



# CURRENT AFFAIRS



Argasia Education PVT. Ltd. (GST NO.-09AAPCAI478E1ZH)  
Address: Basement C59 Noida, opposite to Priyagold Building gate, Sector 02,  
Pocket I, Noida, Uttar Pradesh, 201301, CONTACT NO:-8448440231

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## **AADHAAR PAYMENTS BRIDGE SYSTEM (APBS)**

*This article covers "Daily Current Affairs" and the topic details "Aadhaar Payments Bridge System (APBS)". The topic "Aadhaar Payments Bridge System (APBS)" has relevance in the Governance section for the UPSC CSE exam.*

***Relevance of the topic "Aadhaar Payments Bridge System (APBS)":***

***For Prelims:***

*What is Aadhaar Payments Bridge System (APBS)?*

***For Mains:***

*GS 2: Governance*

*What is the significance of Aadhaar Payments Bridge System (APBS)?*

*What are the issues with Aadhaar Payments Bridge System (APBS)?*

*Way Forward*

**Why in the news?**

In May 2023, around 88% of wage payments were made using ABPS.

**What is Aadhaar Payments Bridge System (APBS)?**

- The Aadhaar Payments Bridge System (APBS) is a digital platform implemented by the National Payments Corporation of India (NPCI) in collaboration with the Unique Identification Authority of India (UIDAI).
- It is designed to facilitate the electronic transfer of government benefits and subsidies directly to the bank accounts of beneficiaries using Aadhaar, a unique 12-digit identification number issued to residents of India.

**What is the status of ABPS?**

According to NPCI data, the Aadhaar-enabled Direct Benefit Transfer (DBT) system has achieved a success rate of 99.55%.

Out of a total of 14.28 crore active beneficiaries, 13.75 crore Aadhaar numbers have been linked. Of these, 12.17 crore Aadhaar numbers have been successfully authenticated, with 77.81% being eligible for ABPS.

**What is the role of ABPS?**

The APBS acts as a bridge between the government departments, banks, and beneficiaries by leveraging the Aadhaar infrastructure. It enables the seamless and efficient transfer of funds from the government to the intended recipients, eliminating intermediaries and reducing leakages and delays in the disbursement process.

### **How does the ABPS work?**

1. Enrollment: Individuals need to enroll for an Aadhaar number by providing their demographic and biometric information.
2. Bank Account Linking: The beneficiaries link their Aadhaar numbers with their respective bank accounts. This enables the government to directly transfer funds to the beneficiary's account.
3. Mapping Beneficiaries: Government departments or agencies responsible for disbursing benefits create a database of beneficiaries and map them to their Aadhaar numbers.
4. Fund Transfer: The government initiates the fund transfer process, specifying the Aadhaar numbers and the amount to be transferred. This information is sent to the NPCI.
5. NPCI Processing: The NPCI receives the fund transfer requests and processes them. It validates the Aadhaar numbers and identifies the bank accounts linked to those numbers.
6. Fund Transfer to Banks: The NPCI transfers the funds to the respective banks where the beneficiaries' accounts are held.
7. Crediting Beneficiary Accounts: The banks receive the funds and credit them to the beneficiaries' bank accounts linked to their Aadhaar numbers.

### **What is the significance of the Aadhaar Payments Bridge System (APBS)?**

1. Direct Benefit Transfer (DBT): Facilitates direct transfer of government benefits and subsidies to beneficiaries' bank accounts.
2. Financial Inclusion: Links Aadhaar with bank accounts, promoting access to banking services for the unbanked population.
3. Transparency and Accountability: Enhances transparency by reducing identity fraud and maintaining an auditable trail of transactions.
4. Cost Savings: Reduces administrative expenses, corruption, and paperwork associated with physical cash disbursements.
5. Efficiency and Convenience: Streamlines fund transfer processes, making disbursements faster and more efficient.
6. Scalability and Reach: Leverages the vast Aadhaar database to reach a large population, even in remote areas.
7. Promotes Digital Economy: Contributes to building a digital and inclusive economy by enabling efficient digital transactions.
8. Government Schemes and Programs: Used for disbursing social welfare schemes, scholarships, pensions, and subsidies.
9. Eliminates Intermediaries: Reduces leakages and delays by eliminating middlemen in the disbursement process.
10. Improves Service Delivery: Ensures benefits reach intended recipients promptly, reducing delays and grievances.

### **What are the issues with Aadhaar Payments Bridge System (APBS)?**

1. Exclusion and dependency on Aadhaar.
2. Privacy and data security concerns.
3. Authentication failures and technical glitches.
4. Exclusion of vulnerable sections.
5. Lack of awareness and digital literacy.
6. Dependence on internet and banking infrastructure.
7. Fraud and misuse.

### **Way Forward**

It is important to address these issues through continuous improvements, addressing privacy concerns, enhancing digital infrastructure, raising awareness, and providing alternatives for individuals who face

difficulties with Aadhaar authentication. The goal should be to ensure that the APBS system is inclusive, secure, and reliable for all beneficiaries.

**Source:**

<https://www.pib.gov.in/PressReleaseDetail.aspx?PRID=1929577>

## **PRELIMS QUESTIONS**

**Q.1 Which of the following statements best describes the Aadhaar Payments Bridge System (APBS)?**

1. APBS is a platform for transferring funds between foreign banks and Indian banks.
2. APBS is a scheme aimed at providing free banking services to individuals below the poverty line.
3. APBS is a digital platform facilitating the direct transfer of government benefits and subsidies to beneficiaries' bank accounts.
4. APBS is an initiative to promote digital literacy and provide training in financial management to rural communities.

**Answer: (c)**

**Q.2 Consider the following statements about Aadhaar Payments Bridge System (APBS):**

1. It enables the direct transfer of government benefits and subsidies to beneficiaries' bank accounts.
2. It is implemented by NPCI in association with UIADI.
3. It is a platform for interbank transactions and fund transfers within India.

**Select the correct answer from the code given below:**

1. 1 only
2. 1 and 2 only
3. 3 only
4. 1, 3, and 4 only

**Answer: (b)**

## **Mains Question**

1. **What are the advantages and limitations of implementing the Direct Benefit Transfer Scheme as a means to reform the government delivery system?**

**Mohit Pratap Singh**

## **ASHOKAN EMPIRE**

*This article covers "Daily Current Affairs" and the topic details "Ashokan Empire". The topic "Ashokan Empire" has relevance in the Ancient History and Ethics section of the UPSC CSE exam.*

### **Relevance:**

#### **For Prelims:**

*Facts about the Ashokan Empire?*

*Boundaries of the Ashokan Empire?*

#### **For Mains:**

*GS 1 and 4: Ancient History and Ethics*

*Importance of the Ashokan Empire?*

*What can India learn from Ashoka today?*

### **Why in the news?**

Mural in the new Parliament shows the Ashoka empire, said the Government.

The mural triggered a controversy in Nepal as it is being interpreted as a map of 'Akhand Bharat' comprising parts of several neighboring countries.

### **Facts about the Ashokan Empire?**

- **Reign:** Ashoka ruled the Maurya Empire from approximately 268 BCE to 232 BCE, succeeding his father, Emperor Bindusara.
- **Conversion to Buddhism:** After the brutal Kalinga War (c. 261 BCE), Ashoka underwent a profound change of heart and converted to Buddhism. This event influenced his policies and actions throughout his reign.
- **Dhamma:** Ashoka promoted the concept of "Dhamma" (also spelled as Dharma), which encompassed moral righteousness, ethical conduct, and principles of social welfare.

### **Boundaries of the Ashokan Empire?**

- **Northern Boundary:** The northern boundary of the Ashokan Empire extended to the foothills of the Himalayas. It included present-day regions such as modern-day Uttar Pradesh, Bihar, and parts of Nepal.
- **Western Boundary:** The western boundary of the empire is believed to have extended up to the region of modern-day Afghanistan, including areas such as Gandhara (present-day Khyber Pakhtunkhwa in Pakistan) and parts of the Indus Valley.
- **Eastern Boundary:** The eastern boundary of the empire encompassed regions such as Magadha (present-day Bihar), Bengal, and parts of present-day Bangladesh. It is believed to have extended towards the Brahmaputra River in the east.
- **Southern Boundary:** The southern boundary of the empire included regions such as Andhra Pradesh, Telangana, Karnataka, and parts of Tamil Nadu. It is believed to have extended as far south as the Krishna River.

### **Importance of the Ashokan Empire?**

- **Spread of Buddhism:** Ashoka played a pivotal role in the spread of Buddhism throughout India and beyond. After the violent Kalinga War, Ashoka converted to Buddhism and embraced its principles of non-violence, compassion, and moral conduct. He actively promoted Buddhism by sending missionaries to neighboring regions, erecting pillars and inscriptions with Buddhist teachings, and convening Buddhist councils. As a result, Buddhism gained widespread acceptance, and India became a major center for Buddhist learning and pilgrimage. **Example: Ashoka's Rock Edicts:** Ashoka inscribed his edicts on rocks and pillars across his empire. The Edicts of Ashoka, such as the Major Rock Edict XIII, emphasize the principles of Buddhism, moral conduct, and social welfare. **Sending Buddhist Missionaries:** Ashoka sent Buddhist missionaries, such as Mahinda and Sanghamitra, to Sri Lanka, where they successfully propagated Buddhism. This led to the establishment of Buddhism as the dominant religion in Sri Lanka.
- **Edicts and Governance:** Ashoka's reign is notable for his rock and pillar edicts, which were inscriptions carved on rocks and pillars across his empire. These edicts conveyed his policies, principles, and moral teachings, emphasizing social welfare, religious tolerance, and the importance of righteous governance. Ashoka's focus on dharma (righteousness) and the welfare of his subjects set a precedent for ethical leadership and inspired subsequent rulers in India. **Example: Rock Edict XII:** This edict highlights Ashoka's commitment to social welfare, including the provision of medical treatment for humans and animals, planting of medicinal herbs, and establishment of veterinary hospitals. **Pillar Edicts:** The Pillar Edicts, such as the Sarnath Pillar Edict, express Ashoka's adherence to dharma, emphasizing moral conduct, non-violence, and religious tolerance. These edicts promote social harmony and ethical governance.

- **Administrative Reforms:** Ashoka introduced significant administrative reforms that improved governance and welfare. He established an efficient bureaucracy to govern his vast empire, with officials known as Dharma Mahamatras who oversaw law and order, collected taxes, and resolved disputes. Ashoka also promoted the welfare of his subjects by constructing wells, rest houses, hospitals, and veterinary facilities. These reforms aimed to ensure the well-being and prosperity of the people.**Example: Dharma Mahamatras:** Ashoka appointed Dharma Mahamatras, officials responsible for upholding dharma and ensuring justice and social welfare. They helped maintain law and order, resolve disputes, and oversee governance at the local level.**Construction of Public Facilities:** Ashoka constructed various public facilities, including wells, rest houses, and hospitals, to cater to the needs of his subjects. These initiatives aimed to improve the well-being and living conditions of the people.
- **International Relations:** Ashoka's reign witnessed active engagement with neighboring regions and states. He sent emissaries and established diplomatic relations with various kingdoms, including Hellenistic kingdoms, Egypt, and Sri Lanka. Ashoka's pursuit of peaceful coexistence, non-aggression pacts, and cultural exchanges helped foster regional stability and facilitated the spread of Indian culture and ideas beyond its borders.**Example: Emissaries to Hellenistic Kingdoms:** Ashoka sent emissaries to Hellenistic kingdoms such as Greece, Egypt, and Syria, promoting cultural exchanges and diplomatic ties.**Ashoka's Missions to Sri Lanka:** Ashoka sent his son Mahinda and daughter Sanghamitra as Buddhist missionaries to Sri Lanka, leading to the establishment of Buddhism in the country and the subsequent growth of Buddhist culture.
- **Legacy of Non-Violence:** Ashoka's transformation from a conqueror to an advocate of non-violence has left a lasting impact on India's cultural and philosophical landscape. His conversion to Buddhism and his commitment to non-violence influenced the moral and ethical principles of subsequent rulers, as well as the development of Indian philosophy, ethics, and social systems.

#### What can India learn from Ashoka today?

- **Embrace Compassionate Leadership:** Ashoka's transformation from a conqueror to an advocate of non-violence and compassion serves as a powerful example of leadership. India can learn from his emphasis on empathy, moral conduct, and the well-being of all citizens. Leaders today can prioritize compassion, understanding, and inclusive governance.
- **Promote Religious Tolerance and Pluralism:** Ashoka's support for various religious traditions, particularly Buddhism, and his advocacy for religious tolerance are relevant in today's diverse society. India can benefit from fostering an environment of religious harmony, respecting and protecting the rights of individuals to practice their faiths freely.
- **Focus on Social Welfare:** Ashoka's initiatives for social welfare, such as building hospitals, constructing public facilities, and promoting the welfare of animals, highlight the importance of addressing societal needs. Modern India can prioritize initiatives to provide healthcare, education, sanitation, and other essential services to all its citizens, ensuring equitable development.
- **Champion Environmental Stewardship:** Ashoka's emphasis on environmental conservation, as seen in his edicts about planting medicinal herbs and protecting wildlife, resonates with the urgent need for sustainable practices today. India can learn from his eco-conscious approach and work towards preserving its natural resources, promoting renewable energy, and combating climate change.
- **Promote Diplomacy and International Cooperation:** Ashoka's engagement with neighboring kingdoms through diplomatic missions and cultural exchanges demonstrates the significance of diplomacy and peaceful coexistence. India can benefit from fostering strong diplomatic ties, engaging in multilateral cooperation, and contributing to global issues through dialogue and collaboration.

- **Value Ethical Governance:** Ashoka's emphasis on righteous governance, ethical conduct, and adherence to dharma sets a precedent for leaders today. Upholding integrity, transparency, and accountability in governance can contribute to trust-building and efficient administration.
- **Learn from History and Reflect on Past Mistakes:** Ashoka's transformation following the Kalinga War highlights the importance of learning from past mistakes. India can draw lessons from history to promote reconciliation, resolve conflicts peacefully, and build a more harmonious society.

**Q.1 Who was the Mauryan emperor known for his conversion to Buddhism and promotion of moral governance?**

- (a) Chandragupta Maurya
- (b) Bindusara
- (c) Ashoka
- (d) Pushyamitra Shunga

**Answer: (c)**

**Q.2 Which of the following statements regarding the Ashokan edicts is/are correct?**

- 1.The Ashokan edicts were inscriptions commissioned by Emperor Ashoka during his reign.
- 2.The edicts were inscribed on rocks and pillars across the Mauryan Empire.
- 3.The Ashokan edicts primarily emphasize the principles of Buddhism and moral conduct.
- 4.The edicts of Ashoka were written exclusively in the Prakrit language.

**Select the correct answer using the codes below:**

- (a) 1 and 2 only
- (b) 1, 2, and 3 only
- (c) 1, 3, and 4 only
- (d) 1, 2, 3, and 4

**Answer: (a)**

**Q.3 Explain the ethical principles underlying Ashoka's philosophy and their relevance in today's society. How can Ashoka's philosophy contribute to fostering a culture of ethical governance and compassionate leadership? Illustrate your answer with suitable examples.**

**Rishabh**