

# Brain Tree

## Current Events



**16 September, 2018 – 30 September, 2018**

1. The government has launched **Ayushman Bharat**. It is considered to be the world's largest government funded healthcare scheme.

Ayushman Bharat or **Pradhan Mantri Jan Ayogya Yojana** is a health insurance scheme under which 10.74 crore poor households across India will be eligible for reimbursement of up to **Rs. 5 lakh per year** towards hospitalisation expenses of their family members. Apart from the expenses on in-patient treatment, the scheme also covers **pre- and post-hospitalisation costs** to some extent.

The government has drawn up a list of families to be covered based on the **Socio-Economic Caste Census (SECC)** conducted in 2011. In rural areas, households living in one room kuccha homes, those with no adult members, those headed by women, those belonging to SC/ST, the homeless and landless are some of the beneficiaries. In the cities, beneficiaries include rag pickers, street vendors, domestic help, sanitation workers, shop workers and so on.

Under the scheme, patients are entitled to get cashless treatment from empanelled government and private hospitals. Insurance payouts will be based on the package rates prescribed by the government for 1,354 ailments. But for anyone to avail of the scheme, his or her name must feature in the SECC database and he/she must furnish proof of identity to enrol.

A 2015 survey by the NSSO presented some alarming statistics on the extent to which medical emergencies batter the finances of poor families. The survey showed that hospitalisation expenses for critical ailments had shot up by 300 per cent over a decade. With over 80 per cent of the households not covered by any health scheme, most of the cost was met out-of-pocket. An estimated 6 million families sink into poverty each year due to hospitalisation. Ayushman Bharat, by targeting the 40 per cent of India's households at the lower rungs of the socio-economic ladder, tries to pre-empt this battering to family finances from sudden healthcare costs, by ensuring cashless treatment.

The use of insurance to reimburse healthcare costs ensures more bang for the buck for the Centre, as more households can be covered with a limited

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budget outlay. Premium costs for the scheme are expected to be shared between the Centre and each State in a 60-40 ratio, with States expected to voluntarily opt into the scheme. The collaborative model ensures that State governments do their bit on last-mile delivery of healthcare services.

If Ayushman Bharat manages to work as it should to provide immunity to Bharat against financial losses from sudden medical emergencies, it can play a big role in uplifting both the economic status and quality of life for the poor. At the same time, the fact that this is an insurance-based scheme targeted at verified households reduces leakage in expenditure.

2. The Supreme Court strikes down section 497 of IPC, which deals with the offence of Adultery.

Section 497 of the IPC says: “Whoever has sexual intercourse with a person who is and whom he knows or has reason to believe to be the wife of another man, without the consent or connivance of that man, such sexual intercourse not amounting to the offence of rape, is guilty of the offence of adultery.”

The court stated that Section 497 is violative of Article 14 (equality) and Article 15 as it discriminated on grounds of sex and punishes just men. The court said that the “ancient notions” of the man being the seducer and the woman being the victim is no longer valid today.

Further, the court noted that adultery can be a ground for civil wrong, a ground for divorce but not a criminal offence.

### **Historical developments**

The First Law Commission of 1837, under Lord Macaulay, had not included adultery as a crime in the original IPC it had drafted, counting it only as a civil wrong. The Second Law Commission in 1860, headed by Sir John Romilly, made adultery a crime but spared women from punishment for adultery due to the conditions in which they lived — child marriage, age gap between spouses, and polygamy. The drafters of the IPC looked at this as being sympathetic to women, and also viewed men as the real perpetrators.

In 1954, the Supreme Court too treated Section 497 as a special provision made in favour of women in exercise of the state’s powers under Article 15(3) of the Constitution. In 1988, the court upheld Section 497 by saying only an “outsider” is liable and this exemption is basically a “reverse discrimination in favour of women”

In the **religious context** both Hindu and Islamic laws prescribed punishment for both men and women, and also for relations with an unmarried woman.

The court took note of global decriminalisation of adultery. Today, it is no more a crime in most European countries. In the US, some 10 states retain various criminal statutes outlawing adultery. Though, in countries such as Saudi Arabia, Yemen and Pakistan, adultery continues to be treated as a capital offence.

3. Upholding the constitutional validity of **Aadhaar** scheme, the Supreme Court has ruled that Aadhaar Act doesn't violate your right to privacy when you agree to share biometric data.

The Supreme Court's Aadhaar ruling has highlighted two main aspects of the unique identification project — one, Aadhaar as digital identity infrastructure and, two, its application as public infrastructure for various purposes. On the first aspect, the majority judgment has upheld the validity of the project, and stated that the architecture of Aadhaar, and the provisions of the Aadhaar Act, do not tend to create a surveillance state. However, the judgment has also red-flagged several applications of Aadhaar that do not meet the test of proportionality, such as the linking of Aadhaar with mobile number and bank accounts, and declared them unconstitutional.

Highlights of the Judgement:

- With regards to debate of the creation of a **surveillance state**, the Court stated that it was “not well founded”. It pointed to the Aadhaar Act to show that during the enrolment process, “minimal biometric data in the form of iris and fingerprints is collected”, and the Unique Identification Authority of India (UIDAI) “does not collect purpose, location or details of the transaction”.
- To allay fears of **security of the biometric data**, the Court underlined that the UIDAI has mandated only registered devices to conduct biometric-based authentication transactions. With the use of these registered devices, the biometric data is encrypted within the device using a key, and is, therefore, captured live. Before returning to the application being used by the service provider, the registered device blocks the personal identity data by encrypting it. This creates a unidirectional relationship between the host application and the UIDAI. Therefore, rules out any possibility of the use of stored biometric, or the replay of biometrics captured from another source. Further, as per the regulations, authentication agencies are not allowed to store the biometrics captured for Aadhaar authentication.
- The Court stated that only those matters in which there was a reasonable expectation of privacy were protected by Article 21 of the Constitution. While questioning certain provisions of the Act on the

grounds of privacy, the court also noted that the failure to establish the identity of an individual had proved to be a major hindrance to the successful implementation of programmes — in the absence of a credible system to authenticate identity, it was becoming difficult to ensure that subsidies, benefits and services reached their intended beneficiaries.

- The consent of parents/guardians will be essential for the enrolment of children under the Aadhaar Act, and “on attaining the age of majority, such children... shall be given the option to exit from the Aadhaar project if they so choose in case they do not intend to avail the benefits of the scheme”.
- The court has ruled that the requirement of Aadhaar would not be compulsory for school admissions because “it is neither a service nor subsidy”. Also, given that a child between ages 6 and 14 has the fundamental right to education under Article 21A of the Constitution, school admission cannot be treated as a ‘benefit’ either. The court clarified that “no child shall be denied benefit of any of these schemes if, for some reasons, she is not able to produce the Aadhaar number, and the benefit shall be given by verifying the identity on the basis of any other documents”.
- The Supreme Court has now declared linking of bank accounts and all other financial instruments such as mutual funds, credit cards, insurance policies, etc is no longer mandatory. The court held that revelation of bank details without prima facie grounds of wrongdoing would violate the right to privacy. It also noted that under the garb of prevention of money laundering or black money, there cannot be such a sweeping provision which targets every resident of the country as a suspicious person. However, the linking of the PAN to Aadhar is still mandatory since the court has not given any indication regarding this matter.

#### 4. Government announces merger of Bank of Baroda, Vijaya Bank and Dena Bank

The government announced the amalgamation of three banks — Bank of Baroda, Vijaya Bank and Dena Bank — aimed at creating the country’s third largest bank with a business of Rs 14.82 lakh crore and over 9,600 branches across the country.

For long, it has been recognised that having several banks that are majority-owned by the government, virtually doing the same business, and competing for the same pie of customers wasn’t a sensible strategy. It also meant a

lower return on the capital employed by the government which has competing demands for funds, and growing competition. The government and banking regulator RBI have also emphasised the changing face of banking marked by technological changes; challenges to raising capital that the owner (the government) has to provide periodically; the need for consolidation in the sector and putting an end to fragmentation.

Since, Vijaya Bank had strength in the South while Bank of Baroda and Dena Bank had a stronger base in Western India. From the government's and regulator's point of view, the move will lead to a lower NPA (non-performing assets) ratio for the new bank compared to the NPA ratios of 11.04 % for Dena Bank, 5.40 % for Bank of Baroda and 4.10% for Vijaya Bank. This could also mean, down the line lower requirements of capital from the government and also the ability of a large bank to lend more on the strength of its higher capital base (12.25 %) and to expand business, rather than being dragged down because of weak financials and being forced not to lend.

5. The Supreme Court ruled that woman of all age groups can enter Sabarimala Temple in Kerala.

The Sabarimala complex, at the Periyar Tiger Reserve in Kerala is one of India's biggest pilgrimage centres. Home to many hill-top temples, one of the temples is the Sree Dharmasastha Temple, dedicated to Lord Ayyappa.

The Kerala Hindu Places of Public Worship(Authorisation of Entry) Rules, 1965 authorises restriction on women "of menstruating age" from entering the Sabarimala Temple. The argument laid forth is that menstruating women are impure. However, temple authorities and supporters of the restriction contend that Ayappa was believed to have taken a vow of celibacy and the ban was a measure to respect his mission and keep the deity away from distraction. They say this practice has been followed down the ages, because worshippers were required to fast for 41 days before undertaking the pilgrimage to Sabarimala, something that menstruating women could not undergo for physiological reasons.

The court said that the temple practice violates the rights of Hindu women and that banning entry of women to shrine is gender discrimination. Further it had observed that "menstruation is not impure".

The entry prohibition takes away the woman's right against discrimination guaranteed under Article 15(1) of the Constitution. It curtails her religious freedom assured by Article 25(1). Prohibition of women's entry to the shrine solely on the basis of womanhood and the biological features associated with womanhood is derogatory to women, which Article 51A(e) aims to renounce.

6. The Rupee witnesses a significant decline in its value.

The rupee has witnessed a significant fall in its value over the last few months. The value of the rupee against the dollar is at its lowest levels ever. The rupee, however, is not the only currency to face depreciation. Other emerging economies like Indonesia, Argentina, Mexico and Turkey have seen a fall in their currencies. So the rupee's fall is part of a sell-off across emerging markets.

The U.S. Federal Reserve is expected to tighten its monetary policy stance further in the coming months and years by taking steps towards slowing down the growth in U.S. money supply. This is considered the most likely reason for the sell-off. A slowdown in U.S. money supply growth affects the value of other currencies in two ways. For one, interest rates in the U.S. will begin to rise as the Fed's demand for various assets begins to drop. The yield on 10-year U.S. Treasury Bonds has already risen to 3% from around 2% last year, amid the Fed's increasingly hawkish monetary stance. This caused a rush among investors to sell their assets in other parts of the world and invest the money in the U.S., where they could earn higher returns. The consequent flow of capital from the emerging markets to the U.S. increases selling pressure on emerging market currencies and buying pressure on the dollar. Secondly, as the Fed begins to tighten money supply, the availability of dollars in the global market is likely to turn scarce, compared to other currencies. Both these factors affect the price at which traders, who try to speculate on future retail demand, are willing to buy the dollar using other currencies.

Further, the spike in oil prices has pulled down the rupee, by pushing up dollar demand. The fears that Turkish currency turmoil could turn into global financial crisis; Global Trade war fears triggered by the US and China's retaliatory import tariffs; and the sharp fall seen in the Chinese yuan in the last few sessions have triggered a dollar flight from many emerging economies. The Spurt in dollar outflow has pulled down most Asian currencies, including the rupee.

The fall in the value of the rupee means that buyers are now having to shell out more rupees to purchase dollars. Further, as far as the depreciation of the rupee or other emerging market currencies was previously unexpected, it could affect the expected returns of people who invest across borders. A stronger dollar will work to the favour of those who invested in the U.S., adversely affecting the returns of investors who were bullish on emerging markets.

7. The Union Cabinet has approved an ordinance making Instant Triple Talaq or talaq-e-biddat a punishable offence carrying a jail term of up to three years. The step was taken after the government failed to pass the Muslim Women (Protection of Rights on Marriage) Bill, 2017, in the Rajya Sabha during the recent monsoon session.

Islam considers marriage as a contract and it has laid down procedures on how to annul it. A woman can seek divorce under what is called as "khula". While, Triple talaq is the practice under which a Muslim man can divorce his wife by simply uttering "talaq" three times. This mode of divorce is not universal among Muslims across the world, as many other Islamic schools of thought prefer the divorce process to be deferred, in many cases over a period of three months.

Activists have highlighted the misuse of instant divorce by men as a reason to ban it. Cases of husbands divorcing their wives through text messages and over phones have come to light.

In August 2017, the Supreme Court made global headlines when it declared the practice of triple talaq illegal for violating the fundamental rights of Muslim women. It is argued that freedom of religion as guaranteed by Article 25 of the Constitution is subject to the other fundamental rights, since the provision itself made freedom of religion subject to the other rights guaranteed by the Constitution. International treaties and covenants including the Universal Declaration of Human Rights were cited to submit that the practice of triple talaq was impermissible in the interest of human rights. Relying on the fact that the archaic practice of triple talaq was long outlawed in many Islamic countries including Saudi Arabia and Pakistan.

8. The 2018 edition of the '**Exporting Corruption Report**' has been released by anti-corruption organisation **Transparency International**.

In this 2018 report, China, Hong Kong, India and Singapore -- all with 2% or more of world exports, but not parties to the OECD (Anti-Bribery) Convention -- are classified for the first time and all fall into the lowest level (little or no enforcement). They are, however, parties to the UN Convention against Corruption, which also calls for enforcement against foreign bribery. Transparency International urges them to join the OECD Anti-Bribery Convention.

The report asks India to criminalise foreign bribery and introduce effective legislation to protect whistleblowers in the private sector. Further, the report notes that the Indian government does not publish statistics on its foreign bribery enforcement and does not disclose such statistics on request.

The OECD Anti-Bribery Convention was adopted in 1997 to address the supply side of international corruption. It establishes legally binding standards to criminalise bribery of foreign public officials in international business transactions and provides for a host of related measures that make this effective. It is the first and only international anti-corruption instrument focused on the 'supply side' of the bribery transaction.

9. The Cabinet Committee on Economic Affairs, chaired by Prime Minister has approved a **Dairy Processing & Infrastructure Development Fund** (DIDF)

NABARD has set up the DIDF with a corpus of Rs 8,004 crore to bring more dairy farmers into organised milk marketing through cooperatives. The fund is implemented through **National Dairy Development Board (NDDB)** and **National Cooperative Development Corporation (NCDC)**. The DIDF will provide soft loans to modernise and raise capacity of dairy cooperatives.



The project will focus on building an efficient milk procurement system by setting up of chilling infrastructure & installation of electronic milk adulteration testing equipment, creation/modernization/expansion of processing infrastructure and manufacturing facilities for Value Added Products for the Milk Unions/ Milk Producer Companies.

Further, it is expected that the implementation of DIDF scheme will generate direct and indirect employment opportunities for skilled, semi-skilled and unskilled manpower.

10. National Hindi Divas or Hindi Day is observed every year on September 14 in India to promote Hindi as Matra Bhasha (mother tongue) of India. The day is a celebration of the Hindi language and its cultural heritage and values among the people of the country and abroad.
11. The International Day for Preservation of Ozone Layer (or World Ozone Day) is observed every year on September 16 for the preservation of the Ozone

Layer. The **Theme for 2018 is 'Keep Cool and Carry On: The Montreal Protocol'**.

Ozone layer, also called **ozonosphere** is region of the upper atmosphere between roughly 15 and 35 km above Earth's surface, containing relatively high concentrations of ozone molecules (O<sub>3</sub>). Approximately 90 percent of the atmosphere's ozone occurs in the stratosphere, the region extending from 10–18 km to approximately 50 km above Earth's surface. In the stratosphere the temperature of the atmosphere rises with increasing height, a phenomenon created by the absorption of solar radiation by the ozone layer. The ozone layer effectively blocks almost all solar radiation of wavelengths less than 290 nanometres from reaching Earth's surface, including certain types of ultraviolet (UV) and other forms of radiation that could injure or kill most living things.

The production of ozone in the stratosphere results primarily from the breaking of the chemical bonds within oxygen molecules (O<sub>2</sub>) by high-energy solar photons. This process, called **photodissociation**, results in the release of single oxygen atoms, which later join with intact oxygen molecules to form ozone. Rising atmospheric oxygen concentrations some two billion years ago allowed ozone to build up in Earth's atmosphere, a process that gradually led to the formation of the stratosphere. Scientists believe that the formation of the ozone layer played an important role in the development of life on Earth by screening out lethal levels of UV radiation and thus facilitating the migration of life-forms from the oceans to land.

**Montreal Protocol**, formally **Montreal Protocol on Substances That Deplete the Ozone Layer**, international treaty, adopted in Montreal on Sept. 16, 1987, that aimed to regulate the production and use of chemicals that contribute to the depletion of Earth's ozone layer. Initially signed by 46 countries, the treaty now has nearly 200 signatories.

In the early 1970s, it was theorized that chlorofluorocarbon (CFC) compounds combine with solar radiation and decompose in the stratosphere, releasing atoms of chlorine and chlorine monoxide that are individually able to destroy large numbers of ozone molecules. Further validation of came in 1985 with the discovery of a "hole" in the ozone shield over Antarctica.

Representatives from 28 countries met to discuss the issue at the Vienna Convention for the Protection of the Ozone Layer. The meeting called for international cooperation in research involving ozone-depleting chemicals (ODCs) and empowered the United Nations Environment Programme (UNEP) to lay the groundwork for the Montreal Protocol. The protocol went into effect on Jan. 1, 1989. Since then the agreement has been amended to further

reduce and completely phase out CFCs and halons, as well as the manufacture and use of carbon tetrachloride, trichloroethane, hydrofluorocarbons (HFCs), hydrochlorofluorocarbons (HCFCs), hydrobromofluorocarbons (HBFCs), methyl bromide, and other ODCs.

The Antarctic ozone hole grew smaller over the past few decades. Despite these findings, according to the World Meteorological Organization and the UNEP, the full recovery of the ozone layer is not expected until at least 2049 over middle latitudes and 2065 over Antarctica.

12. Noting that Rs. 12,000 crore of the **Members of Parliament Local Area Development Scheme (MPLADS)** funds remains unspent, the Central Information Commission (CIC) has asked the Lok Sabha Speaker and the Rajya Sabha Chairman to come out with a legal framework to ensure its transparency and hold parliamentarians and political parties accountable for their obligations under the scheme.

MPLADS was launched in December 1993. It provides that each member of parliament of India has the choice to suggest to the Head of the District works to the tune of 5 crore per year, to be taken up in his/her constituency. Elected Members of Rajya Sabha representing the whole of the State as they do, may select works for implementation in one or more district(s) as they may choose. Nominated Members of the Lok Sabha and Rajya Sabha may also select works for implementation in one or more districts, anywhere in the country.

Funds are released in the form of grants in-aid directly to the district authorities. The funds released under the scheme are non-lapsable. The liability of funds not released in a particular year is carried forward to the subsequent years, subject to eligibility.

13. The **Central Pollution Control Board (CPCB)** has released a report on the extent of pollution in rivers in India.

Highlights of the Report:

- The number of polluted stretches of the country's rivers has increased to 351 from 302 two years ago, and the number of critically polluted stretches has gone up to 45 from 34.
- Maharashtra, Assam and Gujarat States account for 117 of the 351 polluted river stretches.
- The most polluted stretches include the Mithi river (from Powai to Dharavi) with a BOD (Biochemical Oxygen Demand) of 250 mg/l; the Godavari (from Someshwar to Rahed) with a BOD of 5.0-80 mg/l; the Sabarmati (Kheroj to Vautha) with a BOD of 4.0-147 mg/l; and the

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Hindon (Saharanpur to Ghaziabad) with a BOD of 48-120 mg/l.

**Biochemical Oxygen Demand (BOD)**, the amount of dissolved oxygen used by microorganisms in the biological process of metabolizing organic matter in water. The more organic matter there is (e.g., in sewage and polluted bodies of water), the greater the BOD; and the greater the BOD, the lower the amount of dissolved oxygen available for higher animals such as fishes. The BOD is therefore a reliable gauge of the organic pollution of a body of water. One of the main reasons for treating wastewater prior to its discharge into a water resource is to lower its BOD—i.e., reduce its need of oxygen and thereby lessen its demand from the streams, lakes, rivers, or estuaries into which it is released.

14. Exercise Aviaindra, an Air Force exercise between India and the Russian Federation, was recently conducted at Lipetsk, Russia. The exercise was first carried out in 2014, and since then continued as a bi-annual exercise. The aim of the exercise is focused towards anti-terrorist operations in a bi-lateral scenario. The exercise would further enhance the co-operation and understanding each other's Concept of Operations.
15. Taking note of the increasing cyber bullying and harassment directed against women and children, the launched a dedicated portal to tackle the growing menace. The portal will be called **Cyber Crime Prevention against Women and Children (CCPWC)**.

The portal can be used by citizens to anonymously report complaints pertaining to child pornography child sexual abuse material or sexually explicit material such as rape and gang rape.

The complaints registered through this portal will be handled by police of respective states and Union Territories. The victim or complainant can also track his or her report by opting for "report and track" option using his or her mobile number.

The **National Crime Records Bureau (NCRB)** will proactively identify such objectionable content and ask the intermediaries to remove it.

16. The government has launched a **National Database on Sexual Offenders (NDSO)** to strengthen safety of women and children.

The Criminal Law Act, 2018, provides for a national registry of sexual offenders. Accessible only to law enforcement agencies, the database will include offenders convicted of rape, gang-rape, under the POCSO (Protection of Children from Sexual Offences) Act, and of "eve teasing". It will be maintained by the National Crime Records Bureau (NCRB).

The database will include names and aliases, identifiers including PAN and

Aadhaar, information of date of birth, criminal history, fingerprints and palm prints, and various other details. It will only have details of persons who are aged 18 or more. Whenever the details of a convict are entered into a prison database anywhere in the country, the name will be uploaded to the registry. Appeals against a conviction will have to be updated by state prisons; an accused can be tracked until an acquittal on appeal.

Similar databases of sexual offenders are maintained in the US, the UK, Australia, Canada, Ireland, New Zealand, South Africa and Trinidad & Tobago. While the registry in the US is available to the public and communities, except data on juveniles, other countries limit access only to law-enforcement agencies. Everywhere, only convicted persons are entered.

In some western countries, there have been demands for a review of the decision to maintain a registry amid a view that it does not serve as a deterrent or help people who have survived sexual violence. In India, critics have pointed out most sex crimes are committed by a person known to the victim; NCRB data of 2015 states that out of 34,651 reported rape cases, 33,098 were committed by people known to the victim.

**17. Remove Debris system has successfully completed its capture test.**

Remove Debris is an EU (European Union) research project to develop and fly a low cost in-orbit demonstrator mission that aims to de-risk and verify technologies needed for future ADR (Active Debris Removal) missions. Remove Debris is aimed at performing key ADR technology demonstrations (e.g., capture, deorbiting) representative of an operational scenario during a low-cost mission using novel key technologies for ADR. The project is based on and aimed at contributing to global/European ADR roadmaps.

**18. India successfully conducted an interceptor missile test off the Odisha coast, achieving a major milestone in developing a two-layer Ballistic Missile Defence system**

**Prithvi Defence Vehicle (PDV)**, developed by **Defence Research and Development Organisation (DRDO)**, is a system for engaging the targets in the exo-atmosphere region at an altitude above 50 km of the earth's atmosphere. The new two-stage solid-fueled PDV interceptor is fitted with an Imaging Infrared (IIR) seeker, developed by DRDO, to distinguish between incoming warheads and decoys. It is guided by high-accuracy Inertial Navigation System (INS) supported by Redundant Micro Navigation System for estimating point of interception.

The PDV is slated to replace the existing Prithvi Air Defense (PAD)/Pradyumna Ballistic Missile Interceptor, which has a maximum

interception altitude of 80 kilometers.

- 19. Indian Culinary Institute (ICI)** has been inaugurated at Tirupati, Andhra Pradesh. It is promoted by Union Ministry of Tourism. The main objective of setting up of the Indian Culinary Institute (ICI) is to institutionalize a mechanism to support efforts intended to preserve, document, promote and disseminate Indian Cuisine, meet the sectoral requirement of specialists specific to Indian Cuisine, as also of promoting Cuisine as a Niche Tourism product.
- 20. The Institute for Health Metrics and Evaluation (IHME)** at the request of the World Bank conducted a study on spending on education and health care by various countries. India was ranked at 158. It stood between Sudan at 157 and Namibia at 159.

Finland tops the list. Other prominent countries that have been ranked are USA at 27, China at 44. India's neighbors ranked are Pakistan at 164, Afghanistan at 188, Nepal at 156, Bhutan at 133, Sri Lanka at 102 and Bangladesh at 161.

- 21. Department of Financial Services (DFS)**, Ministry of Finance will release an annual **Financial Inclusion Index (FII)**. The single composite index gives a snap shot of level of financial inclusion that would guide Macro Policy perspective. The various components of the index will help to measure financial services for use of internal policy making.

The index will be a measure of access and usage of a basket of formal financial products and services that includes savings, remittances, credit, insurance and pension products. The index will use three dimensions –

- i. Access to financial services
- ii. Usage of financial services
- iii. Quality

- 22. Finance and Corporate Affairs Ministry** has launched a web portal [psbloansin59minutes.com](http://psbloansin59minutes.com) to enable in principle approval for MSME loans up to Rs. 1 crore within 59 minutes from SIDBI and 5 Public Sector Banks (PSBs).
- 23. The Supreme Court** has given its nod to live-streaming of court proceedings, saying this will bring more accountability and enhance the rule of law.

As per the court's order, the project must be implemented in a progressive, structured and phased manner, with certain safeguards to ensure that the purpose of live-streaming of proceedings is achieved holistically and that it does not interfere with the administration of justice or the dignity and

majesty of the court hearing the matter and/or impinge upon any rights of the litigants or witnesses. The set a few rules in this regard.

As a pilot project, only cases of constitutional and national importance being argued for final hearing before the Constitution Bench be live-streamed initially. For this, it said, permission of the court concerned will have to be sought in writing in advance.

Consent of parties to the proceedings must be insisted upon, and if there is no unanimity between them, the court concerned can take the appropriate decision in the matter. The court concerned will also have the power to revoke permission at any stage of the proceedings.

There must be a reasonable time-delay (say 10 minutes) between the live court proceedings and the broadcast, in order to ensure that any information which ought not to be shown, as directed by the court, can be edited from being broadcast.

- 24.** The Ministry of Home Affairs has notified the National Capital Territory of Delhi, Andaman and Nicobar Islands, Lakshadweep, Daman and Diu, Dadra and Nagar Haveli and Chandigarh (Police Service) Rules 2018 **amalgamating police forces in six Union Territories.**

This initiative is being viewed as the first step towards the creation of a central police cadre allowing for the posting of police personnel across the country irrespective of the force they are initially inducted into. A central pool allowing inter-transferability would also ensure that local police personnel do not fall prey to serving vested interests in their home services and ensure that they don't become complacent.

- 25.** The Union Cabinet has approved the National Digital Communications Policy-2018 (NDCP-2018) and re-designation of the Telecom Commission as the “**Digital Communications Commission**”.

The policy aims to

- Provide universal broadband connectivity at 50 Mbps to every citizen.
- Provide 1 Gbps connectivity to all Gram Panchayats by 2020 and 10 Gbps by 2022.
- Ensure connectivity to all uncovered areas.
- Attract investments of USD 100 billion in the Digital Communications Sector.
- Train one million manpower for building New Age Skill.
- Expand IoT ecosystem to 5 billion connected devices.
- Establish a comprehensive data protection regime for digital

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communications that safeguards the privacy, autonomy and choice of individuals.

- Facilitate India's effective participation in the global digital economy.
- Enforce accountability through appropriate institutional mechanisms to assure citizens of safe.
- Secure digital communications infrastructure and services.

**26.** An ordinance has been signed by the President to replace Medical Council of India with a government-appointed committee

A bill to replace the MCI with a **National Medical Commission (NMC)** has already been presented in parliament. A parliamentary standing committee has also made its recommendations but since the bill is still pending in the parliament and since the current MCIs term ends in November, the Government has taken the Ordinance route.

The Medical Council of India was first established in 1934 under the Indian Medical Council Act, 1933. This Act was repealed and replaced with a new Act in 1956.

**National Medical Commission Bill** provides for the constitution of four autonomous boards entrusted with conducting undergraduate and postgraduate education, assessment and accreditation of medical institutions and registration of practitioners under the National Medical Commission. According to the draft bill, the commission will have government nominated chairman and members, and the board members will be selected by a search committee under the Cabinet Secretary. There will be five elected and 12 ex-officio members in the commission.

As per the Bill, the government, under the National Medical Commission (NMC), can dictate guidelines for fees up to 40% of seats in private medical colleges. This is aimed at giving students relief from the exorbitant fees charged by these colleges and is a standout feature of the bill. The bill also has a provision for a common entrance exam and licentiate (exit) exam that medical graduates have to pass before practising or pursuing PG courses. For MBBS, students have to clear NEET, and before they step into practice, they must pass the exit exam.

Earlier, medical colleges required the MCI's approval for establishment, recognition, renewal of the yearly permission or recognition of degrees, and even increase the number of students they admitted. Under the new bill, the powers of the regulator are reduced to establishment and recognition. Recognised medical institutions don't need the regulator's permission to add more seats or start PG course. Though this move means there will be less red

tape, it also means less scrutiny of medical colleges.

27. The Union Cabinet has approved the proposal to convert **Goods and Services Tax Network (GSTN)** into a government-owned company. The government will now own 100% of the IT backbone to the new indirect tax regime.

GSTN was created as a private limited, not-for-profit company under Section 25 of the Companies Act, 1956, by the government on March 28, 2013 to provide shared IT infrastructure and services to the Centre and the State governments, taxpayers and other stakeholders for the implementation of the GST.

Previously, the Centre and states together hold 49% stake in GSTN. The remaining 51% is held by five private financial institutions – HDFC Ltd, HDFC Bank Ltd, ICICI Bank Ltd, NSE Strategic Investment Co and LIC Housing Finance Ltd.

Following the GSTN's metamorphosis, the Centre will hold 50 per cent, and the remaining stake will be held by States governments on a pro rata basis.

The majority of the GST processes including registration, filing of returns, payment of taxes and processing of refunds is IT-driven GSTN handles the invoice data of lakhs of business entities, including data on exports and imports. Considering its functions, the GST Council felt it ought to be converted into a fully government-owned company.

28. **Astra**, the indigenously developed **Beyond Visual Range Air-to-Air Missile (BVRAAM)**, was recently successfully test fired by the Indian Air Force from Su-30 aircraft.

It is an all-weather, state-of-the-art missile developed by DRDO and can engage and destroy enemy aircraft at supersonic speed (1.2 Mach to 1.4 Mach) in head-on (up to 80 km) and tail-chase (up to 20 km) modes. The 3.8 metre tall Astra is a radar homing missile and the smallest of the DRDO-developed missiles and can be launched from different altitudes. It can reach up to 110 km when fired from an altitude of 15 km, 44 km when launched from an altitude of eight km and 21 km when fired from sea level.

29. Air pollution control device WAYU (Wind Augmentation Purifying Unit) for traffic junctions was recently inaugurated in Delhi.

WAYU was developed by **Council of Scientific and Industrial Research – National Environmental Engineering Research Institute (CSIR-NEERI)** as a part of Technology Development Project funded by Department of Science and Technology. The device has the capacity to purify air in an area of 500 meter square. The device consumes only half a unit of electricity for 10 hours

of running and has a maintenance cost of only Rs. 1500 per month. The device has filters for Particulate Matter removal and activated carbon (charcoal) and UV lamps for poisonous gases removal such as VOCs and Carbon Monoxide.

- 30.** A recent study has found that a combination of four factors led to extreme flooding across Kerala this year.

The Kerala floods which have been termed as “calamity of severe nature” by the Union government can be attributed to the following factors.

1. The average rainfall during the summer monsoon period (June-September) is about 1,619 mm. But during this season it was 53% above normal with a rainfall of 2,299mm.
2. Extreme rainfall events occurring almost across the State during the season
3. Due to the heavy rains, six of the seven major reservoirs in the State had over 90% storage before August 8.
4. The catchment areas of major reservoirs in the State received extreme rainfall never before witnessed in the State.

The role of other factors such as changes in infrastructure at the expense of vegetation and drainage remains to be studied.