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Unveiling the new rules of UPI

Ishika Bhattacharjee

The National Payments Corporation of India (NPCI) recommended an interchange fee for Unified Payment Interface (UPI) transactions a move aimed to boost revenue for banks and payment service providers, who have reportedly been struggling with the high cost of UPI transactions.

According to the NPCI circular, dated March 24, an interchange fee of 1.1% will be charged for merchant transactions performed using prepaid instruments, such as wallets for UPI transactions exceeding Rs 2,000 from April 1. This applies to specific categories of merchants, such as online, large, and small merchants.

The interchange fee will not be imposed on peer-to-peer (P2P) or peer-to-peer merchant (P2PM) transactions between a bank and a prepaid wallet. NPCI defines P2PM as small businesses with a monthly inward UPI transaction of Rs 50,000 or less. Therefore, if you transfer money to friends, family members, individuals, or the bank account of a small business merchant, you will not be charged an interchange fee.

Suppose, if you use your Paytm or PhonePe wallet to pay for a purchase at a store by scanning the QR code, and the transaction amount exceeds Rs 2,000, the interchange fee will be charged. Wallets, smart cards, vouchers, and magnetised chips are all classified as prepaid payment instruments. A few examples of wallets include the Paytm wallet, PhonePe wallet, Amazon Pay, MobiKwik wallet, as well as Sodexo vouchers.

Students demand action to save UVCE

Angeline Claudia

Bengaluru: It is not just an attack on the University of Visvesvaraya College of Engineering (UVCE) but on the overall education system. Education is the sole responsibility of the government, but it has completely commercialised education and is making it available only for the rich, said Abhaya Diwakar, the Bengaluru district president of the All India Democratic Students Organisation (AIDSO).

More than 500 students of UVCE led by AIDSO, protested against the government of Karnataka on March 30 at the Freedom Park in the city. The protest included parents and professors expressing their contempt for the government's decision to privatise government colleges in the name of development and autonomy.



Students of UVCE protesting at Freedom Park

Special Arrangement

The protest comes after UVCE, affiliated previously with Bangalore University, expressed its inability to pay salaries to the staff for March 2023. "As per the UVCE Act passed in 2021, it has been made an autonomous college, an IIT-like institution, thus making it a self-financing entity. So, now the government has stopped funding the

management of the college, hence throwing the lives of teaching and non-teaching staff into crisis and uncertainty," said Diwakar.

First, the government makes an institution autonomous, and after gradually cutting down funds, they turn it into a university. This clubbed with exorbitant fee structures results in a high dropout rate and forces

the government to shut down the institution, she said.

"We were all happy when they said our college was going to become an IIT institute. But, when it comes to financial autonomy, it is a very big problem for all the students, as most of us come from very poor backgrounds. We've been given only 22 crores from Bangalore University this

year. For the past month, our lecturers also have been facing salary problems. Thus, we oppose this privatisation in the name of autonomy," said Yashwanth L C, a third-year Electrical and Electronic Engineering student at UVCE. He expressed that it's high time that they reacted to it and that they won't stop until the authorities give them a response.

Kalyan Kumar, the organisation's district secretary said, "Sir M Visvesvaraya founded the college with a great objective of providing quality education to thousands of poor students. The government must take full financial responsibility for the college management so that this great objective is not compromised. All students, parents and teachers should fight against such anti-educational, anti-student policies."

Allura'23 allures young artists at SJU

Jeba & Yachi

Campus: The wait is over, as the national intercollegiate annual media fest, Allura, has finally returned after a two-year hiatus. From stunning photography to captivating film screenings, the eighth edition of Allura fest is showcasing the incredible creativity and talent of young budding artists.

Allura, a national intercollegiate annual festival conducted by the Images, an association of Visual Communication students, took off on Thursday at St Joseph's University. Surabhi, the first competition of Allura, was conducted at Xavier Hall.



The team behind Allura

Special Arrangement

Speaking to The Beacon, staff coordinator, Shabin PK, said that Allura is a platform for students to showcase their artistic talent. The aim of this event is to educate the students about the opportunities for advancement and also to showcase their institutional

knowledge in the media industry.

Allura provides an opportunity for the students to interact with industry personnel. This year's segments are named after Doordarshan programs. Dhek Bhai Dhek competition combines photography, costume design,

face painting, and ramp walking. Meri Awaz Suno is a workshop conducted for students to address the talking style of radio, followed by Surabhi, the wallpaper design competition which is a collection of wallpaper designs and an exhibition of selected designs. Chitrahaar, a film screening program is a platform for students to screen their films, he said

"In the past, we used to screen movies directed by others, but this year we decided to feature a film titled 'Ennam Pol Vazhakai,' which was created by an SJU Visual Communication student. The hard work of students showed the importance of practising what we learned," Shabin said.

IPL welcome fans after a 3-year hiatus

Shariq Ahamed

As the Indian Premier League (IPL) 2023 welcomes the fans back to stadiums, Neha Shetty, a sports podcaster, believes that the same level of energy and excitement that the league had pre-pandemic will be reinstated.

On March 31st, the 16th edition of the Indian Premier League (IPL) is set to commence with an opening ceremony at the Narendra Modi Stadium in Ahmedabad. Chennai Super Kings face Gujarat Titans in the opening match of the tournament. For the first time since the 2018 season, the league will be held with home and away matches.

"I believe the popularity and essence of the league are still intact and we will see a better season even though the past season had some concerns," said Shetty.

With more audiences switching to OTT live streaming platforms, IPL 2023 is to be streamed in JioCinema for free. "This will make it more accessible to all the fans, who are the most important stakeholders and they deserve to watch the matches without any barriers," she added.

A step towards fuel sustainability

Kannika S

In a bid to promote clean energy and reduce dependence on fossil fuels, India is testing the use of hydrogen fuel cells to power buses and planes. This move towards hydrogen power is expected to significantly reduce the country's reliance on imported fossil fuels, boost energy security, and contribute to pollution reduction efforts, said environmentalist Raturaj Sharma, speaking to The Beacon, on Thursday.

On Wednesday, Union Transport Minister Nitin Gadkari announced that India would soon have hydrogen

buses plying on the streets. Along with this there will also be electric tractors soon launched in India.

"The use of hydrogen as a fuel has several benefits over traditional fossil fuels, including greater energy security due to its domestic production, which lessens the nation's reliance on imported fossil fuels," Sharma said.

India is on the cusp of a major shift in the transportation sector as it looks to embrace hydrogen as a fuel source for its buses and planes. With the government's focus on promoting clean energy and reducing its dependence on

fossil fuels, hydrogen has emerged as a promising alternative that can help achieve these goals.

"It is not unusual to use hydrogen as a fuel for aeroplanes; numerous nations have already begun testing this technology. India's entry into this market is significant because it is one of the aviation markets with the fastest growth rates in the world and is anticipated to have a significant impact on how the sector develops in the future of its larger plan to achieve the target of net-zero emissions by 2070," said Sharma.

'Curd' prevails over 'dahi'

Sreeja Deb

The Food Safety and Standards Authority of India (FSSAI) has recently made a decision to allow regional names to be used on labels of fermented milk products, such as 'curd,' due to political unrest surrounding the use of the term 'dahi.' This decision was made after MK Stalin, Chief Minister of Tamil Nadu, accused the use of 'dahi' of being an example of "unabashed Hindi imposition," sparking a major controversy.

On March 30, the FSSAI released a press statement

announcing the guidelines for the removal of the term 'curd' from the Standards of Fermented Milk Products, which had been previously omitted, with a notification dated January 11, 2023.

"As many representations were received recently on the omission of the term curd from the Standards of Fermented Milk Products, it has been decided that FBOs may use the term 'Curd' along with any other designation (prevalent regional common name) in brackets on the label," read the recent press release by FSSAI.