individuals, institutions, corporates and others for the welfare and development of programme for children.

The National Policy for Children, announced in 1974 recognises children of the Nation as a 'Supremely important asset'.

- The NCF has **limited funds** because of which it is not implementing a large-scale countrywide grant-in-aid programme.
- The objectives of the scheme are as follows,
    1. Improve the academic performance of children living in CCIs run as per the Juvenile Justice Act, 2015;
    2. Enable children to inculcate a sense of self-dependence and confidence in their innate ability and capacities to take on the challenges, the future would hold before them; and
    3. Create an enabling atmosphere by providing equitable opportunities and further the pursuit of excellence in life.
- The NCF's mandate is to provide financial assistance to arrest the discontinuation of education of talented and meritorious children of Child Care Institutions (CCIs) due to economic hardship.
- This will be done by providing scholarship support for pursuing their academic goals, leading to an improved quality of life in future.
- **Status** - The Fund is reaching out to the designated target population through Grants-in-Aid to voluntary agencies until 2016 and through Scholarships to children living in the CCIs.
- From 2017 onwards, the NCF has continued only scholarships for children living in the CCIs.

Reference

1. https://pib.gov.in/PressReleasePage.aspx?PRID=1848644
2. https://vikaspedia.in/education/policies-and-schemes/scholarships/scholarship-scheme-of-national-children-s-fund
3. https://www.nipccd.nic.in/uploads/page/unnatipdf-2c4e7fc62868bcae1da06ff678f0203d.pdf
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Enhanced Access and Service Excellence

Similar to the Enhanced Access and Service Excellence (EASE) for Public Sector Banks (PSBs), the Centre has asked the Indian Banks' Association (IBA) to prepare a viability plan for Regional Rural Banks (RRBs).

- **EASENext** is well-positioned to channel reforms with a specific focus on customer-centric initiatives and emphasised on customer-first strategy and focus on employee development.
- The EASENext reforms should bring ease for customers as well as for employees.
- EASENext would comprise 2 major initiatives:
    1. EASE 5.0 (Common reform agenda for Public Sector Banks) and
    2. Bank specific strategic 3-year roadmap (Based on individual bank's business priorities).

- **EASE 5.0** - The Enhanced Access and Service Excellence is a common reform agenda for Public Sector Banks (PSBs) aimed at institutionalizing clean and smart banking.
- It commits PSBs to tech-enabled, simplified and collaborative banking to further the agenda of customer-centric digital transformation.
- Under EASE 5.0, PSBs will continue to invest in new-age capabilities and deepen the ongoing reforms to respond to evolving customer needs, changing competition, and the technology environment.
- EASE 5.0 will focus on digital customer experience, and integrated and inclusive banking, with emphasis on supporting small businesses and agriculture.
- **3-year roadmap** - All PSBs will also create a bank-specific three-year strategic roadmap. It will entail strategic initiatives beyond EASE 5.0.
- The initiatives will be across diverse themes - business growth, profitability, risk, customer service, operations, and capability building.

EASE index is prepared by the Indian Banking Association, along with Boston Consulting Group. It is commissioned by the Union Ministry of Finance.

Reference

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2. https://www.cnbctv18.com/finance/fm-nirmala-sitharaman-unveils-ease-50-psb-reforms-agenda-1375872htm
3. https://www.business-standard.com/article/finance/nirmala-sitharaman-launches-ease-5-0-common-reforms-agenda-for-psbs-122060801399_1.html

SC on Consensual Sex & Promise of Marriage

The Supreme Court has held that it is not rape if consensual physical relationship was based on a genuine promise of marriage that could not be fulfilled.

- The SC marked the difference between a false promise to marriage which is given on understanding by the maker that it will be broken and a breach of promise which is made in good faith but unable to be fulfilled.
- The court quashed an FIR registered in 2016 by a woman who had accused the appellant of rape and cheating.
- They were in a consensual relationship based on an assurance of marriage given by the man. However, the duo fell apart.
- The SC said that the parties chose to have physical relationship without marriage for a considerable period of time. For some reason, the parties fell apart.
- It can happen both before or after marriage. Therefore, this will not amount to rape.

Reference

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