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ELECTION COMMISSION OF INDIA (ECI)



The Election Commission of India (ECI) has recently concluded the 18th Lok Sabha elections and announced dates for the Assembly polls in Jammu and Kashmir and Haryana, reaffirming its critical role in ensuring transparent, free, and fair elections across India.

Constitutional foundation:

- **Permanent and independent body:** It is a **permanent and independent constitutional authority**, established under **Article 324** of the Indian Constitution.
- **Primary role:** It is responsible for conducting elections to the Parliament, State Legislatures, and the offices of the **President** and **Vice President of India**.

Constitutional provisions:

- **Article 324** empowers the ECI to supervise, direct, and control the preparation of electoral rolls and the conduct of all elections to Parliament and State Legislatures.
- **Article 325** ensures no one is excluded from the electoral rolls based on religion, race, caste, or sex.
- **Article 326** establishes adult suffrage (voting rights for all citizens aged 18 and above) as the basis for elections.
- **Article 327** allows Parliament to make laws regarding elections to Parliament and state legislatures.
- **Article 328** empowers state legislatures to make provisions related to elections within the state.
- **Article 329** prohibits judicial interference in electoral matters.

Functions and jurisdiction:

- **Advisory role:** It advises the President or Governor on matters related to the disqualification of members of Parliament and State Legislatures, especially in cases involving corrupt electoral practices.

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- **Quasi-Judicial role:** It can disqualify candidates for failing to submit election expense accounts and resolve disputes regarding the recognition of political parties and the allocation of election symbols.
- **Administrative role:** It handles the delimitation of electoral constituencies, voter registration, updating of electoral rolls, and scheduling of election dates.
 - It also ensures adherence to the **Model Code of Conduct** during elections and monitors political campaign expenditures.

Composition:

- **Structure:** Initially, it had only one member, **the Chief Election Commissioner (CEC)**. In 1989, due to the reduction of the voting age from **21 to 18**, two additional Election Commissioners were appointed, making it a **three-member body**.
 - **Appointments:** The President of India appoints the Chief Election Commissioner and the two Election Commissioners. They serve for a term **not exceeding six years** or until the **age of 65**, whichever is earlier.
 - **Removal process:** The Chief Election Commissioner can only be removed from office like that of a **Supreme Court judge**, requiring a special majority in both Houses of Parliament.
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POLYGRAPH TEST

- The polygraph test operates on the premise that **physiological responses** triggered when a person is lying differ from their responses when they are being truthful.
- During the test, instruments such as cardio-cuffs or sensitive electrodes are attached to the suspect to measure variables such as **blood pressure, pulse rate, respiration, sweat gland activity, and blood flow** as questions are posed.
- **Evaluation:** Each response is given a numerical value to determine whether the individual is telling the truth, being deceptive, or uncertain.

Supreme Court Judgements:

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- According to the judgment of the Supreme Court in **Selvi & Ors vs State of Karnataka & Anr (2010)**:
 - Polygraph tests can only be administered with the accused's consent.
 - **Consent must be informed**, with the accused having access to legal counsel and a thorough explanation of the test's physical, emotional, and legal implications.
 - The **National Human Rights Commission's Guidelines** for polygraph tests, issued in 2000, must be strictly adhered to.
 - The accused's consent should be documented before a **Judicial Magistrate**.
 - Any evidence or information obtained through a voluntarily consented polygraph test can be **admitted in court**.

NEW INDIA LITERACY PROGRAMME (NILP)

- ULLAS - Nav Bharat Saksharta Karyakram/ NILP is a **centrally sponsored** initiative that is launched by the MoE and that aligns with the National Education Policy (NEP) 2020.
- It was launched (for implementation during 5 years from the FYs 2022-23 to 2026-27) with a **financial outlay** of Rs.1037.90 crore out of which Rs 700.00 crore is Central share and Rs 337.90 crore is State share.

Objective: It aims to empower adults aged 15 and above from all backgrounds who missed formal schooling (non-literates), helping them integrate into society and contribute to the nation's growth.

- **Components:** The scheme has 5 components:
 - Foundational Literacy and Numeracy (FLN),
 - Critical Life Skills,
 - Vocational Skills Development,
 - Basic Education and
 - Continuing Education.

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- **The beneficiaries under the scheme:**
 - They are identified through door-to-door surveys on Mobile App by the surveyors in the States/UTs.
 - **The non-literate can also avail the benefit of the scheme** through direct registration from any place through mobile app.
- **Other information:**
 - **The scheme is mainly based on volunteerism** for teaching and learning and volunteers can also register through mobile app for this purpose.
 - The scheme is based on technology and implemented predominantly through online mode.
 - The teaching learning material and resources have been made available on the **DIKSHA platform** of NCERT and can be accessed through the mobile-apps.
 - Further, modes like TV, Radio, Samajik Chetna Kendra, etc., are also to be used for dissemination of FLN.

Who is Considered Literate under the NILP?

- **Meaning of literacy:** According to the MoE, literacy may be understood as the ability to read, write, and compute with comprehension, i.e., to identify, understand, interpret and create along with critical life skills such as digital literacy, financial literacy, etc.
- **Meaning of full literacy:** A State/UT achieving 95% literacy may be considered as fully literate.

How one is declared literate under the NLIP?

- An individual has been declared literate after taking the Foundational Literacy and Numeracy Assessment Test (FLNAT).
 - In 2023, 3994563 adult learners appeared for FLNAT exams, out of which 3617303 learners were certified 'literate.'
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WHAT IS RHUMI-1?



India achieved a significant milestone in its space journey with the launch of its first reusable hybrid rocket, RHUMI-1, recently.

RHUMI-1 is India's first reusable hybrid rocket.

- It was developed by the Tamil Nadu-based startup **Space Zone India** in collaboration with **Martin Group**.
- It stands out for its innovative hybrid propulsion system, combining the advantages of **both liquid and solid fuels**.
- RHUMI-1's hybrid design, which uses solid propellant and liquid oxidizer, **reduces the risk of accidental detonation** by combining these components only during combustion.
 - This technology promises improved efficiency and **reduced operational costs**.
- It also boasts a **CO₂ triggered parachute system**, an eco-friendly and cost-effective mechanism that ensures the **safe recovery of rocket components after launch**.
- It is completely free of fireworks and **uses no Trinitrotoluene (TNT)**.

About the Launch:

- It was launched into space from the East Coast Road Beach in Thiruvudandhai in Chennai.
- The rocket, **carrying 3 Cube Satellites** and **50 PICO Satellites**, was launched into a **suborbital trajectory using India's first hydraulic mobile launch system**, enabling flexible and adaptable launch operations from various locations at different angles between 0 to 120 degrees.
 - The **Cube Satellites** are tasked with monitoring and **collecting data on atmospheric conditions**, including cosmic radiation intensity, UV radiation intensity and air quality.

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WHAT IS THE NATIONAL MEDICAL REGISTER (NMR) PORTAL?



The Union Health Minister recently launched the National Medical Register Portal in New Delhi.

National Medical Register (NMR) Portal is a portal of the National Medical Commission (NMC) for the registration of all MBBS doctors eligible for registration in India.

- The NMR is **mandated under** Section 31 of the **National Medical Commission (NMC) Act, 2019** which states that the Ethics and Medical Registration Board (EMRB) of the NMC shall maintain a National Register in electronic form containing the name, address, and all recognised qualifications possessed by a licensed medical practitioner.
- NMR will be a comprehensive and dynamic **database for all allopathic (MBBS) registered doctors in India.**
- The uniqueness of the NMR is that it is **linked with the Aadhaar ID of the doctors**, which ensures the individual's authenticity.
- The whole process of registration in NMR is a very simple online process, and **all the medical colleges/institutions** (including the Institutes of National Importance (INIs), etc.), **State Medical Councils (SMCs) are interlinked on the portal.**
- Some data will be **visible to the public and others will only be visible to the EMRB** in the NMC, SMCs, the National Board of Examinations (NBE), and Medical Institutions (including INIs, etc.), and Registered Medical Practitioners (RMPs) as per the requirements.
- It offers a variety of features, including the **ability to add additional qualifications, track applications, suspend licenses, and issue NMR ID cards and digital doctor certificates.**
- NMR will be **upgraded and augmented** with continuous improvements in the registration process on the portal.



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WHAT IS THE UNIFIED LENDING INTERFACE (ULI)?



Positioned as a platform to transform the lending space, the Reserve Bank of India (RBI) is currently running a pilot of the Unified Lending Interface (ULI).

Unified Lending Interface (ULI) is a technological platform that aims to **provide a frictionless credit by cutting down the time taken for appraisal**, especially for rural and small borrowers.

- It **serves as a bridge**, connecting banks, Non-Banking Financial Companies (NBFCs), fintech firms, and borrowers, enabling a more efficient and **transparent credit disbursement process**.
- It is expected to cater to a large unmet demand for credit across various sectors, **particularly for agricultural and MSME borrowers**.
- It facilitates seamless flow of **digital information, including land records** of various states, from multiple data service providers to lenders.
- It enables the borrowers to get seamless delivery of credit, **quicker turnaround time** without requiring extensive documentation.
- It has common and standardised Application Programming Interfaces (APIs) designed for a plug-and-play approach to ensure digital access to information from diverse sources, i.e., information relevant to a lender giving out a loan to a potential borrower.
- The **entire system is consent-based**, i.e., based on the consent of the potential borrower.
- It **reduces the complexity of multiple technical integrations**.
- It promotes transparency by **allowing borrowers to track their loan applications** in real-time.



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MUDRA 2.0 LOANS



The Union Budget 2024 has increased the loan limit under the scheme's Tarun category to Rs 20 lakh, targeting those who have successfully repaid previous MUDRA loans.

Pradhan Mantri Mudra Yojana (PMMY) is a flagship initiative by the Government of India that was launched in 2015 and aimed at providing **affordable credit to micro and small enterprises**.

- It focuses on integrating underserved enterprises into the formal financial system by offering them easy access to credit.
- **Objective:** The scheme is designed to "**fund the unfunded**," enabling small borrowers to secure loans from various financial institutions including Public Sector Banks (PSBs), Regional Rural Banks (RRBs), Cooperative Banks, Private Sector Banks, Foreign Banks, Micro Finance Institutions (MFIs), and Non-Banking Financial Companies (NBFCs).
- **Loan details:**
 - **Loan amount:** Up to **₹10 lakh for non-farm income-generating activities** in sectors such as manufacturing, processing, trading and services.
 - **Eligibility:** Any Indian citizen with a viable business plan for a non-farm sector income-generating activity requiring credit below ₹10 lakh can apply for a MUDRA loan through banks, MFIs, or NBFCs.
- **Categories of Loans:**
 - **Shishu:** Loans up to ₹50,000, aimed at new and micro enterprises.
 - **Kishore:** Loans ranging from ₹50,000 to ₹5 lakh, for businesses in the growth phase.
 - **Tarun:** Loans from ₹5 lakh to ₹10 lakh, for businesses looking to expand further.
- **Subsidy:** There is **no direct subsidy** under PMMY. However, if a loan is linked to a government scheme that provides capital subsidies, the loan can be availed under PMMY with the associated benefits.

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Impact of MUDRA 1.0

- **Loan disbursement:** Over Rs 27.75 lakh crore was disbursed to 47 crore small and new entrepreneurs, significantly boosting the grassroots economy and providing access to formal credit for previously excluded populations.
- **Inclusivity:** Approximately **69% of MUDRA loan accounts are held by women**, and 51% by SC/ST and OBC entrepreneurs, promoting gender equality and social equity.
- **Job creation:** The scheme has been instrumental in creating jobs, particularly in rural and semi-urban areas, encouraging self-employment and the growth of small businesses.

Vision for MUDRA 2.0

- **Expanded scope:** MUDRA 2.0 should widen its scope, focusing on improving outreach, especially in rural and semi-urban areas, and providing comprehensive services like financial literacy, mentorship, and business support.
 - **Financial literacy programmes:** Nationwide initiatives should be introduced covering budgeting, savings, credit management, investment strategies, and digital literacy to reduce default rates and improve business operations.
 - **Enhanced Credit Guarantee Scheme (ECGS):** To encourage more lending to small and microenterprises, MUDRA 2.0 should include an Enhanced Credit Guarantee Scheme (ECGS), reducing risk for financial institutions.
 - **Robust Monitoring and Evaluation Framework (RMEF):** Leveraging technology, MUDRA 2.0 should implement a framework for real-time tracking of loan disbursements, utilisation, and repayments, ensuring transparency, minimising misuse, and improving efficiency.
 - Beneficiary impact assessments should be included to measure socio-economic outcomes and guide policy enhancements.
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