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Monthly  
Current  
Affairs GK  
Digest

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August 2019

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**BANK**  
**EXAMS**  
**Today**

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## MONTHLY CURRENT AFFAIRS GK DIGEST: AUGUST 2019

### WORLDSKILLS INTERNATIONAL COMPETITION 2019

**Current context:** Ministry of Skill Development & Entrepreneurship (MSDE) has announced the 48-member contingent which will represent India at the **WIC 2019**.

#### ABOUT:

- The WorldSkills International Competition (WIC) 2019 is also referred to as the '**Olympics for Skills**'.
- The 6-day biennial competition will be held in **Kazan, Russia from 22nd to 27th August 2019**.
- India will participate in 44 skills out of 55 skill competitions of the WIC including prototype modelling, mobile robotics, hairdressing, baking etc.
- **National Skill Development Corporation (NSDC)** under MSDE has been leading India's delegation at the event since 2011.
- India won one silver, one bronze and nine medallions of excellence during the **last edition at Abu Dhabi in 2017**.
- The selection of team India for Worldskills competition was made through a scheme on **IndiaSkills Competitions**.

### SEBI EXAMINING FEASIBILITY OF INTANGIBLES

**Current context:** SEBI will examine the feasibility of allowing **derivative contracts based on intangibles** (like weather or freight) in Indian commodity segment.

### KEY HIGHLIGHTS:

- With this, SEBI is attempting to make the commodity segment more efficient and investor-friendly.
- SEBI will also look into an **exchange-traded fund** (ETF is market security that tracks an index, bond, basket of assets or commodity, In this case, ETF is a commodity).
- It will increase the **hedger's participation** and increase delivery based settlement.
- A **five-member working group** constituted to look at a specific issue related to the commodity segment, will submit a report to the **Commodity Derivatives Market Regulatory Department (CDMRD)** by August.
- After which SEBI will forward selected proposal to **Commodity Derivatives Advisory Committee (CDAC)** for final screening after which it will be submitted to SEBI board.

### ISRO TECHNICAL LIAISON UNIT AT MOSCOW APPROVED BY CABINET

**Current context:** The Union Cabinet chaired by PM Modi has approved the setting up of ISRO Technical Liaison Unit (ITLU) at Moscow, Russia on 31st July 2018.

#### ISRO TECHNICAL LIAISON UNIT AT MOSCOW:

- ISRO Technical Liaison Units (ITLU) is instituted with **the prime objective** to enhance coordination with the Russian Government and space agency.
- **An ISRO Scientist/Engineer** would be designated as "Counsellor (Space)" at the ITLU Moscow office and the **Liaison Officer** will provide the technical information about the developments in research and technology to Indian Government, Industries, researchers etc.
- The collaboration is made keeping in view the 2022 timeline of **Gaganyaan programme**, to avail technological cooperation from International space agencies.
- Department of Space has earlier instituted ISRO Technical Liaison Units (ITLU) at **Washington, USA and Paris, France** for increasing international level technical collaboration.

### INDIAN AIR FORCE FACILITATION-CUM-PUBLICITY PAVILION

**Current context:** Union Human Resource Development (HRD) Minister Ramesh Pokhriyal Nishank inaugurated the Indian Air Force Facilitation-cum-Publicity Pavilion on 31st July 2019.

#### ABOUT PAVILION:

- The Pavilion was inaugurated at **National Bal Bhawan** and was set up **by Indian Air Force** to motivate students **to join Indian Air Force** and develop a love for the country.
- The "**Facilitation-cum-Publicity Pavilion**" is a unique technologically advanced set up broadly comprising of a self-interactive career information Kiosk, Flying Simulator and, a selfie point with a fore drop of points in G suit.
- At the event, Air Chief Marshal Shri **B. S. Dhanoa** launched "**Indian Air Force: A Cut Above**" an official **mobile gaming application**.
- The 3D gaming application will feature various airstrikes and operations Undertaken by the IAF, including augmented reality features, offline single-player missions, a career navigator information section and an online multiplayer.



- The games are designed in an appealing manner that would fascinate the tech-savvy generation to mobilise their energies in serving the nation by joining IAF.

## PRAGATI (PRO-ACTIVE GOVERNANCE AND TIMELY IMPLEMENTATION)

**Current context:** PM Modi has chaired his 30th interaction through PRAGATI, to address public demands and grievances.

### KEY FEATURES OF PRAGATI:

- **PRAGATI** is an **ICT based multi-modal platform** for Pro-Active Governance and Timely Implementation.
- The platform is **aimed at** addressing common man's grievances, reviewing important projects and programmes of the Government of India (both centre and state).
- In this session, PM reviewed grievances related to the PM Awas Yojana (Urban) also reviewed the resolution of public grievances related to the Department of Financial Services, working of Ayushman Bharat etc.
- The Prime Minister also called for use of technology to evolve a mechanism to collect feedback from **Divyang-Jan under Sugamya Bharat Abhiyan**.
- The **1st session** of PRAGATI was held on 25th March 2015.

## 22ND NATIONAL CONFERENCE ON E-GOVERNANCE, 2019

**Current context:** The government is to organize the 22nd National Conference on e-Governance 2019 on 8-9th August 2019 at **Shillong, Meghalaya**.

### 22<sup>ND</sup> NATIONAL CONFERENCE ON E-GOVERNANCE, 2019:

- The conference is to be organized by the **Department of Administrative Reforms & Public Grievances (DARPG)**, in association with **MeitY**.
- This Conference will provide a platform considerable momentum for disseminating and implementing **e-Governance initiatives** to provide end-to-end exchange experiences in solving problems, Digital Services, resolving issues and planning for success and mitigating risks.
- The **theme** of the NCEG is "**Digital India: Success to Excellence**".
- The event will be held for the **first time in the north-eastern region**.
- The subjects of discussions will be based on **5 sub-themes** that include (a) Digital Infrastructure (b) India Enterprise Architecture INDEA (c) Emerging Technology for Practitioners (d) One Nation-One Platform (e) National e-Governance Service Delivery Assessment (NeSDA) and (f) Secretariat Reforms.

## ONE NATION-ONE RATION CARD

**Current context:** The government has implemented One Nation-One Ration Card on a **pilot basis** in **four states**- Andhra Pradesh, Gujarat, Maharashtra and Telangana from 1st August 2019.

### ONE NATION-ONE RATION CARD SCHEME:

- This initiative would enable the families having food security cards to buy subsidized wheat and rice **from any ration shop in these states.**
- The only requirement is that the **Aadhaar card should be linked to the ration card** to avail of this service.
- The government has recently announced that the scheme will be available across the country from **1st July 2020** and will allow portability of food security benefits by allowing poor migrant workers to buy subsidised rice and wheat from **any ration shop in the country.**
- Under **the National Food Security Act**, all state governments in India have to identify and provide ration cards to the households that are eligible for purchasing subsidized food grain from the Public Distribution System.

### IIT KHARAGPUR DEVELOPED NEW TECHNOLOGY FOR SOLID WASTE

**Current context:** IIT Kharagpur has developed a new technology which can generate energy from solid waste.

#### ABOUT HYDRO THERMAL CARBONIZATION (HTC):

- The solid waste energy conversion technology-**Hydro Thermal Carbonization (HTC)** is developed by researchers of IIT Kharagpur to convert solid waste to soil amendment and absorbent and **biofuel.**
- With the present solid waste system, only 20-30% of organic solid waste gets converted/recycled to biofuel.
- In this process, **the moisture in the waste** is used for the reaction to convert it into biofuels and also helps to curb air pollution.
- The technology can be used by civic bodies and is accessible to common people.

### INDIA'S FIRST NATIONAL TIME RELEASE STUDY (TRS)

**Current context:** India's first national Time Release Study (TRS) is to be conducted between **1st – 7th August** by the **Department of Revenue**, Ministry of Finance.

#### NATIONAL TIME RELEASE STUDY:

- The exercise is conducted to improve **global trade** and remove barriers to smoothen the trade flow.
- The Time Release Study (TRS) is advocated by the **World Customs Organization**, and it is an internationally recognized tool to measure the efficiency of international trade flows.
- The initiative will strengthen governance over cargo trade and has the aim to identify/address bottlenecks of border procedures and benefitting **export-oriented industries and MSMEs.**
- Earlier, Individual customers conducted TRS studies at the port and now with the national TRS, it will be conducted across 15 ports including air, sea, land and dry ports.
- With the results of TRS, government agencies would know the cross border bottlenecks/barriers to flow of trade and timely release of cargo.
- The exercise will be conducted **annually** during the same period every year.



## WORLD GOLD COUNCIL (WGC) REPORT ON GLOBAL GOLD DEMAND

**Current context:** In the first half of 2019, the global gold demand touched a **3-year high**, as per the World Gold Council (WGC) report.

### ABOUT WORLD GOLD COUNCIL (WGC) REPORT:

- The **key drivers for the increase** are sustained growth in **gold-backed exchange-traded funds (ETFs)** and continued **central bank buying**.
- The main factors for driving inflows in holding gold-backed ETFs are geopolitical instability, rallying gold prices in June and dovish commentary on monetary policy from central banks.
- According to the report, the overall jewellery demand in the 2nd quarter is pushed by **12% to 168.8 tonnes** due to a strong recovery in India's jewellery market.
- Gold has touched **multi-year high in terms of price**, breaching \$1400/oz for the 1st time since 2013.

## RBI GUIDELINES FOR ELECTED DIRECTORS IN PSBS

**Current context:** RBI has issued guidelines that the elected directors in Public Sector Banks will be appointed by the board.

### KEY HIGHLIGHTS:

- RBI has mandated that the **nomination and remuneration committee** of the board of the respective banks will appoint the elected directors of public sector banks (PSBs).
- RBI has said that all these banks have to constitute a nomination and remuneration committee.
- The committee would consist of a minimum of **3 non-executive directors** from the board, and it should include **at least one member** from the risk management committee of the board and **not less than one-half** will be independent directors.
- The non-executive chairperson of the bank may be appointed as a member of the committee but shall not be the chairman of such a committee.
- RBI said that an elected director can be **appointed for 3 years** and could be re-elected but he **cannot hold office for more than 6 years**.
- The candidate **should not be holding** the position of a State Legislature or Member of Parliament or municipal corporation or of other local bodies.

## WORLD BREASTFEEDING WEEK

**Current context:** The Women and Child Development Ministry are organizing the World Breastfeeding Week till 7th of August 2019.

### WORLD BREASTFEEDING WEEK (WBW):

- The week **will focus on** protection, promotion, and support of breastfeeding
- The **theme** of the event is **"Empower Parents, Enable Breastfeeding"**.
- It **aims** to create awareness among parents about breastfeeding, exclusive breastfeeding, the importance of initiation and appropriate complementary feeding.

- The nutrition intervention will aid the government to achieve **National Nutrition Goals and Sustainable Development Goals 2030** and help in breaking the vicious cycle of malnutrition.
- The WCD Ministry will organize **programmes throughout the week** at the **village level** through dance and drama skits, films and rallies to generate awareness on the importance of healthy eating, maintenance of sanitation and hygiene for pregnant and lactating mothers.

## MOU SIGNED BETWEEN INDIA AND GUINEA

**Current context:** Three MoUs were signed between India and Guinea on the second day of President Ram Nath Kovind's three-day visit to the country.

### ABOUT MOU:

- The MoUs have signed between the two countries Cooperation in the Field of **e- Vidhyabharati - e-Aarogya Bharati** e-VBAB Network Project, Traditional System of Medicine and Renewal Energy.
- Both the countries agreed to hold the first session of the **Ministerial level India-Guinea Joint Commission** at an early date.
- During the visit, President Ram Nath Kovind was conferred with the **highest State honour of National Order of Merit** by President of Guinea Alpha Conde for his contribution to the advancement of overall relations and mutual cooperation between India and Guinea.
- President Mr Kovind announced a **new Line of Credit of US\$ 170 million** for Water Supply Project of Conakry city, Guinea.

## UGC ISSUED A LIST OF RECOMMENDED INSTITUTIONS OF EMINENCE

**Current context:** The University Grants Commission (UGC) has issued a list of 20 Institutions of Eminence (IoE) as recommended by the government.

### INSTITUTIONS OF EMINENCE:

- The recommendations were made by the government as per the **empowered committee** under the **chairmanship of N Gopalaswami**.
- The institutions from public category include BHU, Hyderabad University, Delhi University, and IIT Kharagpur and Madras. Anna University in Chennai and Jadavpur University in Kolkata has been subjected to consultation with the respective state governments.
- The **HRD Ministry** has announced a scheme in 2018 to select **20 IoEs - 10 public and 10 private** that will enjoy **complete administrative and academic autonomy**.
- Under the initiative, the government will fund the public institutions with IoE tag but there will be no financial support for private institutions with IoE, but they will get more autonomy as a special category Deemed University.

## RAVISH KUMAR WON RAMON MAGSAYSAY AWARD 2019

**Current context:** Television Journalist Ravish Kumar has been awarded the Ramon Magsaysay Award 2019 on 2nd August 2019.

### ABOUT RAVISH KUMAR:

- The award is considered to be **Asia's premier prize** and is referred to as the **Asian version of the Nobel Prize**.
- The award was given to other **4 persons** including Angkhana Neelapaijit from Thailand, Kim Jong Ki from South Korea, Raymundo Pujante Cayabyab from the Philippines and Ko Swe Win from Myanmar.
- The award will be presented to the holders at a ceremony in Manila on **9th September 2019**
- The Ramon Magsaysay Award was established in **1957**.
- The award is named after the memory and leadership of the **third Philippine president** and is given every year to individuals/organizations in Asia.

### RBI 'FIT AND PROPER' CRITERIA FOR ELECTED DIRECTORS OF PSB

- The Reserve Bank of India tightened rules for elected directors on the boards of public sector banks, responding to criticism that boards of these lenders failed to prevent a build-up of bad loans in the previous lending cycle.

### PROCESS OF ELECTING DIRECTORS

- **All the banks are required to constitute a Nomination and Remuneration Committee** consisting of a minimum of three non-executive directors, of which not less than one-half shall be independent directors.
- The committee should include **at least one member from the risk-management committee** of the board to establish 'fit & proper' status of applicants.
- **The Government of India nominee director and the nominee director on behalf of the RBI shall not be part of the committee.**
- The non-executive chairperson of the bank may be appointed as a member of the committee but shall not chair the committee.
- Criteria
- The Committee shall determine the 'fit and proper' status of the proposed candidates based on the broad criteria mentioned hereunder:
  - (i) Age** - The candidate's age should be between **35 to 67 years** as on the cut-off date fixed for submission of nominations for election.
  - (ii) Educational qualification** - The candidate should at least be a **graduate**.
  - (iii) Experience and field of expertise** - The candidate shall **have special knowledge or practical experience** in respect of one or more part of banking.

### DISQUALIFICATIONS:

- The candidate should not be a member of the Board of any bank or the Reserve Bank or a Financial Institution (FI) or an Insurance Company or a NOFHC holding any other bank.
- A person connected with hire purchase, financing, money lending, investment, leasing and other para banking activities shall not be considered for appointment as elected director on the board of a PSB.
- No person may be elected/ re-elected on the Board of a bank if he/she has served as director in the past on the board of any bank/FI/RBI/Insurance Company under any category for six years, whether continuously or intermittently.
- The candidate should not be engaging in the business of stock broking.
- The candidate should not be holding the position of a Member of Parliament or State Legislature or Municipal Corporation or Municipality or other local bodies.

- The candidate should not be acting as a partner of a Chartered Accountant firm which is currently engaged as a Statutory Central Auditor of any nationalised bank or State Bank of India.

#### TENURE

- An elected director **shall hold office for three years** and shall be eligible for re-election: Provided that **no such director shall hold office for a period exceeding six years, whether served continuously or intermittently.**

#### PROFESSIONAL RESTRICTIONS -

1. The candidate should neither have any business connection (including legal services, advisory services etc.) with the concerned bank nor should be engaged in activities which might result in a conflict of business interests with that bank.
2. The candidate should not be having any professional relationship with a bank.

#### SOURCES

- [RBI.org.in](http://RBI.org.in) (Full master circular link)

### GOVERNMENT ABOLISHED ARTICLE 370

- On 5 August 2019, the central government abolished article 370 and article 35A which gives special status to the state of Jammu and Kashmir. The state is divided between two union territories - Jammu & Kashmir and Ladakh.

#### WHAT IS ARTICLE 35A?

- Article 35A, which was incorporated in the Constitution by a 1954 Presidential Order, **gives special rights and privileges to the citizens of Jammu and Kashmir.**
- Article 35A **denies property rights to a woman who got married to a person residing out of Jammu and Kashmir.**
- Further, this section **disallows the state government from hiring non-residents** of the Jammu and Kashmir state. It also disallows non-residents to own immovable property in the state.
- Non-resident can not join any professional college run by the state government

#### WHAT IS ARTICLE 370?

- Incorporated in the Constitution on October 17, 1949, **Article 370 exempts J&K from the Indian Constitution and allows it to draft its own Constitution.** All the provisions of the Constitution which are applicable to other states are not applicable to J-K.
- Article 370 grants special autonomy to Jammu and Kashmir and is also temporary in nature.

### VHALI DIKRI YOJANA' LAUNCHED BY GUJARAT CM

**Current context:** 'Vhali Dikri Yojna' has been launched by **Gujarat Chief Minister Vijay Rupani** for the welfare of girl child in the state.

**KEYS FACTS:**

- The scheme has been launched to mark the **63rd birthday of the Chief Minister Rupani**.
- It is a **state-wide incentive** and aims for achieving **gender equality** and raising the female birthrate at par with a male.
- Under the scheme, the state government would pay to every girl child an amount of Rs 4000 at the time of admission to **4th Standard**, Rs 6000 during admission in **9th standard**.
- At the age of 18, the government will provide **Rs 1 lakh** for taking admission for higher education and another **1 lakh** would be provided at the **time of marriage**.
- The Chief Minister Rupani has said to allocate **Rs 133 crore** for the scheme.

**DBT WILL SCAN 20,000 INDIAN GENOMES**

**Current context:** The Department of Biotechnology (DBT) has decided to scan the genomes of Indians to develop diagnostic tests that can be **used to cure cancer**.

**ABOUT DBT:**

- It is a **two-phase exercise** and would scan the genome of nearly **20,000 Indians** in the next 5 years.
- The first phase involves the sequencing of **10,000 Indians** to capture the biological diversity of India.
- In the second phase, **10,000 genomes of "diseased individuals"** would be taken and would be analysed using a **machine learning technique** to identify and predict cancer risk by understanding the genetic anomalies.
- The data generated is envisaged in a policy called the '**Biological Data Storage, Access and Sharing Policy**', through a proposed **National Biological Data Centre** would allow the data to be accessible to **researchers anywhere for analysis**.
- Phase-1 of the Genome India Initiative is expected to be launched in **October**.

**RBI SLAPPED 11 BANKS WITH RS 8.50 CRORE FINE**

**Current context:** RBI has fined an aggregate penalty of Rs 8.50 crore on 11 banks for non-compliance of RBI's directions.

**KEY HIGHLIGHTS:**

- The banks are fined for violating provisions of RBI norms on "**frauds classification and reporting by commercial banks and select Financial Institutions**".
- The monetary penalty is **imposed on** the Oriental Bank of Commerce (**Rs 1.5 crore**), Indian Overseas Bank, Punjab & Sind Bank, United Bank of India and UCO Bank (**Rs 1 crore each**), Bank of Baroda, Federal Bank, Corporation Bank, Punjab National Bank, Jammu & Kashmir Bank and State Bank of India (**Rs 0.5 crore each**).
- The RBI observed that the banks didn't report fraud in the backdrop of **Central Bureau of Investigation (CBI) criminal proceedings** resulting in non-compliance with RBI's directions.
- The penalty was imposed after giving banks an opportunity to explain the cause of delay.

## VINESH PHOGAT WON THIRD SUCCESSIVE GOLD IN 53KG

**Current context:** Vinesh Phogat won gold in 53 kg women's category of the Poland Open wrestling tournament.

### KEY HIGHLIGHTS:

- She has bagged first gold in 53 kg at **Grand Prix of Spain** and second at **Yasar Dogu International at Istanbul, Turkey**.
- She won over local wrestler **Roksana** in the final of the competition by 3-2 and had earlier beaten the Rio Olympics bronze medallist, **Sofia Mattson** of Sweden, in the quarterfinals.
- The tournament was held in **Warsaw, Poland**.
- Vinesh has become the **first Indian women wrestler** to win gold in both Asian games and commonwealth.

## BIGGEST FALL OF RUPEES IN 6 YEARS

**Current context:** The biggest **single-day fall of rupee** has been recorded for **the first time breaching the 70 level mark** of Indian rupees since August 2013.

### ABOUT:

- The reasons for the downfall of the rupee is said to be the souring US-China trade relations resulting in **Yuan's slide to record low** as well as the Indian government's move to end **Jammu and Kashmir's special status**.
- A free fall has been seen in the global currency markets after China's central bank agreed on the Yuan to slide to a **record low against the dollar**.
- The rupee lost close at 70.74 to a dollar which is 1.63%, the weakest since March 2019.
- Bloomberg volatility shows the one-month surge to 6.79% versus 5.03% last week.
- Gold prices also hit **6 years high in global markets** and Indian stocks markets fell sharply resulting selloff in other Asian markets.

## CONSUMER PROTECTION BILL 2019

**Current context:** The Rajya Sabha has passed the Consumer Protection Bill 2019 on 6th August 2019.

### CENTRAL CONSUMER PROTECTION AUTHORITY (CCPA):

- The Bill seeks to the settlement of **consumer disputes** and establishes authorities for timely and effective administration.
- **Lok Sabha** has already **passed** the bill on 30th July 2019.
- The Consumer Protection Bill, 2019 will **replace** the Consumer Protection Act, 1986.
- The bill focuses on easing the overall process of consumer grievance redressal and provides a disposal mechanism for complaints in a speedy manner.
- The Bill includes setting up of a **Central Consumer Protection Authority (CCPA)** to make interventions to protect consumers from unfair trade practices.



- It includes provisions for **e-filing of cases and Mediation** and for the **first time**, the product seller or the service provider would be responsible to compensate for injury or damage caused by defective product or deficiency in services.

## 5TH NATIONAL HANDLOOM DAY IS CELEBRATED ON 7TH AUG 2019

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**Current context:** The 5th National Handloom Day is celebrated across the country on **7th August 2019**.

### NATIONAL HANDLOOM DAY:

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- **Bhubaneswar, Odisha** has been chosen as the venue for the event due to its rich tradition of Handlooms with the prime objective of empowering women and girls.
- **Eastern and North Eastern Regions** account for more than **50%** of total weavers' population of India and out of them mostly are women.
- The National Handloom Day is celebrated **annually** on 7th August to honour the handloom weavers and highlight India's handloom industry in the country.
- National Handloom Day seeks to focus on increasing the income of the weavers' community and the contribution of handloom to the socio-economic development of the country.
- The National Handloom Day was declared in **July 2015** with the **objective** of circulating awareness about the importance of the handloom and weaving industry to the socio-economic development of the country.
- On 7th August, **the Swadeshi Movement** was launched in **1905 in Calcutta Town Hall** to protest against the partition of Bengal, was chosen as the National Handloom Day.

## LIC LAUNCHED 'JEEVAN AMAR'

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**Current context:** Life Insurance Corporation (LIC) has launched 'Jeevan Amar', a life term insurance plan.

### POLICY DETAILS:

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- The plan provides two death cover options, the first is the **level sum assured** insurance in which death benefit remains the same throughout the term of the policy.
- The second one is **increasing sum assured** in which the death benefit first increases after 5 years than after 10 years and then 15 years or till the end of the policy term.
- The plan offers policy term from **10 years to maximum 40 years**, with a maximum age of maturity at **80 years** and is available for the **18-65 age group**.
- The plan offers lower premium rates for women and additional concessional benefit for the rider. Also premium for smokers will be more than non-smokers.
- The policyholder has the **flexibility to decide** that the nominee would receive the money in a lump sum or in instalments.

## MASTERCARD IDENTITY CHECK EXPRESS

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**Current context:** MasterCard has launched the **Identity Check Express**, a mobile-first authentication solution for **online payment security**.

### ABOUT MASTERCARD:

- The authentication process is launched for **Indian consumers** to eliminate friction and enhance security in online payments.
- The Identity Check Express was first displayed at the **Global MasterCard Cybersecurity Summit**.
- The initiative has been taken as it was found that about **20%** of mobile e-commerce transactions are abandoned mid-way, in an analysis done by MasterCard.
- To provide an uninterrupted mobile payment experience, the MasterCard Identity Check Express includes the latest **EMV 3-D Secure and FIDO authentication** standards, device intelligence, and behavioural biometrics.
- **Onetime merchant-specific consent** will be shared under the Identity Check Express, to offer a frictionless payment experience to MasterCard cardholders at leading merchants for an amount **less than Rs 2,000**.
- The cardholders will be authenticated with a **PIN** for transactions greater than **Rs 2,000**.

### INDIA SIGNED THE UNISA AT SINGAPORE

**Current context:** The Government of India signed the **United Nations Convention on International Settlement Agreements (UNISA)** on 7th August 2019.

### ABOUT UNISA:

- Along with India, 46 countries also signed the treaty called **Singapore Convention on Mediation**.
- The agreement would boost the **investor's confidence in India** for its commitment to adhere to international practice on **Alternative Dispute Resolution (ADR)**.
- It is a step forward to further enhance the **ease of doing business ranking** in India.
- UNISA was adopted by the **United Nations General Assembly** on 20th December 2018.
- The convention provides the framework for the enforcement of **international settlement agreements** resulting from **mediation**.

### IIT GUWAHATI DEVELOPED PORTABLE DEVICE TO DETECT BACTERIA

**Current context:** Researchers at IIT Guwahati has developed a portable device to detect bacteria without any need of cell culture or microbiological assays.

### KEY HIGHLIGHTS:

- The step is taken to **detect and micro analyse bacteria** as bacterial infection is a common cause of morbidity and mortality across the world.
- The developed kit can analyse **charges on the cell walls of bacteria**, just as it is used to detect blood sugar.
- The team work has got the **patent** for the development and was issued in the July 2019 '**Journal of Materials Chemistry of the Royal Society of Chemistry**'.
- It is a **hand held device** and consists of bio-compatible sensor that can diagnose time-critical illnesses.

## INDIAN CONTRIBUTED \$5 MILLION TO UNRWA

**Current context:** India has contributed \$5 million to the **United Nations Relief and Works Agency (UNRWA)** on 7th August 2019.

### ABOUT UN RELIEF AND WORKS AGENCY FOR PALESTINIAN REFUGEES (UNRWA):

- India gave the amount for **Palestinian Refugees** to the **UN Palestine refugee agency** for the organisation's work.
- India has increased its annual contribution from **\$1.25 million** in 2016 to **\$5 million** in 2018 & 2019.
- The **first-ever visit** of an Indian Premier to Ramallah was led by Prime Minister Narendra Modi, who visited Palestine in February 2018.
- UNRWA was **established in 1949** and began operations from **1950** of carrying out social services of providing education, health and relief measures and emergency humanitarian assistance for **Palestine refugees**.
- UNRWA has **5 areas of operations** that includes Lebanon, West Bank, Jordan, Syria, and the Gaza Strip.

## RBI'S MONETARY POLICY REVIEW

**Current context:** RBI has undergone its **third bi-monthly policy review** on 7th August 2019.

### KEY HIGHLIGHTS:

- RBI said in its '**Statement on Developmental and Regulatory Policies**' to cover all repetitive bill payments under the **Bharat Bill Payment System (BBPS)** that includes **5 segments**- electricity, telecom, gas, direct-to-home, and water bills.
- RBI has decided to not allow any **large and systemically important entity** especially NBFCs to **collapse** and has identified around 50-odd large NBFCs in its monitored list.
- RBI has extended the working hour of retail payment system **National Electronic Funds Transfer (NEFT)**, which is used for fund transfer up to Rs 2 lakh, from 8 am to 7 pm to **24x7 round-the-clock fund transfers** to promote digital transactions.
- The MPC lowered its **growth forecast (GDP) to 6.9% now from 7%** of June policy owing to demand and investment slowdown.
- RBI has cut the **repo rate by 0.35 basis points**, that points to 5.40%.

## ISRO ANNOUNCED AWARD FOR JOURNALISTS

**Current context:** ISRO has launched an award for Journalists on the centenary year celebrations of **Dr. Vikram Sarabhai, father of Indian space programme**.

### ABOUT VIKRAM SARABHAI JOURNALISM AWARD IN SPACE SCIENCE:

- ISRO will award the journalists with "**Vikram Sarabhai Journalism Award in Space Science, Technology and Research**" who had published articles related to space science, applications, and research in popular Periodicals, Science magazines, or Journals in India.

- **All Indians** with experience in Journalism are **eligible** for its nomination and articles published between 2019 and 2020 published in Hindi, English, or Regional languages are considered by ISRO.
- Two categories of awards have been instituted for Journalism by ISRO.
- The **First category** of award holds the cash prize of Rs 5,00,000 for two journalists or freelancers of print media.
- The **second category** of award holds 3 cash prizes of Rs 3,00,000, 2,00,000 and 1,00,000 each for journalists or freelancers of print media.
- The final results will be published on **1st August 2020**.

## NATIONAL MEDICAL COMMISSION BILL 2019 GOT PRESIDENT'S ASSENT

**Current context:** President Ram Nath Kovind gave his assent to the National Medical Commission (NMC) Bill on 9th August 2019.

### FEATURES OF THE NMC BILL:

- The National Medical Commission Bill 2019 seeks to repeal the **Indian Medical Council Act, 1956**.
- It was passed by the Rajya Sabha on **1st August 2019** and by Lok Sabha on **29th July 2019**.
- The 63-year-old Medical Commission of India has been alleged with **corruption charges**.
- The bill contains the provision of setting up of a **National Medical Commission(NMC)** in place of the **Medical Council of India** for regulating medical education, professionals and institutions in India.
- The bill seeks to establish a **National Exit Test (NEXT)**, a common MBBS exam for admission to PG courses and obtaining a license.
- Also, MBBS pass out students from **foreign countries** have to clear the exit exam to be eligible to practice in India.
- The new commission set up under the bill has the power to determine **fees in 50% private medical college seats**.
- Under the bill, the advice given by the states to the NMC is **not bidding** on it and also the centre **can override** any suggestion of the NMC.

## RBI MADE JANA SMALL FINANCE BANK A SCHEDULED BANK

**Current context:** RBI gave the **Bengaluru-headquartered** Jana Small Finance Bank Ltd, the status of a scheduled bank on 8th August 2019.

### KEY HIGHLIGHTS:

- The Jana Bank was established in **2009** as a **financial services company** and opened its **banking operations in 2018**.
- It presently operates in 260 branches and 338 asset centres serving over 5.5 million customers across 20 states and 1 Union territory.
- The government has put the bank on the list of banks included in the **second schedule of RBI Act 1934**.
- To provide financial inclusion to the underserved sections of the society is the main aim of the Bank and also includes small and marginal farmers, small business units and, micro and small industries.
- **Ajay Kanwal** is the present **MD & CEO** of Jana Small Finance Bank.

## INDIA PROPOSED CHANGES IN SPECIES LIST IN CITES

**Current context:** India has submitted proposals for making changes to the listing of various wildlife species in the CITES secretariat meeting that would be held in **Geneva, Switzerland** next month.

### ABOUT CITES:

- CITES is a global agreement that stands for **Convention on International Trade in Endangered Species of Wild Fauna and Flora**.
- It is an international treaty to ensure that trade in wild animals and plants across the world do not threaten their survival.
- The proposals are focused on boosting the **protection of animals namely** Tokay gecko, small-clawed otter, smooth-coated otter, Indian star tortoise wedge fish and Indian rosewood that are facing a high risk of international trade.
- CITES lists species in **3 appendices** on the level of the degree of protection they require.
- CITES was drafted in 1963, was **opened for signature in 1973** and entered into force in 1st July **1975**.

## 3RD RE-INVEST 2019

**Current context:** Curtain Raiser ceremony was organized by the **Ministry of New & Renewable Energy** for the 3rd Edition of **Renewable Energy Investors' Meet and Expo**(RE-INVEST 2019).

### RE-INVEST 2019:

- The 3rd edition of RE-INVEST will be held from 30th October to 2nd November 2019 in India.
- The Meet is planned to coincide with the Second Assembly of **International Solar Alliance (ISA)**.
- The **objective** of the event is to present India's renewable energy (RE) story to the world and to attract the right investments in RE.
- India has set the target to achieve **175 GW renewable energy capacity by 2022** and has already installed **80 GW as of June 30, 2019**.
- For projects of renewable power distribution and generation, the Government of India allows a **100 per cent FDI**.
- The **2nd Global RE-INVEST** was held in 2018 with the **aim** of accelerating the connection of the global investment community with Indian energy stakeholders.

## 10TH AUGUST OBSERVED AS WORLD BIOFUEL DAY

**Current context:** Every year **10th August** is observed as the World Biofuel day.

### WORLD BIOFUEL DAY:

- The day signifies to create awareness of using **non-fossil fuels** instead of conventional fossil fuels.
- Ministry of Petroleum & Natural Gas is to observe World Biofuel Day at Vigyan Bhavan, New Delhi on 10th August 2019.
- The **theme of the World Biofuel Day 2019** is "**Production of Biodiesel from Used Cooking Oil (UCO)**".

- A mobile app to facilitate the collection of UCO and a sticker on **Repurpose Used Cooking Oil (RUCO)** shall also be released by FSSAI on the occasion.
- The Government of India is envisaging to produce biofuels from UCO under its **National Policy on Biofuels**.
- A strategy to divert UCO from the food value chain has been developed by the **Food Safety and Standards Authority of India (FSSAI)**.
- The session will also witness discussions on **Second Generation Ethanol & Biodiesel** from UCO along with issues and hurdles being faced by the sector.

## 4TH EDITION OF WTI AWARDS LAUNCHED BY NITI AAYOG

**Current context:** NITI Aayog in collaboration with the United Nations, has launched the Fourth Edition of **Women Transforming India (WTI)** Awards in New Delhi on 9th August 2019.

### ABOUT WOMEN TRANSFORMING INDIA (WTI) AWARD:

- The WTI Awards was initiated in **2016** and recognises stories of exemplary women from across India.
- The **theme** for the World Transforming India Awards 2019 is **“Women and Entrepreneurship”**.
- For WTI Awards 2019, **Whatsapp** has collaborated with the WEP to provide support equivalent to **\$100,000** to the winners.
- WTI Awards is a flagship initiative of **NITI Aayog** to celebrate the power of women and give recognition to their efforts for the society.
- The theme of WTI 2019 is in continuation with the theme of **WTI 2018** that recognised women entrepreneurs for breaking stereotypes of male entrepreneur culture.

## SAMAGRA SHIKSHA-JAL SURAKSHA

**Current context:** ‘Samagra Shiksha-Jal Suraksha’ was launched by the Union HRD Minister Sh. Ramesh Pokhriyal ‘Nishank’ and Union Minister for Jal Shakti Sh. Gajendra Singh Shekhawat on 9th August 2019.

### ABOUT SAMAGRA SHIKSHA-JAL SURAKSHA DRIVE:

- The drive was launched for **school students** to create awareness about water conservation among them and aims to connect more than **10 crore students** with this programme.
- Shri Ramesh Pokhriyal ‘Nishank’ asked School Students to take a pledge for saving **one-litre water every day**.
- A **booklet** prepared by the Department of School Education and Literacy, titled- **‘How I am going to save 1-litre water every day?’** was also launched at the event.
- **The Department of School Education & Literacy, MHRD** has prepared a detailed outline to implement this programme in all the schools across the country.

## 66TH NATIONAL FILM AWARDS FOR 2018

**Current context:** The 66th National Film Awards were announced 9th August 2019 by Rahul Rawail, head of the Jury for feature films.



### 66TH NATIONAL FILM AWARDS WINNERS:

- The award is administered by the **Directorate of Film Festivals (DFF)**, a body under the **Ministry of Information and Broadcasting**.
- The award is presented by the **President of India** and the ceremony was held in New Delhi.
- The list of winners of some important categories are:
  - **Best Film on Social Issues-** Padman
  - Best Popular Film- Badhaai Ho
  - Best Feature Film Award- Gujarati film Hellaro
  - **Best Film on Environment Conservation/ Preservation-** Paani (Marathi)
  - Best Actor Award- Ayushman Khurana for Andhadhun and Vicky Kaushal for Uri The Surgical Strike
  - Best Actress- Keerthy Suresh for Telugu movie Mahanati Marathi
  - **Nargis Dutt Award for Best Feature Film on National Integration-** Kannada film Ondalla Eradalla
  - Most Film Friendly State- Uttarakhand
  - **Indira Gandhi Award for Best Debut Film of a Director-** Marathi movie Naal
  - Best Director Award- Aditya Dhar for Uri

### 3RD INTERNATIONAL ELECTRIC VEHICLE CONCLAVE

**Current context:** Arjun Ram Minister of State for Heavy Industries and Public Enterprises inaugurated the 3rd International Electronic Vehicle (EV) Conclave on 9th August 2019.

#### 3rd International Electronic Vehicle (EV) Conclave:

- The conclave was launched at the **International Centre for Automotive Technology (ICAT)** in Manesar, Gurugram along with photometry Lab for General Lighting and power train engine test cell (ETC).
- The conclave has inception in **2017** and the next Conclave will be organized on **July 2020**.
- Conclave's main **aim** was to create a knowledge-sharing platform to make effective information flow at all levels in the automotive sector.
- EV conclave is assisted with **Indian Energy Storage Alliance (IESA)** which is grown and transported itself into an international affair.
- Arjun Ram said that electric mission will be rolled out in phase manner keeping in mind feedbacks received from the automotive industry.
- He assured the Industrialists that government policies would help in the smooth transformation from internal combustion to electrical powertrain, as more than 3lakh EV have been sold under FAME till now and as per the budget, provision of Rs10,000 crore has been made for EV.

### MUKHYA MANTRI KRISHI AASHIRWAD YOJANA

**Current context:** "Mukhya Mantri Krishi Aashirwad Yojana" was officially launched by the Vice president M. Venkaiah Naidu in Ranchi, Jharkhand on 10th August 2019.

#### ABOUT THE SCHEME:

- The scheme was first announced on **21st December 2018** for doubling farmer's income in the **upcoming 4 years (2022)** and is officially launched on 10th August 2019.

- The **objective of MMKAY** is to serve to improve the financial situation of farmers and provides them with investment support for the Kharif season to double their income by 2022.
- Under the scheme, **Rs 5000 Per Acre/year (maximum up to 5 Acres)** would be given to Jharkhand's state farmers for their Kharif crops.
- This Financial fund will be given for the **following purpose**- Purchase of Fertilizers, Hiring of Farm Equipment, Purchase of Seed, Labour and land preparation and Any other Agriculture related work.
- The beneficiaries would get financial assistance through the **Direct Benefit Transfer (DBT)** mode.

### 'L3' CATEGORY DISASTER STATUS

**Current context:** The Congress party has demanded that the massive floods in Maharashtra be given the status of 'L3' category disaster.

#### KEYS FACTS:

- From the past one week, **western Maharashtra** is receiving heavy rains that have wreaked havoc in the region.
- **'L3'-level** is an indication of a very large-scale disaster, as per the guidelines of the National Disaster Management Authority (NDMA).
- The L3 status would mandate **the Centre** to assist the disaster affected people in Maharashtra.
- The NDMC categorization of the Levels of Disasters is:
  - **Level-L1:** The level of disaster that can be managed within the resources and capabilities of the District.
  - **Level-L2:** The level of disaster that requires assistance and resources mobilization at the state level along with state agencies deployment for disaster management.
  - **Level-L3:** This level of catastrophic disaster or a very large-scale disaster situation that overwhelms the State and District authorities resource and capabilities.

### INDIAN RAILWAYS CANCELS SAMJHAUTA EXPRESS

**Current context:** The Indian Railways has cancelled the train Samjhauta Express after Pakistan suspended its services.

#### ABOUT SAMJHAUTA EXPRESS:

- Pakistan has suspended the service of the **Samjhauta Express** as well as the **Thar Express** trains after the Indian government revoked the special status of Jammu and Kashmir.
- Samjhauta means "**agreement**" is named for the bi-weekly train between India and Pakistan as Samjhauta Express.
- The **Friendship Express** is it's another name and runs between **Delhi and Attari in India** and is connected to **Lahore in Pakistan**.
- The train was started following the Shimla Agreement between India and Pakistan in 1972 on **22nd July 1976** and ran between **Amritsar and Lahore**.
- The train was initiated to be a daily train and later changed to a **bi-weekly service train** in 1994.
- The border crossing takes place between **Attari in India and Wagah in Pakistan**, where the passengers have to change trains.

## 2-DAY EXHIBITION ON DAE TECHNOLOGIES

**Current context:** The Department of Atomic Energy (DAE) is organizing a two-day exhibition on DAE spin-off technologies in New Delhi.

### EXHIBITION HIGHLIGHTS:

- Union Public Service Commission (UPSC) secretary **Shri Rakesh Gupta** has inaugurated the exhibition on 11th August 2019.
- The exhibition will include technologies developed by **Raja Ramanna Centre for Advanced Technology**, Indore, the **Bhabha Atomic Research Centre (BARC)**, and other Units of Department of Atomic Energy (DAE).
- The technologies from the field of health, agriculture, water, food security, and environment, etc. would be included that are useful for the **common man in day-to-day life**.
- In **Health**, segments of Development of Radio Pharmaceuticals, its implementation for diagnosis and therapeutic application and Production & Distribution are included.
- In **Agriculture**, high yielding seed varieties, fertilizer production, Rural technologies made by DAE are focused.
- In **Water**, clean water to fulfil departmental requirements, water hydrology based on radiotracers, Low-cost water filters will be displayed.

## CCL EXTENDED TO SINGLE MALE SERVICE PERSONNEL

**Current context:** Defence Minister Rajnath Singh has approved the extension of benefits of **Child Care Leave (CCL)** to single male service personnel.

### CHILD CARE LEAVE:

- CCL is being granted only to the woman officers in defence forces currently.
- DoPT has made certain amendments regarding the grant of CCL to civilian employees, whereby the CCL has been extended to single male government servants.
- Earlier, the age limit of 22 years was prescribed in the case of a child with 40 % disability has been removed for the purpose of availing CCL and now there is no age restriction of the child.
- The minimum period of CCL that can be availed at a time has been reduced to 5 days from 15 days earlier.

## GOVT. OF TRIPURA AND NLFT- SD SIGNED MEMORANDUM OF SETTLEMENT

**Current context:** A Memorandum of Settlement was signed by the Govt. of Tripura and **National Liberation Front of Twipra (NLFT- SD)** on 10th August 2019.

### KEY HIGHLIGHTS:

- The NLFT-SD was led by **Sabir Kumar Debbarma** and was banned under the Unlawful Activities (Prevention) Act (**UAPA**) in 1997.
- NLFT has been involved in violence, operating from their camps along the international border.

- The GOI has initiated peace talks with NLFT in **2015** and there has been no violence by NLFT since 2016 after the talk.
- NLFT (SD) has surrendered 88 cadres with their weapons and agreed to **abjure the path of violence and join the mainstream.**
- The Ministry of Home Affairs will provide the surrendered cadres with benefits as per the **Surrender-cum-Rehabilitation Scheme, 2018.**
- As per the MoS, the State Government of Tripura will help the surrendered cadres in housing, recruitment, education etc. and the GOI will consider the proposals of Tripura State Government regarding the economic development of tribal areas of Tripura.

## NATIONAL YOUTH AWARDS ON INTERNATIONAL YOUTH DAY

**Current context:** Kiren Rijiju, the Union Minister for Youth Affairs & Sports conferred the National Youth Awards on the occasion of **International Youth Day** on 12th August 2019.

### INTERNATIONAL YOUTH DAY 2019:

- The award has been conferred on **individuals** (aged between 15-29 years) and **organizations** for their contribution to areas of social service and development like health, community service, etc.
- The **Objective** of the award is to encourage young people to develop responsibility to the community, inspire them towards national development and social service and improve their own personal potential as good citizens.
- During the event, Kiren Rijiju also inaugurated a Photo Exhibition on **“China through Eyes of Indian Youth - 2019”** which showed a collection of photos taken by youth delegates who participated in the Youth Exchange Program to China.
- A cash prize of **Rs. 50,000/-**, a medal and, a certificate is given to **individuals**, a **youth organization** includes a medal, a certificate and a cash prize of **Rs. 2,00,000/-**.
- **3 awards** were also given to individuals for the Photo Exhibition on **“China through Eyes of Indian Youth - 2019”**.

## ISRO COMMEMORATED BIRTH CENTENARY OF DR. VIKRAM SARABHAI

**Current context:** Indian Space Research Organisation (ISRO) has launched a **year-long series of programmes** on 12th August 2019, at the birth centenary of space scientist **Dr Vikram Sarabhai**.

### KEY HIGHLIGHTS:

- Dr Vikram Sarabhai is the founder of ISRO as a **Physical Research Laboratory (PRL)** in **1947**.
- The inaugural function of the year-long programme was organized at Gujarat University, **Ahmedabad** which is the birthplace of Dr Vikram Sarabhai.
- Programmes including competitions for school children, space exhibitions, journalism awards and speeches by eminent personalities would be conducted across 100 selected cities from 12th August 2019.
- The yearlong celebration will end on **12th August 2020**.
- During the inaugural ceremony, a **commemorative coin** has been unveiled along with a unique **“Space on Wheels”** exhibition inside the bus was also inaugurated.
- Dr Vikram Sarabhai also is known as **the father of Indian Space Program** and a Coffee Table Book and a photo album of on life was unveiled on the occasion by ISRO.

- **Dr Vikram Ambalal Sarabhai** was an Indian Scientist, astronomer, and physicist. He was awarded **Padma Bhushan in 1966** and the **Padma Vibhushan (posthumously) in 1972**.

## UNLAWFUL ACTIVITIES (PREVENTION) AMENDMENT ACT, 2019

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**Current context:** President Ram Nath Kovind gave his assent to the **UAPA Act, 2019** that deals with conditions of **declaring individuals as terrorists and seizing their property**.

### UNLAWFUL ACTIVITIES (PREVENTION) AMENDMENT BILL, 2019:

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- The **Lok Sabha** passed the bill on 24th July 2019 and **Rajya Sabha** passed it on 2nd August 2019.
- The UAPA Act, 2019 amended the **UAPA Act, 1967**.
- The amended act has an **objective** to facilitate speedy investigation for terrorists and related offences and their prosecution.
- The bill ensures a provision of declaring a person terrorists as per the **global practices** and aimed at effectively preventing unlawful terrorist activities in the country.
- The act empowered the government to declare a person/individual as terrorists and his personal or financial information can be shared with any western agencies.
- It gives power to the **rank of Inspector of NIA (National Investigating Agency)** to conduct raids anywhere in the state without prior permission of the state government and the NIA can also grant approval to seize or attach the property of the terrorist.
- The amended act put a restriction on travelling for such individuals declared as terrorists.

## AISHWARYA PISSAY BECOMES 1ST WOMEN TO WIN FIM WORLD CUP

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**Current context:** Aishwarya Pissay won the **FIM Baja World Cup 2019** (Fédération Internationale de Motocyclisme) in **women's category** on 12th August 2019.

### KEY HIGHLIGHTS:

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- The final round of the championship was held at **Varpalota in Hungary**.
- She won the first round that held in Dubai, third in 2nd round (Portugal), fifth in 3rd round (Spain) and fourth in the final round (Hungary) and finished with a tally of 65 points.
- She is 23-years-old and was **placed second in the junior category with 46 points**, behind Tomas de Gavardo (60) of Chile.
- She defeated **Portugal's Rita Vieira** (with 61 points) in the final overall standings for women.
- She is the **only** among the 5 candidates to qualify all the four rounds and she got an advantage due to this.
- **FMSCI (Federation of Motor Sports Clubs of India)** is the governing body for sports in India.

## TEXTILES GALLERY AT NATIONAL CRAFTS MUSEUM IN NEW DELHI

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**Current context:** Union Minister of Textiles, Smriti Zubin Irani, inaugurated **Textiles Gallery at National Crafts Museum** in New Delhi on 13th August 2019.



**KEY FACTS:**

- The craft museum has a rich collection on display to exhibit the fine **Indian Craftsmanship to the public**.
- The masterpieces of traditional handlooms are assembled in a juxtaposed manner with modern audio-visual effects to give a soft touch of Indian craft and traditions.
- The Gallery is divided into categories of over more than **30 traditions** and consists of more than **230 different types of textiles collections**.
- There are five zones in the gallery and each zone has been named on the intricacies of the textiles namely dying (Ikatpatola), weaving, embroidery, TanaBana based and as a pattern (Bandhej, Kalamkari, and Leheria).
- The display concept has been based on three categories:
- **Pre Loom "Ikat"**: where the design is transferred to the yarn before the yarn is placed on the loom and is already visualized.
- **On- Loom**: the design is entered on the loom while weaving brocade, weaved shawls, muslin, jamdani and weaved sarees.
- **Post Loom**: embroidery and kalamkari come in this category of techniques that can be done on the cloth after it is woven-block printing.

**RPF LAUNCHED "OPERATION NUMBER PLATE"**

**Current context:** Railway Protection Force (RPF) of Indian Railways launched "Operation Number Plate", a Special Drive to **identify and verify all vehicles parked in Railway premises**.

**ABOUT RPF:**

- Railway premises includes parking's, circulating area, and the 'No Parking' areas for a longer duration.
- The unidentified vehicles on the railway premises are considered a **serious threat** to the security and safety of passengers and other stakeholders of railways.
- It has been conducted specifically for the upcoming celebrations of **Independence Day** on 15th August 2019.
- The drive is conducted as a special drive from **9th August to 11th August** at 466 Railway Stations all over Indian Railways.
- A fine of **Rs. 59000/-** have been recovered as the charges for unauthorized parking.

**SWACHH SURVEKSHAN 2020**

**Current context:** Minister of State (Independent Charge) for Housing & Urban Affairs (MoHUA), Hardeep Singh Puri launched the Swachh Survekshan 2020 (SS 2020) on 13th August 2019.

**FEATURES OF SWACHH SURVEKSHAN 2020:**

- SS 2020 is the **5th edition** of the annual cleanliness survey conducted by **MoHUA**.
- SS 2020 field survey would be conducted in **January 2020** for a Clean, Garbage Free and Sanitary "New India".
- The new edition of SS 2020 indicators has a major focus on both the quarterly and annual assessments – on **complete faecal sludge management and wastewater treatment**.



- A special **Swachh Survekshan theme song** featuring Kangana Ranaut, singers Kailash Kher and Monali Thakur were also launched at the event.
- Along with SS 2020, **Swachh Nagar** – an integrated waste management app, **SBM Water PLUS** Protocol and Toolkit, and AI-enabled **mSBM App** were also launched at the occasion.
- The Swachh Survekshan 2020 Toolkit contains the component indicators with scores and a detailed survey methodology to help cities to prepare themselves for the next year survey.
- The Ministry also launched **the Water PLUS Protocol** that aims to provide a guideline for cities/towns to ensure that no untreated wastewater is released into the environment.
- MoHUA also launched the **Swachh Nagar Mobile App** with features such as tracking of waste collection by urban local bodies through providing route and vehicle monitoring information to citizens.

## REPORT OF THE HIGH LEVEL COMMITTEE ON CSR PRESENTED TO FM

**Current context:** Injeti Srinivas, Secretary (Corporate Affairs) presented the Report of the High-Level Committee on **Corporate Social Responsibility (CSR)** to the Finance Minister on 13th August 2019.

### RECOMMENDATIONS OF THE COMMITTEE:

- The High-Level Committee on CSR was chaired by the Secretary (Corporate Affairs) **Injeti Srinivas** and was constituted in **October 2018** to review the existing CSR framework and make recommendations on strengthening the CSR ecosystem.
- The main recommendations of the High-level committee include:
  - Provision for carrying forward of unspent balance for a period of 3 – 5 years.
  - Making CSR expenditure tax-deductible.
  - Balancing local area preferences with national priorities.
  - Registration of implementation agencies on MCA portal.
  - Introducing impact assessment studies for CSR obligation of 5 crores or more.
  - Aligning Schedule 7 of companies act with the SDGs by adopting an SDG plus framework.
  - Allowing CSR in social benefit bonds, promoting social impact companies, and third-party assessment of major CSR projects.
  - Developing a CSR exchange portal to connect beneficiaries, agencies and contributors.
  - Companies with CSR prescribed amount below Rs. 50 lakh may be exempted from constituting a CSR Committee.

## PRESIDENT AWARDED THE CERTIFICATE OF HONOUR

**Current context:** President Ram Nath Kovind has awarded the Certificate of Honour to the scholars for the year 2019.

### MAHARSHI BADRAYAN VYAS SAMMAN AWARD 2019:

- The certificates are given to the scholars of Sanskrit, Persian, Arabic, Pali, Prakrit, Classical Kannada, Classical Telugu, Classical Malayalam and Classical Odiya.
- In addition to the award, the president has also announced **Maharshi Badrayan Vyas Samman award 2019**.
- The MBVS award 2019 is given to the scholars of Sanskrit, Persian, Arabic, Pali, Prakrit, Classical Kannada, Classical Telugu, Classical Malayalam and Classical Odiya.

- The award is given once a year on **15th August i.e. Independence day** and was introduced in the year **2002**.
- The award is given to scholars from the **age group of 30 to 45 years**.
- The award given by the president **contains** a certificate of honour, a memento and Rs 1 lakh as a one-time cash prize.

## DEEPAK PUNIA WON GOLD MEDAL AT THE JUNIOR WORLDS

**Current context:** Deepak Punia has become **India's first wrestler** to win junior World Championship on 14th August 2019 in 18 years.

### KEY HIGHLIGHTS:

- He has won a **gold medal** at the **junior wrestling World Championship** with a win over **Russia's Alik Shebzukhov** to win the 86kg junior freestyle title.
- The tournament was held at **Tallinn, Estonia** on 14th August 2019.
- Deepak has won **silver** in the same category in **2018** in **Slovakia**.
- Deepak has won **gold** at the **Cadet World Championship in 2016**. He has missed out on a bronze in the junior worlds in 2017.
- Deepak has become the first Indian to win gold since **Ramesh Kumar (69kg)** and **Palwinder Cheema (130kg)** won gold medals at the **2001** World junior championships.

## INTER-STATE COUNCIL RECONSTITUTED WITH PM

**Current context:** The Inter-State Council, which advises and investigates on states disputes, was reconstituted on 14th August 2019.

### COMPOSITION OF RECONSTITUTED INTER STATE COUNCIL (ISC):

- The council is chaired by **Prime Minister Narendra Modi** and six Union ministers and all chief ministers are its members.
- The Union ministers including Amit Shah (Home), Narendra Singh Tomar (Minister of Agriculture and Farmers Welfare, Rural Development and Panchayati Raj), Rajnath Singh (Defence), Nirmala Sitharaman (Finance), will be members of the reconstituted council.
- Chief ministers of all states and Union territories having legislative assemblies and administrators of the Union territories not having a legislative assembly will also be members of the council.
- The **Article 263 of the Constitution** contains the provisions for the establishment of an Inter-State Council which is mandated to advise upon and inquire into states disputes, investigate and discuss subjects in which the Union and one or more of the states, some or all of the states, have a common interest.
- The **standing committee** will recommend matters pertaining to Centre-state relations for consideration of the council.

## RBI PROPOSED EASING OF RULES FOR SANDBOX

**Current context:** RBI has proposed to relax regulatory rules for Sandbox on a case to case basis.

### BENEFITS FOR REGULATORY SANDBOX:

- Sandbox is an infrastructure that helps **FinTech companies** live to test their products or solutions, before getting the necessary regulatory approvals for the actual launch.
- RBI has proposed to grant regulatory relaxation for board composition, financial soundness and track record, liquidity requirements and management experience in its final '**Enabling Framework for Regulatory Sandbox**'.
- RBI has said that as per the latest audited balance sheet, the entity should have a minimum net worth of **Rs 25 lakh**.
- The conduct of the bank accounts of the entity as well its promoters/directors should be satisfactory and the promoters/ directors of the entity should be fit and proper.
- FinTech companies including startups, financial institutions, banks and other company providing support or partnering with financial services businesses are considered as **applicants for entry to the Regulatory Sandbox**.
- As per RBI, products/ technology /services including trading/investing /settling in crypto assets, credit information, credit registry, cryptocurrency/crypto assets services are **not be accepted for testing**.

### ISRO CHAIRMAN AWARDED DR. A.P.J. ABDUL KALAM AWARD

**Current context:** Indian Space Research Organisation (ISRO) chairman **K. Sivan** was awarded Tamil Nadu government's **Dr A.P.J. Abdul Kalam Award** on 15th August 2019.

#### ABOUT K.SIVAN:

- The award has been presented to him for his contribution promotion of science and technology and leading ISRO's successful launch of Chandrayaan-2 mission.
- The Kalam award is given to honour those hailing from **Tamil Nadu** and who work for promoting humanities, scientific growth and students' welfare.
- The award carries a **gold medal 8 gm, Rs. 5 lakh cash and a citation** which hailed K. Sivan as "**Rocket Man**".
- Under his work support, ISRO successfully launched the second moon mission Chandrayan 2, on 22nd July and he was also the chief architect of a 6D trajectory simulation software **SITARA**.
- The 62-year-old space scientist was a first graduate in his family and got his Bachelor's degree in engineering from the IIT Madras in 1980.
- The first A.P.J. Abdul Kalam Award was presented by Jayalalitha in 2015 to ISRO **scientist N Valarmathi** and it is given on Independence Day every year.

### SAMARTH SCHEME

**Current context:** Under SAMARTH, **16 out of 18 selected states** have signed a pact with the Ministry of Textiles.

#### SCHEME FOR CAPACITY BUILDING IN TEXTILE SECTOR (SAMARTH):

- Arunachal Pradesh, Kerala, Mizoram, Tamil Nadu, Telangana, Uttar Pradesh, Andhra Pradesh, Assam, Madhya Pradesh, Tripura, Karnataka, Manipur, Haryana, Meghalaya, Jharkhand and Uttarakhand are the 16 states who have signed the MOUs.
- Odisha and Jammu and Kashmir were also selected but didn't sign the MOU.

- Through this MOU, 4 lakh workers will be getting skill development opportunity only with exceptions of **spinning and weaving**.
- After skill development, skilled workers will be provided with a **job in Textile industry**.
- About **three fourth of workers** in the textile industry are **women** and 70 per cent of beneficiaries of the MUDRA loan are women.
- Smriti Irani also suggested states like **Jharkhand and Tamil Nadu** reconsider their spilling target as their goal seemed a bit low.
- The **Cabinet Committee on Economic Affairs** gave its approval for the '**Samarth**' Scheme for Capacity Building in Textile Sector (SCBTS) from 2017-18 to 2019-20.
- The scheme is to meet the skill requirements of the textiles industry. The scheme **aims** at skill development of **10 lakh youth up to 2020** with a projected outlay of Rs 1300 crore.

## PM ANNOUNCED THE POST OF CHIEF OF DEFENCE STAFF

**Current context:** Prime Minister Modi has announced the creation of the post of **Chief of Defence Staff (CDS)** on 15th August 2019.

### KEY HIGHLIGHTS:

- This will seek to ensure coordination among the air force, army, and navy for **synergies** in joint operations, intelligence, and training.
- An **implementation committee** would be formed to examine the charter and role of CDS and procedure for appointment.
- The committee will recommend the name for the post of CDS and it will be the main body of advice for the defence ministry.
- The **Kargil Review Committee headed K. Subrahmanyam**, formed after the 1999 conflict was the first to recommend the need for a CDS, but it was not implemented.
- The CDS will function as the **single-point adviser** to the government on military and defence related matters including modernisation, procurements, and doctrines of the three defence services along with nuclear issues.
- Presently the senior-most of the three Chiefs functions as the **Chairman of Chiefs of Staff Committee (COSC)** which act as a midway to allay apprehensions over the CDS.

## 4 NEW PRODUCTS GOT GI TAG

**Current context:** Department for Promotion of Industry and Internal Trade has registered 4 new products the Geographical Indication (GI) tag.

### BENEFITS OF GI TAG:

- GI is an indication used on products that have a **specific geographical origin** and conveys an assurance of quality and distinctiveness.
- **Tawlhlohpuan**, good quality fabric from **Mizoram** is a compactly woven warp yarn that is made by hand. Tawlhlohpuan is produced throughout the state of Mizoram, Aizawl and Thenzawl.
- **Mizo Puanchei** from **Mizoram** is a colourful Mizo shawl/textile used by almost every Mizo lady in festivals and ceremonies.
- **Tirur betel vine** from Kerala is recognized for both medicinal properties and its mild stimulant action.

- **Palani Panchamirtham**, an offering in the Abisegam of Lord Dhandayuthapani Swamy, Tamil Nadu is an abishega Prasadam. This is the **first time a temple 'prasadam'** from Tamil Nadu has been given the GI tag.

## NATIONAL TRIBAL FESTIVAL "AADI MAHOTSAV"

**Current context:** Ministry of Tribal Affairs with Tribal Cooperative Marketing Development Federation of India (TRIFED) to start Aadi Mahotsav (National Tribal Festival) from 17th August 2019.

### ABOUT "AADI MAHOTSAV":

- The festival is a **9-day event** from 17th August till 25th August 2019 and is to start at **Polo Ground, Leh-Ladakh**.
- The **theme** of the Aadi Mahotsav 2019 is "A celebration of the spirit of Tribal Craft, Culture and Commerce".
- TRIFED is to play the role of a 'Service provider' & 'Market Developer' for the event
- Around 160 Tribal artisans from more than 20 states across the country would participate and showcase their masterpiece in areas of Tribal Textiles, Tribal Jewellery, and Tribal Paintings etc.
- The tribes constitute over **8% of the country's population** and correspond to over 10 crore Indians.
- The Ministry of Tribal Affairs has conducted such mega fair in all 27 states and this is the **first time that the Aadi Mahotsav is being held in Ladakh**.

## MINISTRY OF CORPORATE AFFAIRS CHANGED DVRS LIMIT

**Current context:** The Ministry of Corporate Affairs has relaxed norms with respect to shares with **Differential Voting Rights (DVRs)** provisions under the Companies Act.

### KEY FACTS:

- The ministry has amended the Companies (Share Capital & Debentures) Rules under the **Companies Act 2013** for making changes to the DVRs.
- The limit of issuing Differential Voting Rights (DVR) shares has been **revised from 26% to 74%**.
- The step has been taken to provide relief to **Start-ups** for raising capital from abroad while retaining control over their company's decision-making process.
- The change will allow Indian companies to issue majority shares with differential voting rights (DVRs).
- The earlier requirement of **distributable profits for 3 years for a company** to be eligible to issue shares with DVRs is also **removed**.
- The DVRs norms have been amended to enable promoters of Indian companies to retain control.
- The GOI has taken the step in response to requests from **startups** and innovative **tech companies** to strengthen them.

## COMMITTEE TO REVIEW DEFENCE PROCUREMENT

**Current context:** Defence Minister Rajnath Singh approved a Committee to review the **Defence Procurement Procedure** on 17th August 2019 to strengthen 'Make in India'.



### KEY HIGHLIGHTS ABOUT COMMITTEE:

- The Committee would work under the **Chairmanship of Director General (Acquisition)**.
- It is set up to review the **Defence Procurement Manual (DPM) 2009** and the **Defence Procurement Procedure (DPP) 2016**.
- The committee **aims** to ensure a seamless flow from asset acquisition to life cycle support by revising and aligning the procedures and strengthen the 'Make in India' initiative.
- It will remove procedural bottlenecks and hasten defence acquisition and optimise life cycle support for equipment.
- Along with DG (Acq), 11 other members who **are not below the rank of Joint Secretary/Major General equivalent** are its part.
- It targets to simplify policy and procedures to develop robust Defence Industrial base and facilitate greater participation of Indian Industry.
- The committee has been given a time frame of **6 months** to submit its recommendations.

### BASIC 28TH MINISTERIAL ON CLIMATE CHANGE

**Current context:** The 28th ministerial meeting of the BASIC countries on climate change occurred from 14th to 16th August in **Sao Paulo, Brazil**.

### KEY HIGHLIGHTS OF MEETING:

- Union Minister for Environment, Forest and Climate Change, Shri Prakash Javadekar was the representative from India.
- The countries urged developed countries to **mobilize \$100 billion annually by 2020** to fulfil their climate commitments under the Green Climate Fund (GCF).
- This would be additional support which is over and above their **0.7% of Gross National Products (GNP) commitment**.
- The BASIC nations comprise of **Brazil, South Africa, India, and China**.
- South Africa, Brazil, China, and India together constitute the **one-third of the world's geographical area and almost 40% of the world's population**.
- The BASIC countries were formed by an agreement on **28th November 2009**.

### 2-DAY INTERNATIONAL CONFERENCE ON TEACHER EDUCATION BY NCTE

**Current context:** The Union Human Resource Development Minister, Ramesh Pokhriyal 'Nishank' inaugurated two-day International Conference on Teacher Education on **17th August 2019**.

### KEY HIGHLIGHTS:

- The Conference titled "**Journey of Teacher Education: Local to Global**" and was held in New Delhi.
- The **National Council of Teacher Education (NCTE)** is organizing the two-day event as part of silver jubilee celebration of its establishment in **1995**.
- The focus of the event was on the internationalization of teacher education, innovations in teaching practices, inclusive education in the teaching-learning environment, etc.



- Ms. Rina Ray, Secretary of Department of School Education & Literacy, MHRD said that the HRD Ministry will launch the **world's biggest project for teacher training named NISHTHA** (National Initiative on School Teachers Head Holistic Advancement) on 22nd August 2019.
- The project NISHTHA would train more than 42 lakh teachers.
- NCTE was established on **17th August 1995** and worked for setting norms and standards for teachers and achieve coordinated development of the teacher education system and also act as an advisory body to Central and State Governments.

## PM MODI VISIT TO BHUTAN

**Current context:** PM Modi has made his visit to Bhutan on 17th August 2019 to further deepen the bilateral ties between the countries.

### KEY HIGHLIGHTS OF VISIT:

- The two countries inked 10 MoUs in the fields of space research, IT, power, aviation, and education to infuse new energy in their ties.
- Along with MoUs, PM Modi along with **Bhutanese Prime Minister Lotay Tshering** jointly inaugurated the **Ground Earth Station and SATCOM network**, developed for utilization of South Asia Satellite in Bhutan with assistance from ISRO.
- Both the leaders also inaugurated the 720 megawatts (MW) **Mangdechhu hydel power project**.
- Performance on the life of Prime Minister Modi was performed and a cultural programme was organized highlighting the histories of India and Bhutan.
- PM Modi also visited **Semtokha Dzong** which is an important spiritual and cultural landmark in Bhutan.

## DEBT WAIVER FOR 'SMALL DISTRESSED BORROWERS'

**Current context:** The government has planned to give debt waiver for **small distressed borrowers under the insolvency law framework**.

### KEY FACTS:

- The Corporate affairs secretary **Injeti Srinivas** said that the waiver would be given as part of individual insolvency for small distressed borrowers from the **economically weaker section (EWS) only**.
- The proposed waiver would be offered as part of '**Fresh Start**' provisions under the IBC Code.
- IBC consists of various thresholds for 'Fresh Start', including that the gross annual income of the debtor does not exceed **Rs60,000**.
- The aggregate value of the qualifying debts does not exceed Rs35,000 and the aggregate value of the debtor's assets should not be more than Rs20,000.
- The **conditions** as per the IBC code include that the person should not be having an own dwelling unit, irrespective of whether it is encumbered or not.
- The IBC provides the guideline to deal with distressed assets in a time-bound manner through a market-driven approach.

## GOLD AT ATHLETICKY MITINK REITER EVENT

**Current context:** Sprinters Hima Das and Mohammad Anas have won the gold each in 300m races at the Athleticky Mitink Reiter event held on 18th August 2019.

### ABOUT HIMA DAS AND MOHAMMAD ANAS:

- The event was held in **Czech Republic**.
- Hima won the gold in women's event and Mohammad Anas claimed the gold in men's category.
- This was Hima's **sixth gold in 2019** in European races since 2nd July 2019.
- Her last win was on July 20 when she clinched a gold in her pet 400m event at **Nove Mesto in Czech Republic**.
- Mohammad Anas won the gold in just 32.41 seconds.
- India's **Nirmal Tom** clinched a bronze medal in the same event by clocking a timing of 33.03 seconds.

## FISH SPECIES DISCOVERED IN ARUNACHAL PRADESH

**Current context:** Zoology Researchers of the **Rajiv Gandhi University (RGU)** have discovered 5 new fish species across various districts of the state.

### ABOUT THE FISH SPECIES:

- **The scientific names of the newly-discovered fish species are:**
  - **Exostoma kottelati**, found in Ranga river in Lower Subansiri district
  - **Mystus prabini**, found in Sinkin and Dibang rivers in Lower Dibang Valley district
  - **Physoschistura harkishorei**, found in Dibang and Lohit rivers in Lower Dibang Valley district
  - **Garra ranganensis**, found in Ranga river
  - **Creteuchiloglanis tawangensis**, found in the Tawangchu river in Tawang district
  - The water bodies in A.P. in remote areas are not easily accessible to the researchers due to a difficult terrain
  - The Zoology team of RGU was led by **Professor DN Das**

## ATAL BIHARI VAJPAYEE RESIDENTIAL SCHOOLS TO BE SET UP BY UP

**Current context:** Yogi Adityanath, Uttar Pradesh Chief Minister has announced to set up a residential school named after **Atal Bihari Vajpayee** and other major initiatives.

### ABOUT:

- **Atal Bihari Vajpayee residential schools** would be set up for **children of labourers** in all 18 divisions of the state.
- He has announced the plan as a tribute to Vajpayee on his **first death anniversary**.
- The state government is also setting up a memorial in his name in **Bateshwar, UP**.
- The **Ekana Cricket Stadium** in Lucknow is also named after Mr. Vajpayee.
- He has also said that a **satellite centre of KGMU** is being set up in **Balrampur**, from where Vajpayee had contested elections in 1957.

- A 25-foot-tall statue will be stalled at the Secretariat Lok Bhawan on Vajpayee's birth anniversary on 25th December 2019.
- The state government has also decided to establish a '**Centre of Excellence**' in DAV college in Kanpur where Atal Ji had taken his education.

## GOVT REMOVED DRR FOR HFCS, NBFCS AND LISTED FIRMS

**Current context:** The Government has removed the **Debenture Reserve Requirement (DRR)** for issuance of debentures by **HFCs, NBFCS and listed firms** to reduce the cost for raising capital.

### KEY HIGHLIGHTS:

- Earlier, the entities raising money had to create Debenture Redemption reserves under the companies law.
- **Companies (Share Capital & Debentures) Rules** have been amended by the ministry to effect the changes.
- The finance ministry has removed the requirement for a **DRR of 25 per cent of the value of outstanding debentures** issued by NBFCs, listed firms and Housing Finance Companies (HFCs)
- The changes would be applicable for both **public issues as well as private placements**.
- For **unlisted companies**, the DRR requirement has been **reduced from 25% to 10%** of the outstanding debentures.
- The government has taken the measure to reduce the cost of capital raised by issuing debentures by the companies and is expected to deepen the bond market.
- Earlier, the **NBFCs and HFCs** had to create DRR when they opted for **public issue** of debentures and the **listed companies** had to create a DRR for **both private as well as public placements of debentures**.

## SEBI PUTS PENALTY ON VIOLATION OF DISCLOSURE NORMS

**Current context:** SEBI has put a penalty of **Rs 20,000** per day on companies for violating certain provisions of **Issue of Capital and Disclosure (ICDR) Regulations**.

### KEY HIGHLIGHTS:

- In the case where **shareholders' approval** for making the bond issue is **not required**, the fine will be applied if the bond issue is delayed beyond **15 days** (from date of approval) after the board of directors have issued.
- In the case where **shareholders' approval** for making the bond issue is **required**, the fine will be applied if the bond issue is delayed beyond **2 months** from the date of the meeting of the board of directors.
- SEBI also clarified that it may grant approvals for the listing and trading of promoter's bonus shares, only after the listed entity makes payment of the requisite fine.
- Entities that didn't complete the conversion of convertible securities and allot the shares within 18 months from the date of allotment of such securities are also **levied with the fine**.
- As per the regulation, the fine would be credited to the "**Investor Protection Fund**" of the concerned exchange.
- The non-compliant listed entity to pay fine within **15 days** from the date of the notice issued by the exchanges.

## FINMIN CONDUCTS “BOTTOM-UP CONSULTATIVE PROCESS” FOR PSBs

**Current context:** The Finance Ministry has taken an initiative to seek feedback on several issues from the PSBs (Public Sector Banks) and to prepare a roadmap for the coming years.

### ABOUT “BOTTOM-UP CONSULTATIVE PROCESS”:

- The ministry has asked banks to align themselves to the **national priorities** and involve all their approximately 1 lakh branches in the exercise.
- Some of the **national priorities to which banks need to align include** Jal Shakti Mission, doubling farm income, housing for all, ease of living, corporate social responsibility, education loans, and financial inclusion.
- The **State-level Bankers’ Committee** will discuss the issues received from the feedback and it will be followed by a **national-level interaction** in September.
- A similar exercise was conducted by the **Union Bank of India** on areas of enhancing credit to small businesses, doubling farmers’ income etc.
- The exercise, termed as “**bottom-up consultative process**” for PSBs, will also provide a direction to the banks for the next five years.

## UNIFORM AGE OF RETIREMENT FOR CAPF PERSONNEL

**Current context:** The Union Home Ministry order made all personnel of the forces to superannuate at the **age of 60, instead of 57 years.**

### BACKGROUND:

- The personnel of the forces **includes** the Central Reserve Police Force, Indo-Tibetan Border Police, Border Security Force, Sashastra Seema Bal.
- The development is triggered by a January order of the **Delhi High Court**, which has declared the different age of superannuation of personnel as “**discriminatory and unconstitutional**”.
- According to the present policy, all personnel in the Central Industrial Security Force and the Assam Rifles retire at the **age of 60** and personnel in CRPF, SSB, BSF, ITBP from the ranks of commandant to the constable retire at the **age of 57**.
- These forces are deployed across the country for conducting operations of internal security like anti-Naxal operations, counterterrorism, border guarding and maintenance of law and order.

## NATIONAL SPORTS AWARDS -2019

**Current context:** Ministry of Youth Affairs and Sports has announced the list of selected candidates for the National Sports Awards -2019.

### NATIONAL SPORTS AWARDS- 2019:

- **Rajiv Gandhi Khel Ratna Award** is given to a sportsperson for an outstanding performance over a period of 4 years. Bajrang Punia (Wrestling) and Deepa Malik (Para-Athletics) will get the award this year.

- **Arjuna Award** is given to a sportsperson for a consistently outstanding performance for 4 years. 19 sportsperson has been selected for the award this year that include Mohammed Anas Yahiya (Athletics), Ravindra Jadeja (Cricket) and others.
- **Dronacharya Award** is given to coaches for producing medal winners. Manuel Fredricks(Hockey), Arup Basak(Table Tennis), Manoj Kumar(Wrestling), NittenKirrtane (Tennis), C. Lalremsanga(Archery) are to be given the award.
- **Dhyan Chand Award** is given to a person for a lifetime contribution to sports development. The award would be given to Manuel Fredricks (Hockey), Arup Basak (Table Tennis), Manoj Kumar(Wrestling), NittenKirrtane (Tennis), C. Lalremsanga(Archery).
- **Rashtriya Khel Protsahan Puruskar** is given to individuals as well as both private and public entity, who has a major role in sports promotion and development.
- **MaulanaAbulKalam Azad (MAKA) Trophy** is given to the top-performing university in inter-university tournaments and will be given to Punjab University, Chandigarh this year.
- **Justice Mukundakam Sharma**, Retired Judge, Supreme Court has headed the Selection Committee for the Sports Awards 2019.
- President of India would give the awards to the awardees at a function organized at the Rashtrapati Bhawan on 29th August 2019.

## CREDIT SUISSE REPORT

**Current context:** As per the Credit Suisse Report, Growth in loans by non-banking finance companies (NBFCs) and private banks has slowed down due to a slump in economic growth, consumption demand, etc.

### KEY FACTS:

- The slowdown in the private sector lenders is caused mainly due to **moderation in vehicle loans**.
- A dip of **11% y-o-y** has been seen for **NBFCs** and **15% y-o-y dip** for **private banks** loan's growth.
- The **slowdown in the auto sector** and increased caution is expected to be the prime reason for the moderation in vehicle loans.
- RBI to encourage banks to lend more in these sectors has recently reduced the risk weight on unsecured personal loans and individual vehicle loans from **125% to 100%**.

## DIRECT TAX CODE (DTC) REPORT

**Current context:** The Direct Tax Code (DTC) appointed by the government has submitted its report to the finance ministry on 19th August 2019.njn

### SOME SILENT FEATURES:

- The task force was appointed to formulate a **new direct tax code** in order to replace the existing **Income-tax Act**.
- The report was submitted by **Akhilesh Ranjan**, Convenor of the Taskforce.
- The Income Tax Act was enacted in **1961**, and the proposal for a new DTC is to modernise India's direct tax system.
- The report's details and its recommendations have not been made public.
- The task force was under **Arbind Modi initially** and was expected to submit its report by 31st May, which was later extended by then FM Arun Jaitely for 2 months.

- The Finance Ministry has appointed the **Akhilesh Ranjan** who is the member (Legislation) of the Central Board of Direct Taxes in **November 2018**, as the convenor of the task force.
- The **other member** of the task force is Mansi Kedia, a consultant with ICRIER, Rajiv Memani, chairman and regional managing partner of EY, Girish Ahuja, a chartered accountant, G.C. Srivastava, a retired Indian Revenue Service officer and, Mukesh Patel, a tax advocate.

## DRAFT NATIONAL RESOURCE EFFICIENCY POLICY

**Current context:** A Draft National Resource Efficiency Policy (NREP), 2019 has been proposed by the **Ministry of Environment, Forest and Climate Change**.

### FEATURES OF DRAFT NATIONAL RESOURCE EFFICIENCY POLICY (NREP):

- The NREP **envisions** healthy environment (air, water and land), environmentally sustainable and equitable economic growth and restored ecosystems with rich ecology and biodiversity.
- The Draft National Resource Efficiency Policy ensures resource efficiency for sustainable development by providing a collaborative framework for resource efficiency across all sectors in the country.
- It **aims** to make an efficient use of natural resources available along with minimizing their negative effect on the environment.
- It seeks to set up an authority with representations from different ministries, state/union territory, and other stakeholders namely **National Resource Efficiency Authority (NREA)**.
- NREA would function in making strategies for material recycling, reuse and land-filling targets for various sectors and monitor their implementation.
- It plans to offer **tax benefits** to small and medium Enterprises (SMEs) on recycled materials along with green loans and soft loans to construct waste disposal facilities.

## INDIAN RAILWAYS BANNED SINGLE-USE PLASTIC MATERIALS

**Current context:** The Indian Railways has decided to enforce a ban on single-use plastic materials with effect from **October 2, 2019**.

### KEY HIGHLIGHTS:

- The step will ban use of single-use plastic, with **less than 50-micron thickness** from 2nd October onwards.
- The Indian Railways has directed the **Indian Railway Catering and Tourism Corporation (IRCTC)** to set up plastic bottle crushing machines in major railway stations.
- The IRCTC will implement the return of plastic drinking water bottles as a part of **Extended Producer Responsibility**.
- The circular by the Ministry of Railways stated the instructions for avoiding plastic carry bags in Railway premises, by vendors and shops in the platform.
- The step has been taken after PM Modi speech on Independence day, to eliminate single use plastic in the country from 2nd October, 2019 on **150th birth anniversary of Mahatma Gandhi**.



## SARAL – 'STATE ROOFTOP SOLAR ATTRACTIVENESS INDEX'

**Current context:** Union Minister of State for Power and New & Renewable Energy and Skill Development & Entrepreneurship, RK Singh launched the State Rooftop Solar Attractiveness Index–SARAL.

### SARAL: STATE ROOFTOP SOLAR ATTRACTIVENESS INDEX:

- It evaluates Indian states based on their attractiveness for **rooftop development**.
- **Karnataka** has been placed at **1st rank in the Index** whereas the 2nd, 3rd and 4th rank were occupied by Telangana, Gujarat and Andhra Pradesh.
- SARAL has been **jointly designed** by the Ministry of New and Renewable Energy (MNRE), Associated Chambers of Commerce and Industry of India (ASSOCHAM), Shakti Sustainable Energy Foundation (SSEF) and Ernst & Young (EY).
- SARAL currently captures **five key aspects**:
  1. Implementation environment
  2. Consumer experience
  3. Business ecosystem
  4. Robustness of policy framework
  5. Investment climate

## NATIONAL INITIATIVE FOR SCHOOL HEADS AND TEACHERS HOLISTIC ADVANCEMENT

**Current context:** Union Human Resource Development Minister Shri Ramesh Pokhriyal 'Nishank' launched NISHTHA on 21st August 2019 in New Delhi.

### KEY HIGHLIGHTS:

- The training programme 'NISHTHA' has the **objective** to motivate and equip teachers to encourage critical thinking in students.
- The programme **aims** to build the capacities of around **42 lakh participants** including all faculty members of State Councils of Educational Research and Training (SCERTs), all teachers and Heads of Schools at the elementary level in all Government schools, District Institutes of Education and Training (DIETs) and Block Resource Coordinators.
- During the programme Primer Booklet, a Mobile App and Learning Management System (LMS) based on **MOODLE** (Modular Object-Oriented Dynamic Learning Environment, NISHTHA Website, and Training Modules) were also launched.
- **LMS** would help for the dissemination of resources, registration of Resource Persons and Teachers, monitoring, mentoring and measuring the progress online and training gap and impact analysis.

## THE BOOK 'THE DIARY OF MANU GANDHI' LAUNCHED

**Current context:** Prahlad Singh Patel, Union Minister of State for Culture and Tourism launched the book 'The Diary of Manu Gandhi' (1943-44) at Nehru Memorial Museum and Library, New Delhi.

### ABOUT 'THE DIARY OF MANU GANDHI':

- **National Archives of India** has brought out the book in collaboration with Oxford University Press on the occasion of 150th anniversary of Mahatma Gandhi.
- The Diary of Manu Gandhi was originally written in **Gujarati** and has been edited and translated by Dr Tridip Suhrud.
- Manu Gandhi (Mridula) was a **grand niece** of Mahatma Gandhi, daughter of his Nephew Jaisukhlal Amritlal Gandhi, and stayed with Gandhiji till his assassination.
- The book throws light on Mahatma Gandhi's life as a prisoner and his endeavour to establish the possibility of collective non-violence.
- The **National Archives of India** is an Attached Office under the **Ministry of Culture** which was established as the Imperial Record Department on 11th March 1891 at Kolkata (Calcutta).
- Following the transfer of the capital from **Calcutta to Delhi in 1911**, the present building of the National Archives of India was designed by **Sir Edwin Lutyens** and constructed in 1926. By 1937, the task of transfer of all records from Calcutta to New Delhi was completed.

### CBDT'S CLARIFICATION TO AVAIL TAX HOLIDAY

**Current context:** CBDT (Central Board of Direct Taxes) clarified that small start-ups with turnover up to Rs. 25 crores, a condition specified in **Section 80-IAC of the Income Tax Act, 1961** will continue to get the promised tax holiday.

#### KEY HIGHLIGHTS:

- The tax holiday for small startups provides a deduction for **100% of the income** of an eligible start-up for **3 years** out of 7 years from the year of its incorporation.
- A start-up recognised by **DPIIT (Department for Promotion of Industry and Internal Trade)** has to fulfil the conditions specified in Section 80-IAC for claiming this deduction.
- The turnover limit for small start-ups to be eligible for deduction is to be determined by the provisions of **Section 80-IAC of the Act** and **not from the DPIIT notification**.
- **Section 80-IAC** contains a detailed definition of the eligible start-up which, provides that a start-up shall be eligible for the deduction, if
- It is incorporated on or after **1st April 2016**.
- Its turnover **does not exceed Rs. 25 crore** in the year of deduction, and
- It holds a certificate from the **Inter-Ministerial Board of Certification**.

### 'SAN-SADHAN' HACKATHON

**Current context:** Government has invited applications for tech enthusiasts to participate in 'San-Sadhan' hackathon- for **Divyangjan accessible toilets**.

#### KEY FACTS:

- It is being organised jointly by the **Department of Empowerment of Persons with Disabilities** and the **Ministry of Jal Shakti** in collaboration with Atal Innovation Mission, NITI Aayog.
- It is an initiative of the government under the **Swachh Bharat Mission** for making accessible, easy to use and smarter toilets for **Persons with Disabilities**.

- Through this hackathon, the government is inviting innovative solutions for economical toilets for use in rural and urban contexts.
- The technology enthusiasts are eligible to apply there innovative solutions till **28th August 2019**.
- Students innovators, researchers, start-ups, industry experts, technology enthusiasts can participate in the Hackathon.

## WORLD POLICE AND FIRE GAMES 2019

**Current context:** CISF (Central Industrial Security Force) Sports personnel represented India at the World Police and Fire Games-2019.

### ABOUT WORLD POLICE AND FIRE GAMES:

- The competition was held at **Chengdu, China** from 08-18 August 2019.
- It represents an Olympic-style competition with 10,000 athletes representing fire-fighters, law enforcement, and officers from corrections, immigration, probation, border protection, and customs.
- 70+ countries participated in the competition across the world competing in 60+ sports.
- CISF won **5 Gold, 3 Silver and 2 Bronze Medals** at the event, i.e. is a total of 10 medals.
- The gold was brought in categories of Rifle (Shooting), Judo (60 kg), Boxing (54 kg), Pole Vault and Javelin Throw.

## FIRST WORLD YOUTH CONFERENCE ON KINDNESS

**Current context:** President Ram Nath Kovind has inaugurated the 1st World Youth Conference on Kindness on **23rd August 2019 in New Delhi**.

### ABOUT CONFERENCE:

- The 1st WYCK was organised by the **Ministry of Human Resource Development** and **UNESCO Mahatma Gandhi Institute of Education for Peace and Sustainable Development**.
- It aims to motivate the global youth for imparting critical competencies (i.e. mindfulness, empathy, compassion, and critical inquiry) and make them able to transform themselves and build long-lasting peace in their communities.
- Youth leaders representing over 27 countries across the world participated in this Conference.
- The conference focused on the need to educate young people to transcend boundaries of class and race, find solutions to entrenched structural injustices and inequities and to follow Gandhiji's steps.

## SABKA VISHWAS-LEGACY DISPUTE RESOLUTION SCHEME, 2019

**Current context:** Sabka Vishwas-Legacy Dispute Resolution Scheme, 2019 has been notified by the government and will be operationalized from 1st September 2019 till 31st December 2019.

### ABOUT SABKA VISHWAS-LEGACY DISPUTE RESOLUTION SCHEME 2019:

- Finance Minister has announced the Sabka Vishwas-Legacy Dispute Resolution Scheme, 2019 in the **Union Budget 2019-20**.

- The objective of the Scheme is to free as large a segment of the taxpayers from the legacy taxes and close pending disputes relating to legacy Service Tax and Central Excise cases.
- The Scheme provides substantial relief in the tax dues, full waiver of interest, fine, penalty, In all these cases.
- There are 2 components of the scheme
  1. **Dispute resolution:** aimed at liquidating the pending legacy cases of Central Excise and Service Tax which is subsumed in GST
  2. **Amnesty:** offers an opportunity to the taxpayers to be free of any other consequence under the law by paying the outstanding tax and.

## POSHAN ABHIYAAN AWARDS

**Current context:** Poshan Abhiyaan Awards 2018-19 were conferred by Women and Child Development Minister Smriti Irani on 23rd August 2019 in New Delhi.

### POSHAN ABHIYAAN AWARDS:

- The award is given to recognize significant contributions of State Governments, Block level teams, District teams, and Field Functionaries.
- **23 excellence awards** for ICDS-CAS implementation and capacity building, convergence, behaviour change and community mobilization were given consisting of a certificate and cash prize of Rs. 1 crore to 1st position and Rs. 50 lakh to the 2nd position.
- For **overall excellence**, the award amount was Rs. 1.5 crore to 1st position holders and Rs. 75 lakh to 2nd position holders.
- Total 363 POSHAN Abhiyaan Awards were given to the awardees with a total cash prize of Rs 22 crore.
- **Himachal Pradesh** has won the highest of three national awards under the POSHAN Abhiyaan Awards.
- Smriti Zubin Irani also launched **#ThankyouAnganwadiDidi**- a Short Film which recognizes the contribution of Anganwadi workers towards the development of a healthy child.

## COMPOSITE WATER MANAGEMENT INDEX 2.0

**Current context:** Gajendra Singh Shekhawat, Minister of Jal Shakti, and Dr. Rajiv Kumar, Vice Chairman, NITI Aayog has launched the CWMI 2.0 report on 23rd August 2019.

### ABOUT COMPOSITE WATER MANAGEMENT INDEX (CWMI):

- NITI Aayog first launched the Composite Water Management Index in 2018 and prepared the second Round of Composite Water Management Index (CWMI 2.0) yesterday.
- The CWMI 2.0 is first of its kind water **data collection exercise** in partnership with the Ministry of Jal Shakti, Ministry of Rural Development and all the States/ Union Territories.
- CWMI 2.0 **ranks various states for the reference year 2017-18**, instead of the base year 2016-17.
- **Gujarat** holds on to its rank one in the reference year (2017-18), followed by Andhra Pradesh, Madhya Pradesh, Goa, Karnataka, and Tamil Nadu.
- In North-Eastern and the Himalayan States, **Himachal Pradesh** has got the number 1 position in 2017-18 followed by Uttarakhand, Tripura, and Assam.
- **Puducherry** has been declared as the top ranked among UTs.

- The CWMI is an important tool to assess and improve the performance of States/ Union Territories in terms of **efficient management of water resources**.
- This is a set of metrics that measured different dimensions of water management and use across the lifecycle of water at the **pan-India level**.

## PM MODI BEGINS 3-NATION VISIT

**Current context:** PM Modi completed his three-nation tour to **France, UAE and, Bahrain**.

### KEY HIGHLIGHTS:

- He embarked a 2-day visit to France on 22nd August and hold talks with **French President Emmanuel Macron**. He met the **French Prime Minister Edouard Charles Philippe** and inaugurated a memorial for Indian Victims of Air Crashes in 1950 and 1966 in **Nid D' Aigle**.
- Discussions were held on reaffirming India and France as like-minded partners, on defence acquisitions and partnership and setting **Jaitapur nuclear power plant** along with operational needs in the Indo-Pacific.
- Modi reached UAE capital Abu Dhabi on 23rd and met with the **Crown Prince of Abu Dhabi, Sheikh Mohammed bin Zayed Al Nahyan**.
- He received the **highest civilian decoration of UAE 'Order of Zayed'**, conferred by the UAE government.
- PM Modi visited **Bahrain** on 24th August and met **Prince Khalifa Bin Salman Al Khalifa**, the PM of Bahrain, in Manama.
- The visit to Bahrain is historic as this is the **first-ever visit by an Indian PM to Bahrain**.
- He formally **launched RuPay card in Bahrain** which is the first time the Rupay card is being launched in the Middle East, to expand the network of cashless transactions abroad.

## G7 SUMMIT 2019

**Current context:** The 45th G7 summit is to be held this year in **Biarritz, France** from 24th August to 26th August.

### KEY FACTS:

- G7 group this year's aim is to combat the **root causes of inequality**.
- This year G7's presidency is with **France** and after this year's conclusion USA will take over for **2020**.
- This year **India's PM Narendra Modi along with Australian PM Scott Morrison and Spanish PM Pedro Sánchez are invited as guests in G7**.
- G7 has 9 leaders out of which 2 are representing EU and rest 7 are the leader of the seven largest economies these 7 countries represent 58% of global net worth.
- G7 group **consists of** Germany, the United Kingdom, Italy, Canada, France, Japan, and the USA.

## PV SINDHU WON GOLD IN WORLD BADMINTON CHAMPIONSHIP 2019

**Current context:** PV Sindhu became world champion in WBC (World Badminton Championship) on 25th August 2019.

## KEY HIGHLIGHTS:

- She becomes the **first Indian to win gold in World championship**.
- She has previously won 4 medals which include 2 Bronze (in 2013 & 2014) and 2 Silver (in 2017 & 2018).
- Sindhu crushes **Japan's Nozomi Okuhara** who is world no 4 and she beat world no 2 Tai Tzu Ying in quarters & 3 in Chen Yu Fei in semis.
- Sindhu is also one of the 2 Indian badminton players (another is Saina Nehwal) **to win an Olympic medal**.

## ENHANCED SURCHARGE WITHDRAWN BY THE GOVERNMENT

**Current context:** To encourage investors in the capital market, the government has withdrawn surcharge **on tax payable on the transfer of certain assets**.

## KEY FACTS:

- The surcharge is levied under the **Finance (No. 2) Act, 2019**.
- Following capital assets are mentioned in **section 111A and section 112A of the income tax Act 1961** which are **exempted** from levy of the enhanced surcharge.
  1. Units of a business trust
  2. Unit of an equity-oriented fund
  3. Equity shares in a company.
- Only the **Foreign Institutional Investors (FPI) derivatives** are treated as capital assets and gains from it are subjected to the special rate of tax as per the provision of **section 115AD of Act**.
- Thus the surcharge on tax payable at a special rate on long-term & short-term capital gains arising from the transfer of equity share shall be withdrawn for **both domestic as well as foreign investors**.

## CENTRAL VIGILANCE COMMISSION SET UP ABBF

**Current context:** The Central Vigilance Commission (CVC) has constituted the **Advisory Board for Banking Frauds (ABBF)** on 25th August 2019.

### ABOUT ADVISORY BOARD FOR BANKING FRAUDS (ABBF):

- The ABBF has been formed in consultation with the RBI and is constituted to examine bank fraud of **over 50 crore rupees** and recommend action.
- The board will act as the first level of examination of all large bank fraud cases before any recommendation is made by the respective PSBs to the investigative agencies.
- Former Vigilance Commissioner **T M Bhasin** (also former CMD of Indian Bank) will be the head of ABBF, which will be a **four-member board**.
- The board's jurisdiction is confined to cases of an allegation of fraud involving **officers of General Manager Level and above in the PSBs**.
- ABBF is the reconstituted version of the previous panel of **the Advisory Board on Bank, Commercial and Financial Frauds**.
- The step of constituting the ABBF is taken as per the recommendations of an RBI expert committee on NPAs and frauds headed by **YM Malegam**.



## IMF SUGGESTED RULE CHANGE ON AGE LIMIT

**Current context:** The International Monetary Fund's board has suggested a rule change to scrap the age limit for its leader.

### KEY HIGHLIGHTS:

- As per IMF rules since 1951, the leading candidate should be of **65 years or younger**.
- The top candidate to serve as IMF managing director, **Bulgaria's Kristalina Georgieva** turned 66 in August 2019 and it makes her too old for the job.
- If the recommendations were accepted, Georgia would become 2nd female managing director of IMF after **Christine Lagarde**.
- The IMF's Executive Board has recommended **removing the age limit** for the position of IMF Managing Director.
- All **189 member countries** of the IMF have to vote on the recommendation for its implementation.
- The IMF plans to select a new leader by 4th October 2019, to replace Lagarde.

## STERILE INSECT TECHNIQUE (SIT)

**Current context:** Bangladesh government has decided to use the Sterile Insect Technique (SIT) to control the **dengue outbreak**.

### KEY HIGHLIGHTS:

- Bangladesh is in grip of unprecedented dengue outbreak this year, infecting about 58,000 people.
- To discuss the feasibility of SIT, a team of experts from **WHO-FAO and IAE** Arrived in Dhaka on 22nd August 2019.
- The SIT for dengue control is also called as '**mosquito fights mosquito technique**'.
- In the Sterile Insect Technique (SIT), **female Aedes aegypti mosquitoes** are turned infertile by releasing sterilised male mosquitoes in areas of dengue outbreak.
- Earlier **two sites in Guangzhou in China**, have successfully used this breakthrough technique.

## BANDHAN BANK TIE UP WITH STANDARD CHARTERED BANK

**Current context:** Bandhan Bank tied-up with Standard Chartered Bank (SCB) India to launch co-branded credit card for its customers.

### ABOUT:

- **Zarin Daruwala, SCB India CEO** has said that under the partnership, they will issue credit cards to Bandhan Bank's customers.
- The SCB will issue three types of co-branded cards -
  1. For the mass market
  2. For the affluent segment
  3. For the premium segment

- The credit card will be offered across the 1,000 branches of Bandhan Bank, to about 40 lakh savings bank account holders.
- Bandhan Bank's growth of the **current account and savings account (CASA)** over the past 4 years is the deciding factor for the collaboration. CASA accounts for nearly **36% of Bandhan Bank's total deposit base** of about Rs43,000 crore.
- Standard Chartered Bank has been growing at **15-20% on a y-o-y basis** and has 100 branches in India.
- **Chandra Shekhar Ghosh** is the MD and CEO of Bandhan Bank.

## 7TH COMMUNITY RADIO SAMMELAN

**Current Context:** The 7th Community Radio Sammelan is to held from 27th to 29th August 2019 at Dr B.R. Ambedkar Bhawan, New Delhi.

### HIGHLIGHTS OF 7<sup>TH</sup> COMMUNITY RADIO SAMMELAN:

- The Sammelan is being organized by the **Ministry of Information & Broadcasting**.
- The theme of Community Radio Sammelan 2019 is '**Community Radio for SDGs**'.
- All operational Community Radio Stations across the country would participate in the sammelan and will discuss possibilities for enhancing public awareness on the Sustainable Development Goals.
- Some important government schemes for Disaster Risk Reduction, Jal Shakti Abhiyaan, and social media usage for disseminating information will be discussed.
- **Awards for achievements** in broadcasting development programmes will be given to Community Radio Stations by Union Minister Prakash Javadekar on 28th August. The awards include community Engagement Awards, Promotion of Local Culture, etc.

## RBI WILL TRANSFER RS 1.76 LAKH CRORE TO THE GOI

**Current context:** RBI to transfer Rs1.76 Lakh crore to Government of India under '**Surplus Distribution Policy**' that include interim dividend of Rs28,000 crores paid on February 2019.

### WHY IS THIS HAPPENING?

- Surplus distribution policy was recommended by the **Bimal Jalan committee** which was formed by RBI to review its economic capital framework and suggest the quantum of excess provision to be transferred to the Government of India.
- RBI board **accepted all recommendation of Bimal Jalan Committee**.
- Committee distinct 2 components of economic capital
  1. **Realised equity:** it could be used for meeting all risks or losses which were primarily build up from retained earning.
  2. **Revaluation balances:** this is risk buffer against market risk as they represent unrealised valuation gains and hence were not distributable.
- Keeping in mind about financial and external stability risks in the country's savings for a 'rainy day', the committee has recommended to maintain 6.5% to 5.5% the RBI's balance sheet (of which 5.5% to 4.5% for monetary and financial stability risks & 1% for credit and operational risks).

## KOMALIKA BARI WON GOLD AT WORLD ARCHERY YOUTH CHAMPIONSHIP 2019

**Current context:** Komalika Bari won a gold medal in the World Archery Youth Championships in women's cadet recurve category.

### ABOUT KOMALIKA BARI:

- The championship was held at **Madrid, Spain** on 26th August 2019.
- Komalika Bari belongs to Jharkhand and had won the title after a 7-3 victory over **Japan's Waka Sonoda** in the final.
- With this achievement, she has become the **third Indian** to claim a world title.
- **Palton Hansda** was the first Indian to win the compound world junior men's champion in 2006. The second was **Deepika Kumari** who won it in 2009 and the world junior crown in 2011.
- The **World Archery's suspension of India** will come into effect after this event, making it the last tournament for the Indian archers to play for their country.

## KATHMANDU-SILIGURI BUS SERVICE

**Current context:** A bus service between Siliguri in West Bengal and Nepal's capital Kathmandu has been started on 26th August 2019.

### KATHMANDU-SILIGURI BUS SERVICE:

- The bus service will provide **daily service** between Kathmandu and Siliguri via Kakarvitta-Panitanki border.
- The initiative is a part of a **Motor Vehicle Agreement for Passenger Traffic** which was signed during Prime Minister Narendra Modi's Nepal visit in **2014** to facilitate the movement of people between the countries and also promoting tourism.
- Presently, **13 routes** have been approved between India and Nepal for regular bus service and Kathmandu-Siliguri is the **11th route**.
- The bust fare will cost 2,000 Nepali Rupees with online tickets booking facility available along with free WiFi facility during the journey.

## EESL PLANS TO INVEST RS 180 CRORE IN SUPER-EFFICIENT ACS

**Current context:** Energy Efficiency Services Ltd. (EESL) plans to sell 50,000 ACs under its **super-efficient AC programme (SEAP)**.

### KEY FACTS:

- EESL is a joint venture between 4 PSUs **under the Ministry of Power**.
- Under **Super-efficient AC programme (SEAP)**, EESL is planning to sell 50,000 AC in the first phase which will be based on first come first serve basis.
- It is expected to save 27 million kWh of electricity per year. A total investment of Rs 180crore is planned out of which it will be supported by grants from **Global Environment facility**.

- Then by the 2nd phase, it is planning to sell 2lakh units by **2021**, targeting both resident and institutional consumers.
- These AC will be manufactured by Voltas and would cost Rs 41,300 and will be exclusively sold on Walmart.in.

## WELL-BEING INDEX BY IFMR LEAD

**Current context:** Well-Being Index Report is released by the non-government organisation **World Vision India** and research institute **IFMR LEAD** on **27th August 2019**.

### ABOUT WELL-BEING INDEX:

- This index is a tool designed to measure a **child's well-being** comprehensively (beyond mere income poverty).
- It focuses on **3 main dimensions and 24 indicators** (divided into 3 main categories (i. Healthy individual development ii. Positive relationships iii. Protective contexts).
- **Kerala** (scored 0.76) **topped the chart** due to its exceptional performance in health, nutrition and education facilities. While Tamil Nadu (0.67), Himachal (0.67) are runner ups and Puducherry (0.77) was the best among UTs.
- On the other hand, Meghalaya (0.53), Jharkhand (0.50) and Madhya Pradesh (0.44) performed **worst**.
- Madhya Pradesh recorded the highest rate of crime against children and low score for child survival and nutrition compared to other states.
- In Jharkhand report suggests nutrition, access to water, sanitation and survival are the key areas that need to be focused.
- **Kerala performed so well because** large no of children was completing their schooling, it also did good work in addressing malnutrition and ensuring child survival and access to a healthy environment.
- This report will help govt to modify their policy too as per the requirement of children. This report **covers children in the age bracket of 1years to 18 years**.

## PROJECT SURE LAUNCHED BY MINISTRY OF TEXTILES

**Current context:** The Union Minister for Textiles, Smriti Zubin Irani launched Project SURE project in Mumbai on 22nd August 2019.

### ABOUT SURE PROJECT:

- SURE stands for '**Sustainable Resolution**', that points to a resolution/commitment from the industry for a clean environment.
- The project is a move towards **sustainable fashion** by setting up a sustainable pathway for the Indian fashion industry.
- The project is launched by the Ministry along with the United Nations in India, Clothing Manufacturers Association of India (CMAI), and IMG Reliance.
- The **5 point agenda** of the SURE Project is:
  1. Understand the impact of the garments produces on the environment.
  2. Use of certified raw material, having a positive impact on the environment.
  3. Use renewable materials and ensure their traceability across the value chain.
  4. Spread sustainable initiatives to consumers through campaigns, advertisement etc.

5. Acceptance of responsibility we all share by building a world that is safe for future generations.

## TENZING NORGAY NATIONAL ADVENTURE AWARDS 2018

**Current context:** The Government of India has decided to confer the Tenzing Norgay National Adventure Awards 2018 to 6 personalities.

### ABOUT TENZING NORGAY NATIONAL ADVENTURE AWARDS 2018:

- The awards would be given to:
  - Aparna Kumar, Late Dipankar Ghosh, Manikandan K: For adventure in '**land category**'
  - Prabhat Raju Koli: For adventure in '**Water category**'
  - RameshwerJangra: For adventure in '**Air category**'
  - Wangchuk Sherpa: For **lifetime achievement**
  - **National Selection Committee (NSC)** constituted under the chairpersonship of Youth Affairs Secretary selects the awardees and the awards are given to recognize the achievements of persons in the fields of adventure.
  - The awardees will be facilitated by President Ram Nath Kovind at the Rashtrapati Bhawan on 29th August 2019. They will receive certificates, statuettes, and award money of Rs 5 lakh each.
  - The award is given in **four categories** namely, air, land, water adventure and lifetime achievement.

## MOBILE APPLICATION-"JANAUSHADHI SUGAM" LAUNCHED

**Current context:** Union Minister for Chemicals and Fertilizers, D.V. Sadananda Gowda launched "Janaushadhi Sugam"- a mobile application on 27th August 2019.

### ABOUT "JANAUSHADHI SUGAM":

- "Janaushadhi Sugam" will enable people to search and locate the nearby **Janaushadhi generic medicines and stores**.
- It has user-friendly options like- to search for Janaushadhi generic medicines/stores, direction guidance for the location of the Janaushadhi Kendra through Google Map, will do product comparison of Generic Vs Branded medicine in terms of MRP & composition etc.
- He has also announced to slash the price of "**Jan Aushadhi Suvidha Oxo-Biodegradable Sanitary Napkin**" from 2 rupees 50 paise earlier to just **1 rupee per piece**.
- The pads would be available and sold at this price at all Jan Aushadhi Kendras to push for women hygiene.
- The Government of India launched "Jan Aushadhi Suvidha Oxo-Biodegradable Sanitary Napkin" on the eve of the **World Environment Day** 4th June 2018.

## CENTRE DECIDED TO OFFER SUGAR EXPORT SUBSIDY

**Current context:** The Centre has decided to offer **Rs10.45 per kg subsidy** to incentivise sugar mills to export their surplus stocks.

### EXPORT SUBSIDY:

- The **Cabinet Committee on Economic Affairs** took the decision, as with record sugar production causing a drop in prices led to cane farmers facing huge arrears in payment.
- Even mills are left with a **liquidity crisis** due to surplus stocks and crashing prices.
- Export of up to **60 lakh tonnes in 2019-20** would be facilitated under the subsidy package provided by the government.
- The export subsidy package will cost the government **Rs 6,268 crore**.
- The **export subsidy** was in conformity with **WTO agreements** and will be provided for expenses on upgrading and other processing costs, marketing costs including handling, costs of international and internal transport and freight charges.
- The subsidy would be directly credited to **farmers' account on behalf of mills** against cane price dues.

### CABINET DECISION TO ATTRACT FDI

**Current context:** The Union Cabinet took major decisions in its meeting on 28th August 2019 to attract foreign direct investment (FDI) into the country.

#### KEY FACTS:

- The current policy for a single-brand retail company says that if it has more than 51% FDI needs, it has to source 30% of its goods from within India.
- The cabinet has relaxed the **requirement of 30%** by allowing it to be calculated over the first **five years** of operation.
- It has been decided that all procurements made from India by the **SBRT (single-brand retail trade) entities**, irrespective of whether the goods procured are sold in India or exported, that single brand shall be counted towards **local sourcing**.
- The cabinet has decided to **allow 100% FDI** under the automatic route in **contract manufacturing** in India which was only for the manufacturing sector earlier.
- Earlier, the SBRT had to set up a brick and mortar store before selling online but now the Cabinet has approved them **start selling online**, before setting up a **brick and mortar store** as long as they set one up within two years of starting online sales.
- For print media, the cabinet has **permitted 26% FDI** for uploading and streaming news and current affairs using **digital media**.
- For coal mining, **100% FDI is permitted** under automatic route for **sale of coal, for coal mining activities**.

### UNION HRD MINISTER LAUNCHED 'SHAGUN'

**Current context:** Ramesh Pokhriyal 'Nishank', Union Human Resource Development Minister launched Integrated **Online Junction for School Education 'Shagun'** on 28th August 2019 in New Delhi.

#### KEY FACTS:

- 'Shagun' (URL: <http://shagun.govt.in/>) is a junction for all **online portals and websites** to provide information about various activities of the Department of School Education, GOI and all States and UTs.



- The word Shagun is made of two different words- '**Shala**' meaning **Schools** and '**Gunvatta**' meaning **Quality**.
- It will serve as a single platform to enhance the accessibility of information about schools and will approach towards transforming the education sector.
- The website also provides additional information relating to navigable distance vis-a-vis aerial distance between schools, availability of nearby schools, thereby helping the policymakers in making informed decisions.
- Mr Pokhriyal also announced the setting up of **the Integrated National School Education Treasury (INSET)**, which envisages a fully integrated information network for all-round information relating to the students, teachers, and schools in the country.

## BIOMETRIC SEAFARERS IDENTITY DOCUMENT (BSID)

**Current context:** Mansukh Mandaviya, MoS (I/C) Shipping and Chemical & Fertilizers launched the Biometric Seafarer Identity Document (BSID) on 28th August 2019.

### ABOUT BSID:

- India has become the **first country** in the world to issue BSID, which will capture the biometric data of the seafarers.
- The new **facial biometric technology** BSID is an addition to the security features and marked an improvement over two-finger or iris-based bio-metric data.
- The new feature will make the identification of the SID holder more efficient and reliable.
- Earlier, India has made a presentation on the International Labour Organisation (ILO) on BSID and the new card is in confirmation of the **Convention No. 185 of the ILO**.
- India has **ratified the Convention in October 2015**.
- The BSID card has **two optical security features** Unique Guilloche pattern and Micro prints/micro texts.

## PM LAUNCHED "FIT INDIA MOVEMENT"

**Current context:** Prime Minister Narendra Modi launched the Fit India Movement on the occasion of **National Sports Day** in New Delhi on 29th August 2019.

### ABOUT FIT INDIA MOVEMENT:

- The **aim** of the movement is to inspire and encourage people to include physical activity, exercise and sports in their everyday life.
- A **28 member committee** has been formed to take the movement forward, headed by Kiren Rijiju, Sports Minister, government officials, national sports federation and members of Indian Olympic Association and others.
- The movement has been launched on the National Sports Day that commemorates the birth anniversary of **Major Dhyan Chand**.
- PM Modi also launched a **"Fitness logo"** at the occasion and will launch a **"Fitness Pledge"** for everyone to walk at 10,000 steps daily and make it a daily routine.

## ANGIKAAR AND E-COURSE ON VULNERABILITY ATLAS LAUNCHED

**Current context:** Minister of State (I/C) for **Housing and Urban Affairs**, Hardeep S Puri launched **Angikaar** and **e-Course on Vulnerability Atlas** of India on 29th August 2019.

### HIGHLIGHTS:

- “**Angikaar**” a campaign for change management for **social behaviour change** that focuses on waste management, sanitation and hygiene, water & energy conservation and other IEC activities.
- The campaign will give special focus to beneficiaries of PMAY (U) for sanitation, Ujjwala for gas connection and Ayushman Bharat for health insurance.
- The campaign includes door to door activities and **awareness programmes** at city and ward level.
- The “**e-course on Vulnerability Atlas**” is launched with an objective to create awareness among people about **natural hazards** and help in identification of regions with high vulnerability.
- The unique course gives area wise information with respect to various hazards (**earthquakes, cyclones, landslides, floods**, etc.) and specifies the district-wise level of damage risk will be provided.

## RBI DATA ON DEPOSIT INSURANCE

**Current context:** Latest RBI annual report data showed that Deposit insurance covers **92% of total accounts in India** but constitutes only **28% of total banking deposits**.

### KEY FACTS:

- The number of such accounts stood at **200 crores** at the end of March 2019, which is 92% of the total number of accounts, whereas the **international benchmark is 80%**.
- The **Deposit Insurance and Credit Guarantee Corporation (DICGC)** has the task of providing insurance cover to deposits in all commercial banks.
- At the end of FY19, the number of **insured banks registered** in DICGC was 2,098, **commercial banks** were 157 and **cooperative banks** was 1941.
- Thus at the end-March 2019, the **total insured deposit was of Rs 33.7 lakh crore** constituting 28% of assessable deposits of Rs 120 lakh crore, against the **international benchmark of 20% to 30%**.

## PM MODI LAUNCHED AYUSH CENTRES AND PRESENTED YOGA AWARDS

**Current context:** PM Modi presented the Yoga awards, released 12 commemorative postal stamps and launched 10 AYUSH Health and Wellness Centres on 30th August 2019.

### KEY HIGHLIGHTS:

- The yoga awards were given to the winners of **PM’s Award for Outstanding Contribution for Promotion and Development of Yoga**.
- Winners of the year 2019 Yoga Awards include Gujarat in Individual-National category, Swami Rajarshi Muni of Life Mission, Ms Antonietta Rozzi, Italy in Individual-International category and others.
- PM Modi released **12 commemorative postage stamps** to honour eminent scholars, practitioners and Great Master Healers of AYUSH Systems.

- These commemorative postal stamps highlight the work and achievements of the Master Healers of AYUSH Systems.
- He also launched 10 AYUSH Health and Wellness Centres in **Haryana**.
- These wellness centres are in line with Ministry of AYUSH's commitment to making **12,500 AYUSH Health and Wellness Centres functional in next 3 years**.

## GOVT. ANNOUNCED MEGA MERGER OF 10 PSBS

**Current context:** The government of India has announced the merger of 10 Public Sector Banks (PSBs) into 4 banks.

### WHICH BANKS ARE BEING MERGED?

- After the merger, the number of public sector banks will crease to **12 banks from 27 banks**.
- The decision has been taken to make a strong financial base for a **5 trillion dollar economy**.
- These 10 banks will get Rs 55,250 crore capital out of Rs 70,000 crore that was allotted this year in the budget for bank's recapitalisation.
- Among these banks, **PNB** got the highest share of **Rs 16000 crore** and Punjab & Sind Bank got the lowest i.e. Rs 750 crore.
- 1st merger will be among **Punjab Nation Bank, oriental bank of commerce** and **united bank of India**. This will amalgamate will be called Punjab Nation Bank and this merger will make PNB the 2nd largest PSB with a total business of Rs 18 lakh crore.
- 2nd merger will be between **Canara Bank** and **Syndicate bank**. It will be named Canara bank. This will make it 4th largest PSB with the net business of Rs 15.2 lakh crore.
- 3rd merger will be among **Union Bank, Andhra Bank** and **Corporate Bank**. This merger will be named Union bank. It will be 5th largest PSB with the net business of Rs 14.6 lakh crore.
- 4th merger will be between **Indian Bank** and **Allahabad Bank**. This merger will name Indian Bank and it will make it 7thlargest PSB with the net business of Rs 8.08 lakh crore.

## BILL AGAINST CONVERSION BY FORCE PASSED BY H.P

**Current context:** Himachal Pradesh assembly has passed a bill against conversion by force on 30th August 2019.

### KEY HIGHLIGHTS:

- It includes inducement or through **marriage** for the sole purpose to convince the victim to adopt a new religion.
- The new bill repealed the **Himachal Pradesh Freedom of Religion Act, 2006**.
- The new bill incurs stiffer punishments with a jail term is **of 7 years** as compared to the Freedom of Religion Act in which punishment was only 3 years.
- Under its Section 5, any marriage for the sole purpose of conversion will be declared null and it also prohibits conversion by misrepresentation, fraudulent means, coercion, inducement or under influence.
- As per the new bill, the person willing to convert his/her religion has to file a **month's notice in advance** to the district magistrate.
- Reverting to the "**Parent Religion**" is exempted under this provision.

## WORLD'S SAFE CITIES INDEX (SCI)

**Current context:** The **Economist Intelligence Unit** has released the Safe Cities Index (SCI).

### KEY FACTS:

- **Mumbai** has been ranked at 45th position and **Delhi** at 52nd position in the SCI.
- Six out of the top ten safest cities are from the **Asia-Pacific (Apac) region**, with **Tokyo** at the top spot, Singapore at 2nd and Osaka at 3rd position.
- The SCI ranks 60 countries across the world across **5 continents**.
- It takes into account the multi-faceted nature of the urban safety and analysis of the safety measure **on categorized indicators** of personal safety, digital, health and infrastructure.
- Countries like Yangon, Karachi and Dhaka were at the **bottom** of the list.

## INDIAN ARMY MOUNTAINEERING EXPEDITION TO MT KUN

**Current context:** Indian Army Mountaineering Expedition to Mount Kun (7077M) was held at **Zaskar Range in Ladakh** from 30th July to 29th August 2019.

### KEY HIGHLIGHTS:

- The 22-member women team was “flagged In” by **Maj Gen Kulpreet Singh**, Additional Director General of Military Training on 29th Aug 2019.
- **Mount Kun** is Situated at an elevation of 7,077 meters (23,219 ft) and is the **second-highest** peak of the **Nun-Kun mountain massif**.
- The Nun-Kun massif lies in the Eastern Himalayan Range along the **Jammu and Kashmir** near the **Suru Valley**.