



## Current Affairs of the Day

### NFC technology for instant payments

**The story so far:** Google Pay has recently launched a new feature in India, 'Tap to pay for UPI', in collaboration with Pine Labs. The feature makes use of Near Field Communication (NFC) technology.



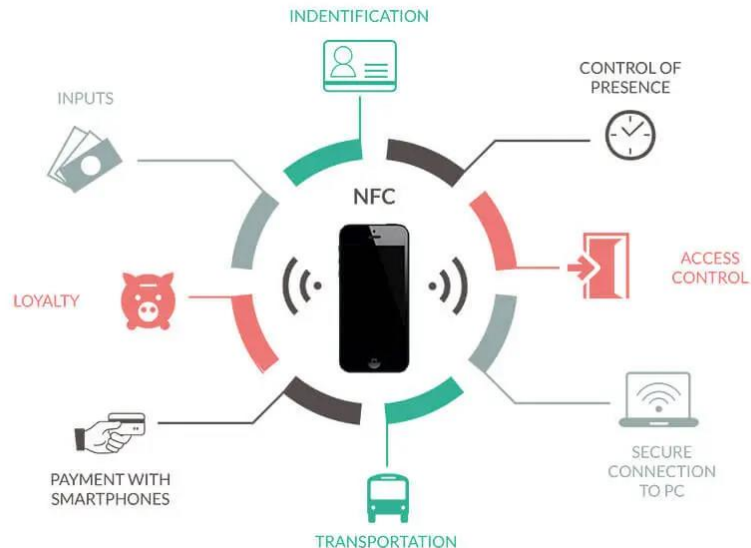
1. Near-field communication is a short-range wireless connectivity technology that allows NFC-enabled devices to communicate with each other and transfer information quickly and easily with a single touch.
2. NFC tech has a wide range of applications besides driving payment services. It is used in contactless banking cards or to generate contact-less tickets for public transport.
3. Google Pay will now allow users with UPI accounts to make payments just by tapping their NFC-enabled Android smartphones on any Pine Labs Android POS terminal. This process will be much faster compared to scanning a QR code or entering the UPI-linked mobile number. Till now, Tap to Pay was only available for cards.

### What is NFC and how does it work?

1. NFC is a short-range wireless connectivity technology that allows NFC-enabled devices to communicate with each other and transfer information quickly and easily with a single touch — whether to pay bills, exchange business cards, download coupons or share a document.



2. NFC transmits data through electromagnetic radio fields, to enable communication between two devices. Both devices must contain NFC chips, as transactions take place within a very short distance.



3. NFC-enabled devices must be either physically touching or within a few centimetres from each other for data transfer to occur.

### How will this technology work with the recently launched feature, ‘Tap to pay for UPI’?

Once users tap their phones on the POS terminal, it will automatically open the Google pay app with the payment amount pre-filled. Users can then verify the amount and merchant name and authenticate the payment, using their UPI PIN.

### What are the other applications of NFC technology?

1. It is used in contactless banking cards to perform money transactions or to generate contact-less tickets for public transport.
2. It also has an application in healthcare, to monitor patient stats through NFC-enabled wristbands.
3. NFC is used in wireless charging too.

### How safe is this technology?

1. NFC technology is designed for an operation between devices within a few centimetres from each other. This makes it difficult for attackers to record the communication between the devices compared to other wireless technologies which have a working distance of several metres.



- The security level of NFC communication is by default higher compared to other wireless communication protocols.

### Where does it stand in comparison to other wireless technologies?

There are other wireless technologies available that are replacing cable-based connections.

- The IrDa technology is a short-range (a few metres) connections based on the exchange of data over infrared light where the two communication devices must be positioned within a line of sight. Today, this technology is mainly used for remote control devices.
- For larger data communication with computer devices, this technology was replaced by Bluetooth or WiFi connections.
- However, these technologies' receiver devices need their own power supply due to the larger working distance. Therefore, the receiving device cannot be powered by the radiofrequency (RF) field like in NFC.
- Another consequence of the larger working distance is the need for the user to configure their device and pair them together for communication. The connection cannot be initiated by a simple touch gesture like in NFC.

## Uniform Civil Code debate gains momentum

The Uttarakhand Chief Minister announced an expert panel to examine the possibility of applying the UCC in the State.

### 'DIRECTIVE PRINCIPLES CALL FOR UCC'

<ul style="list-style-type: none"> <li>➤ SC favours UCC throughout India as envisaged under Article 44 of the Directive Principles in the Constitution</li> <li>➤ Cites <b>example of Goa</b>, says the <b>state has a UCC for all</b> irrespective of their religion and no provision for triple talaq</li> <li>➤ Says Muslim men whose marriages are registered in Goa cannot practise polygamy</li> <li>➤ Says <b>no attempt made to frame a UCC despite SC appeals</b> in Shah Bano and Sarla Mudgal cases</li> <li>➤ Hindu laws codified in 1956</li> </ul>	<p style="font-size: 2em; color: red; margin: 0;">“</p> <p>It is interesting to note that whereas the founders of the Constitution in Article 44 in Part IV dealing with Directive Principles of state policy had hoped and expected that the state shall endeavour to secure for the citizens a uniform civil code throughout the territories of India, till date no action has been taken in this regard</p> <p style="text-align: right; font-weight: bold; margin: 0;">—SUPREME COURT BENCH</p>
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## Uniform Civil Code

1. The UCC means the formulation of one law to be made applicable to all religious communities in matters such as marriage, divorce, inheritance and adoption.
2. The matter may be taken up by the 22nd Law Commission of India.

## Tribal communities

1. One of the reasons for the government's ambivalence, argued some leaders, is the potential fallout of such a move on tribal communities.

**UNIFORM CIVIL CODE**

All sections of the society irrespective of their religion shall be treated equally according to a National Civil Code - the Uniform Civil Code.

**THEY COVER AREAS LIKE**

- Marriage
- Divorce
- Maintenance
- Inheritance
- Adoption
- Succession of Property

It is based on the premise that there is necessarily no connection between religion and personal law in a civilized society.

"UCC refers to a common set of laws governing civil rights of every citizen."  
Article 44 of Directive Principles sets duty of state for implementing UCC.

**TIMELINE**

- 1954: Passage of Special Marriage Act provides permission of civil marriage above any religious personal law.
- 1956: Hindu code bill passed dividing personal laws in:
  - Common Indian Citizen.
  - Muslim Community.
- 1986: Rajiv Gandhi government's law in Shah Bano case widens the difference in civil rights.
- 2003: Then President Dr. Abdul Kalam supported UCC.
- 2015: Supreme court asserted the need of UCC.

The dialogue for UCC was started by the Law Commission in the year 2016

## UCC and Gender justice:

1. But the issue has seen a renewed push in the Supreme Court as well, especially after the top court indicated that the government should explore the UCC as a means to secure gender justice, equality and dignity of women.
2. The court's view is based on several petitions claiming that personal laws governing the followers of certain faiths discriminate against women.
3. It is time to shed personal laws based on "patriarchal stereotypes".



4. The UCC would not only protect the vulnerable sections, including women and religious minorities but “promote nationalistic fervour through unity” as well as simplify the complex personal laws.
5. These petitions resonates with the **Jose Paulo Coutinho judgment** of the Supreme Court in 2019, which wondered why the nation had still not endeavoured to secure a common civil code for its citizens.
6. The judgment had said that “despite exhortations of this court in the case of Shah Bano in 1985, the government has done nothing to bring the Uniform Civil Code.

### Goa as a “shining example”

The Supreme Court has even hailed Goa as a “shining example” where “the uniform civil code is applicable to all, regardless of religion except while protecting certain limited rights”.

### Law Commission:

The Supreme Court’s exhortation came despite the Law Commission, in a consultation paper released in 2018, finding the UCC “neither necessary nor desirable at this stage”.

### Ambivalence in the Top court:

1. The current push within the Supreme Court for the UCC steps away from the cautionary note seen in earlier judgments.
2. While the top court’s judgments in Sarla Mudgal and Shah Bano Begum cases lamented the official inactivity over a common civil code which would “help the cause of national integration”, several verdicts, like in S.R. Bommai, have warned against “mixing politics with religion”.
3. The court had worried whether a secular state should bring a code which can be perceived to be a threat to personal laws based on the religious beliefs of individual religions.

### Constituent Assembly:

1. Article 44 of the Constitution does not mandate but only asks the State to make an endeavour to secure the UCC for all citizens. In his Constituent Assembly speech,
2. Dr B.R. Ambedkar had explained that the UCC was incorporated into the Constitution as a “desirable” move, but for the moment “voluntary”.



## India may leverage FTAs for long-term supply of energy

1. India may leverage the new free trade agreements with Australia and the United Arab Emirates to ensure long-term economical energy supply at a time when import-dependent countries are facing an acute supply crisis.
2. The UAE has proposed a strategic agreement, whereby India will ensure enough supply to meet their food requirements, and they would reciprocate with petroleum supplies as and when global supply chains are disrupted.
3. Similar arrangements can be made with other partners such as Australia, a major supplier of coal and liquified natural gas (LNG). The pact signed recently – the Australia-India Economic Cooperation and Trade Agreement (AI-ECTA) – allows duty free imports of these items.
4. AI-ECTA is expected to come into force in about four months. Australia will be encouraged to supply natural resources such as coal, alumina, metallic ores, titanium, zirconium and LNG after tariffs are removed on them.
5. Australia is already supplying coal to India. The new trade tie would further boost energy imports from Australia, which has an edge over LNG and liquefied petroleum gas used for cooking and automobiles.
6. India, which is the world's third largest consumer of fossil fuel, imports 85% of its crude oil requirements and 54% of its natural gas.



## MCQs

Q1. Consider the following statements about the Near Field Communication (NFC) technology

1. NFC is a short-range wireless connectivity technology that allows to pay bills, exchange business cards, download coupons or share a document
2. NFC transmits data through electromagnetic radio fields
3. NFC-enabled devices must be physically touching each other
4. NFC is used in wireless charging
5. NFC can be used for UPI enabled payment

Select the correct answer from the codes given below

- a. 1 and 4 only
- b. 2, 3, 4 and 5 only
- c. 1, 2, 4 and 5 only
- d. 1, 2, 3, 4 and 5

## MAINS DAWP

Q1. *“Uniform Civil Code is must for ensuring gender justice.”* Critically discuss.

Q2. *By refusing to fully ally with either side and yet maintaining good relations with both, New Delhi may have finally experimented with the tenets of strategic autonomy that it has long professed but struggled to practice.* Discuss in the context of Russia Ukraine war.

Q3. Contemporary Indian diplomacy is a textbook example of a swing state that refuses to swing either way. Comment.

Q4. The existing approach to deal with surface water and groundwater independently has severe limitations. Elaborate.