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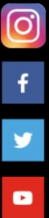
LawEx

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TEN YEARS OF PM JAN DHAN YOJANA



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About Magazine

“LawEx” is a carefully curated set of Current Events designed specifically for CLAT aspirants. To take you one step closer to realizing your dream, “LawEx” provides a fortnightly overview of the most significant current events related to politics, economics, science and technology, & sports with a wide range of infographics to ensure a smoother learning experience and enhanced retention of information.

Editor's Note

India marked the 10th anniversary of the Pradhan Mantri Jan Dhan Yojana (PMJDY) on August 28, 2024, a milestone that reflects the program's unprecedented impact on financial inclusion. The Environment Ministry informed that three more wetlands in India have been designated 'Ramsar sites'. This brings the total number of such sites in India to 85. The chief of the World Health Organization (WHO) declared mpox – previously monkeypox – as a public health emergency of international concern (PHEIC). India's second nuclear-powered ballistic missile submarine, the INS Arighaat, was commissioned into service at Visakhapatnam in the presence of Defence Minister Rajnath Singh. For more updates, keep reading.

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VAISHNAV BHATT

Our Top Achiever

AIR - 113th

CLAT 2024

Q. Give us a brief intro about yourself, Vaishnav.

Ans. Hello, I'm Vaishnav and I secured AIR 113 in CLAT 2024. I completed my 10th standard in Delhi and have moved to Bangalore this year.

Q. When did you think about doing law?

Ans. I've had some very unpleasant experiences in life when I was staying in Delhi where my family and I had to suffer emotionally and financially and a major part of it was due to insufficient knowledge of the law and our rights. In this process I had to interact with some lawyers, and visit the court as well. These experiences made me want to pursue law as a profession as I found it interesting and also felt that having this knowledge would keep me safe and I would be able to help others as well who face similar situations due to insufficient knowledge.

Q. When did you seriously start preparing for CLAT?

Ans. I started my preparation in March 2023.

Q. What is the role of LawEx in your preparation?

Ans. LawEx helped me a lot with my preparation for CLAT. Their current affairs magazine and Maths YouTube videos are excellent and have been of great help. I also found their GK topic tests to be very useful.

Q. Do you think LawEx Lectures with sufficient reading and mock practice enough for CLAT?

Ans. I feel LawEx should increase the number of mock tests that they offer. Apart from this I think that they provide sufficient study material.

Q. What did you do for your subject-wise strategy?

Ans. My weak point was GK, so I gave it a bit more attention compared to the other subjects. For this I read The Hindu newspaper everyday for 1.5 hrs and focused on the editorial as that improved my vocabulary and helped improve my English as well. I allocated 4-5 hours for GK everyday. I gave 2 hours for legal reasoning. During this time I had not yet started giving mock tests. I watched LawEx's maths YouTube videos to improve my maths for around 30 minutes. A bulk of my preparation was focused on these 3 subjects. Apart from this I attempted around 60 mock tests, 20 of which were from LawEx and the rest I had to source from other test series.

Q. What was your highest and lowest score in mock tests?

Ans. My lowest score was 72 and my highest score was 96.25. On average my score was around 90 marks out of 120.

Q. How did you keep your confidence up when scoring low in mocks?

Ans. My performance in mocks was more or less pretty consistent throughout my preparation. So I did not face this issue.

Q. How to maintain mock scores?

Ans. In my opinion, analysing the mocks after attempting them is very important as it makes you understand what kind of mistakes you have made and helps you to improve upon them in the next mock. This will also make you understand your own weak points and which subject needs improvement. This will help you maintain and improve your score.

Q. How much GK is sufficient and how to revise it?

Ans. No amount of GK can be considered sufficient in my opinion. So I would suggest to find 2-3 sources which are of good quality like The Hindu newspaper and LawEx magazine which covers most of the topics which you need to know and for static GK you can purchase any book like A P Bharadwaj's Static GK book. I revised for GK by doing the topic tests multiple times.

Q. How many Mocks are sufficient for CLAT Preparation?

Ans. According to me at least 50 mock tests are required so that your speed along with accuracy improves and it doesn't make you feel anxious anymore as a calm mind will help you concentrate better and score more. Clat is a reading based exam and it can be quite draining especially in the last 30-35 minutes so practicing mocks is important here.

Q. What is your advice to CLAT Aspirants?

Ans. I would advise CLAT aspirants to give themselves at least one year for preparation and attempt 1-2 mock tests every week so that it doesn't drain you out. I made this mistake too by attempting around 60 mocks in 2 months. It is not feasible. CLAT is highly competitive and requires consistency and patience. As my English was at a decent level to begin with, I was somehow able to manage the stress. Also don't forget to take short breaks and have good sleep. Some books which I purchased for CLAT are A P Bharadwaj's Legal reasoning and A P Bharadwaj's static GK. Also practice 15-20 mocks on OMR printouts as well and try finishing your mocks in 115 minutes as this is the time you'll get in your actual examination. Best wishes to all of you.

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QUICK BOOSTERS



TEN YEARS OF PM JAN DHAN YOJANA

WHY IN NEWS?

- India marked the 10th anniversary of the Pradhan Mantri Jan Dhan Yojana (PMJDY) on August 28, 2024, a milestone that reflects the program's unprecedented impact on financial inclusion.

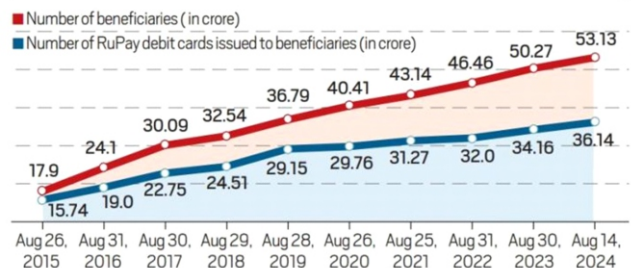
Features of the Jan Dhan Yojana

- The scheme was launched on August 28. Banks organised 77,892 camps around the country, and opened about 1.8 crore accounts.
- Guinness World Records recognised the achievement: "The most bank accounts opened in 1 week as part of a financial inclusion campaign is 18,096,130 and was achieved by Department of Financial Services, Government of India from 23 to 29 August 2014."
- The foremost objective of the PMJDY was to open a Basic Savings Bank Account for unbanked individuals.
- There was no requirement to maintain any minimum balance in PMJDY accounts, and these accounts earned interest on deposits like regular accounts.
- PMJDY account holders were given RuPay debit cards.
- An accident insurance cover of Rs 1 lakh was available with RuPay cards issued to PMJDY account holders. The cover was enhanced to Rs 2 lakh for new PMJDY accounts opened after August 28, 2018.
- Eligible PMJDY account holders can avail overdraft (OD) facility up to Rs 10,000.
- PMJDY accounts are also eligible for Direct Benefit Transfers (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), and the Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

Progress of the Scheme

- The PMJDY was launched on August 28, 2014, as a national mission for financial inclusion.
- Over the last decade, 53.13 crore Jan Dhan accounts have been opened, with 29.56 crore women beneficiaries, more than the population of the European Union, and almost the same as the population of the United States respectively.
- As of August 14, 2024, the number of PMJDY accounts (53.13 crore) - including 35.37 crore accounts in rural and semi-urban areas, and 17.76 crore accounts in urban areas - and total deposits at Rs 2,31,235.97 crore.
- A total of 36.14 crore RuPay debit cards have been issued to PMJDY account holders.
- The largest share of PMJDY accounts is with public sector banks (41.42 crore accounts until August 14), followed by Regional Rural Banks (9.89 crore accounts), private sector banks (1.64 crore), and Rural Cooperative Banks (0.19 crore).
- A statewide analysis of PMJDY accounts shows that most accounts have been opened in Uttar Pradesh, the most populous state (9.45 crore), and the fewest in Lakshadweep (only 9,256 accounts).
- There are 15 states apart from UP with more than 1 crore PMJDY bank accounts: Bihar, West Bengal, Madhya Pradesh, Rajasthan, Maharashtra, Assam, Odisha, Karnataka, Jharkhand, Gujarat, Chhattisgarh, Tamil Nadu, Andhra Pradesh, Telangana, and Haryana.

PROGRESS OF THE PM JAN DHAN SCHEME



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Impact of PMJDY

- The scheme, which is one of the components of the JAM trinity of PMJDY, Aadhaar, and mobile, has had a transformative impact on the financial and banking sectors of the economy.
- First, the opening of more than half a billion bank accounts has fuelled demand for banking services, encouraging commercial banks to expand their infrastructure in recent years.
 - The number of branches of scheduled commercial banks in the country has increased by 46 % to 1,54,983 in 2023 from 1,05,992 in 2013.
 - Of the total 1.54 lakh branches, 35 % are in rural areas, 28 % in semi-urban areas, 18 % in urban areas, and 19 % in metropolitan areas.
- Second, the rollout of payment solutions such as UPI — launched two years after the PMJDY — has eased and increased banking transactions.
 - The Reserve Bank of India, in its Report on Currency and Finance released on June 29, 2024, noted the digital technological revolution widened the usability of bank accounts from a traditional deposit or credit account to a payment intermediary.
 - As per the World Bank's Findex database, 78 % of Indian adults (population with 15 years or more of age) had a bank account in 2021 as compared to 53 % in 2014.
- Third, PMJDY accounts have become the bedrock of the government's DBT architecture.
 - While this has ensured faster delivery of benefits to the poor, the JAM trinity has played a crucial role in improving efficiency by weeding out ineligible or fake beneficiaries.

DEPOSITS IN JAN DHAN ACCOUNTS (IN RS CR)

Aug 26, 2015	22,900.68
Aug 31, 2016	42,094.24
Aug 30, 2017	65,799.46
Aug 29, 2018	82,039.35
Aug 28, 2019	1,02,415.43
Aug 26, 2020	1,30,086.02
Aug 25, 2021	1,45,214.94
Aug 31, 2022	1,72,506.76
Aug 30, 2023	2,02,915.95
Aug 14, 2024	2,31,235.97

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THREE NEW RAMSAR SITES

WHY IN NEWS?

- The Environment Ministry informed that three more wetlands in India have been designated 'Ramsar sites'.
 - This brings the total number of such sites in India to 85.

About New Ramsar Sites

- The three new sites are — the Nanjarayan Bird Sanctuary; the Kazhuveli Bird Sanctuary in Tamil Nadu; and the Tawa Reservoir in Madhya Pradesh.

Nanjarayan Bird Sanctuary –

- It is a large shallow wetland situated along the northeastern region of Uthukuli Taluk of Tiruppur District in Tamil Nadu.
- The wetland got its name from the fact that it was repaired and restored by King Nanjarayan who was ruling the region many centuries ago.
- Spanning 125.865 hectares, the lake relies on rainfall from Nallar drainage and also supports agriculture and groundwater recharge.
- Home to species like the Eurasian coot, spot-billed duck and many types of herons, the wetland also serves various migratory birds flying along the Central Asian Highway, establishing itself as a biodiversity hotspot.
- Designated as Tamil Nadu's 17th bird sanctuary, it is actively protected and managed by the local community and forest department.

Kazhuveli Bird Sanctuary –

- The Kazhuveli Sanctuary, the 16th bird sanctuary of Tamil Nadu, on the Coromandel Coast is one of the largest brackish water wetlands located on the Coromandel Coast in Villupuram district, North of Pondicherry.
- The lake is connected to the Bay of Bengal by the brackish Uppukalli Creek and the Edayanthittu Estuary.
- The lake can be divided into three parts based on the water features viz., the estuarine part with brackish water, the Uppukali creek feeding the seawater and the Kazuveli basin with fresh water.
- The ecosystem's mix of salt marshes, mudflats and shallow waters make it a home to many globally endangered species, like the black-headed ibis and greater flamingo.
- It is also a stopover for migratory birds along the East Asian-Australasian Flyway.
- In the earlier years, this area was reportedly harbouring Tropical Dry Evergreen Forests. In this area, reed (*Typhaangustata*) is found in several hundred hectares.

Tawa Reservoir –

- The Tawa Reservoir has been constructed at the confluence of the Tawa and Denwa rivers near Itarsi town.
- River Malani, Sonbhadra, and Nagdwari are the major tributaries of the Tawa reservoir.
- Tawa River, a left bank tributary originates from Mahadeo hills in the Chhindwara district, flows through the Betul district and joins river Narmada in the Narmadapuram district.
- It is the longest tributary of river Narmada (172 Km).
- The reservoir was built mainly for irrigation purposes and is now also being used for power generation and aquaculture.
- The reservoir is located inside the Satpura Tiger Reserve and forms the western boundary of the Satpura National Park and Bori Wildlife Sanctuary.
- Reservoir is important for aquatic flora and fauna especially birds (local and migratory) and wild animals. Many rare and endangered species of plants, reptiles and insects are found here.



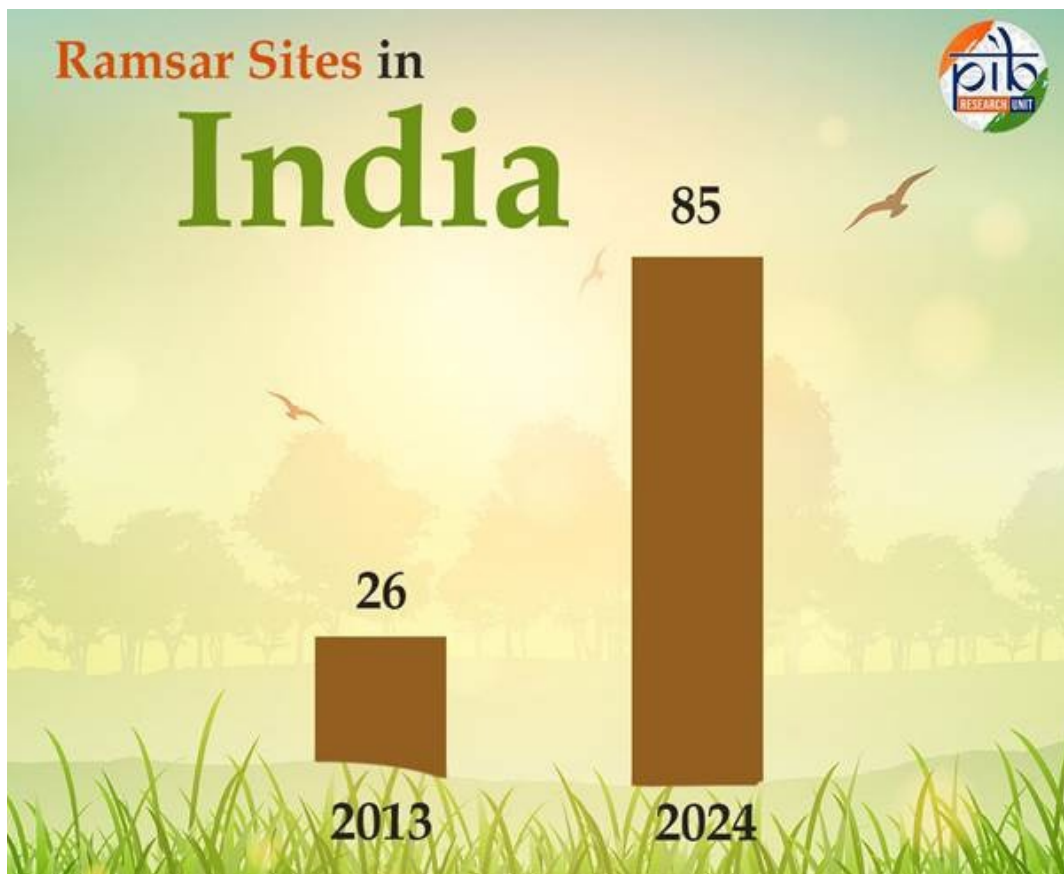


What is the Ramsar Convention?

- The Ramsar Convention is an intergovernmental treaty signed in 1971 in Ramsar, Iran.
- It encourages the protection and conservation of wetlands worldwide by designating them as such.
- It also has 172 signatory countries. They are obligated to create wetland reserves and promote the wise use of wetland habitats.
- Montreux Record is a register of wetland sites of International Importance where changes in ecological character have occurred, are occurring, or are likely to occur as a result of technological developments, pollution or other human interference.
- It is maintained as part of the Ramsar List.

DID YOU KNOW?

- India joined it in 1982, initially designating the Chilika Lake in Orissa and Keoladeo National Park in Rajasthan. Today, the country has among the highest number of Ramsar sites in Asia.
- Currently, Tamil Nadu harbours the maximum number of Ramsar sites (18 sites), followed by Uttar Pradesh (10 sites).
- The United Kingdom (175) and Mexico (142) — smaller countries than India — have the maximum Ramsar sites, whereas Bolivia spans the largest area, with 148,000 sq. km. under the Convention's protection.
- India has 19 types of wetlands, with Gujarat having the maximum area, followed by Andhra Pradesh, Uttar Pradesh and West Bengal.
- Wetlands in Uttar Pradesh and Gujarat serve as important spaces for migratory birds.
- According to the Ramsar convention, wetlands are defined as “areas of marsh, fen, peatland or water, whether natural or artificial, permanent or temporary, with water that is static or flowing, fresh, brackish or salt, including areas of marine water the depth of which at low tide does not exceed six metres”.
- Wetlands are also known to have among the highest soil-carbon densities and therefore play a major role in buffering carbon dioxide emissions.



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LATERAL ENTRY INTO BUREAUCRACY

WHY IN NEWS?

- Recently, the Union Public Service Commission (UPSC) issued an advertisement to recruit 45 joint secretaries, directors, and deputy secretaries across 24 central ministries through lateral entry on a contract basis or deputation.
 - However, the decision ignited criticism from opposition parties, which claimed it undermined the reservation rights of OBCs, SCs, and STs.
- In response, the Central Government has asked the UPSC to cancel the recruitment process, citing concerns over social justice and representation.

What is Lateral Entry?

- In a lateral entry to the civil services, persons are recruited from outside the usual bureaucratic setup for certain posts in government departments.
- The usual practice is for these posts to be filled by civil servants, who enter the services through examinations conducted by the Union Public Service Commission.
- Lateral entry envisages the inclusion of domain experts or those with experience in policy-making and implementation from outside the civil services.
- Private sector employees have often been tapped for advisory roles, but this model sees their entry into the administrative service hierarchy.
- An example of such a role is that of the Chief Economic Advisor of India, usually a prominent economist who must meet the prescribed upper age limit of 45, as a government source highlighted.
- In India, lateral entry into certain posts in the Central government was implemented by the Modi government in 2018.
- The concept, however, was reportedly spearheaded by the Congress-led UPA government and recommended by the Second Administrative Reforms Commission formed in 2005 under the chairmanship of former Union Law Minister and Congress leader M. Veerappa Moily.

- Per a reply in the Lok Sabha tabled on July 24, 63 appointments have been made through lateral entry to date. As of August 2023, 57 of these lateral entrants remained with their appointed Ministry or department.
- In 2017, NITI Aayog, in its three-year Action Agenda, and the Sectoral Group of Secretaries (SGoS) on Governance in its report recommended the induction of personnel at middle and senior management levels in the central government.
- These 'lateral entrants' would be part of the central secretariat which, till then, had only career bureaucrats from the All India Services/ Central Civil Services.
- They would be given contracts of three years, extendable to a total term of five years.
- Further, in 2019, sources in the Department of Personnel and Training (DoPT) indicated that the government was working on a plan to recruit individuals for the post of director/deputy secretary under the Central Staffing Scheme, which works to select/appoint officers of the rank of undersecretary and above.

Lateral Entry: A Timeline

2017
Both NITI Aayog and a group of secretaries **recommend lateral induction of personnel** at senior level in GoI

2018
6,077 applications are received for 10 posts of joint secretaries under the lateral entry scheme

2019
Nine joint secretaries are selected and eight join

Note: Lateral entrants inducted directly by NITI Aayog are not factored in
Source: GoI

2021
Of the selected candidates, 30 (3 JS, 18 directors and 9 deputy secretaries) join in 21 ministries, 1 drops out

2021
31 candidates, including 3 joint secretaries, selected out of 2,031 applicants

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Criticism

- Lateral entries have been criticised on the grounds that there are no quotas for SC, ST and OBC candidates in such recruitment.
- Reservation in public jobs and universities is implemented via what is known as the “13-point roster”.
- According to this policy, a candidate's position on a roster of openings is determined by dividing the quota %age of their group (SC, ST, OBC, and now EWS) by a hundred.
 - For example, the OBC quota is 27%. Therefore, OBC candidates are recruited to every 4th post for which a vacancy arises in a department/cadre ($100/27=3.7$).
 - Likewise, SC candidates, with 15% reservation, are supposed to fill every 7th vacancy ($100/15=6.66$), ST candidates, with 7.5% reservation, are supposed to fill every 14th vacancy ($100/7.5=13.33$), and EWS candidates, with 10% reservation, are supposed to fill every 10th vacancy ($100/10=10$).
 - According to this formula, however, there is no reservation for up to three vacancies.
- In the current round of recruitment, the UPSC has advertised 45 openings.
 - But since these vacancies have been advertised separately for each department, all of them are effectively single-post vacancies, and hence bypass the policy of reservations.

DID YOU KNOW?

- Countries like the United States, the United Kingdom, Australia, New Zealand and Belgium regularised lateral entry into administrative posts.
- Across the world, the phenomenon of government officials transitioning to lobbyists and corporate entities and vice versa has often been christened as a “revolving door” model in governance.
- In such a system, there is a flow between government posts and decision-making roles in corporations or industries.
- The revolving-door system has come under fire for undermining public interest, particularly in industries such as Big Pharma, the energy and fossil fuel sector and defence.
- Concerns over revolving doors operating between governments and the energy and fossil fuel industry, in particular, have emerged in several countries, including the United Kingdom, France, Italy, Spain, Portugal, Sweden and Norway.



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WHO DECLARES MPOX VIRUS A PHELIC

WHY IN NEWS?

- The chief of the World Health Organization (WHO) declared mpox – previously monkeypox – as a public health emergency of international concern (PHEIC), following advice from members at International Health Regulations (IHR) Emergency Committee meeting.

Key Points

- A PHEIC is the highest level of alarm under the International Health Regulations (2005) (IHR).
- This is the second time the infection has received the designation in as many years — the outbreak between July 2022 and May 2023 was also declared as PHEIC.
- The decision to sound the alarm was taken after an upsurge of cases reported from the Democratic Republic of Congo (DRC) and neighbouring Burundi, Kenya, Rwanda and Uganda.

What is Mpox?

- Mpox is a self-limiting viral infection caused by mpox virus (MPXV).
- The most common symptoms of mpox include fever, headache, muscle aches, back pain, low energy, and swollen lymph nodes, along with pox-like rashes that last for two to three weeks.
- It is a self-limiting disease but can lead to death, especially among children and those with weak immune systems.
- While the infection has been reported in humans since 1970, it mostly affected people in the endemic regions in Africa till 2022.

- India's health ministry confirmed a new mpox (monkeypox) case in India but said it was an isolated one and that it was different from the strain, which was declared a PHEIC by the WHO.
- India has detected 30 cases of an older strain, known as clade 2, between 2022 and March 2024.

Global Concern

- There are two main types of mpox - Clade 1 and Clade 2.
- A previous mpox public health emergency, declared in 2022, was caused by the relatively mild Clade 2.
- However, this time it is the far more deadly Clade 1 that is surging. There was a change in the virus around September 2023.
- Mutations led to an offshoot - called Clade 1b - that has since spread rapidly. This new variant has been labelled “the most dangerous yet” by one scientist.
- The clade 1b variety of mpox has triggered global concern because it seems to spread more easily through routine close contact.
- Between January 2022 to August 2024, Mpox cases have been reported in over 120 countries. There have been more than 1,00,000 laboratory-confirmed cases reported and over 220 deaths among confirmed cases.

Vaccination

- There are vaccines recommended for use against Mpox. WHO currently recommends the usage of three vaccines -- MVA-BN, LC16, and the ACAM2000 vaccine.
- Recently, an Emergency Use Listing for mpox vaccines was triggered by the WHO, which will accelerate vaccine access for lower-income countries which have not yet issued their own national regulatory approval.
- This listing also enables bodies such as the Global Alliance for Vaccines and Immunization (GAVI) and UNICEF to procure vaccines for distribution in these countries.





70th NATIONAL FILM AWARDS

WHY IN NEWS?

- The Ministry of Information and Broadcasting announced the winners of the 70th National Film Awards for 2022.

Key Awards

- Best Feature Film – 'Aattam (The Play)' directed by Anand Ekarshi
- Best Non-Feature Film – 'Ayena (Mirror)' directed by Siddhant Sarin
- Best Actor - Rishab Shetty for his performance in the movie 'Kantara'
- Best Actress - Nithya Menen for 'Thiruchitrabalam' and Manasi Parekh for 'Kutch Express'
- Best Popular Film Providing Wholesome Entertainment – 'Kantara'
- Award for Best Book on Cinema – “Kishore Kumar: The Ultimate Biography” authored by Anirudha Bhattacharjee & Parthiv Dhar
- Best Supporting Actor - Pavan Raj Malhotra for 'Fouja'
- Best Supporting Actress – Neena Gupta for 'Uunchai'
- Best Film in AVGC (Animation, Visual Effects Gaming & Comic) – 'Brahmastra-PART 1: Shiva' directed by Ayan Mukerji
- Best Debut Film - Fouja (Haryanvi)
- Mani Ratnam's 'Ponniyin Selvan: Part 1' won four awards.

About the National Film Awards

- Established in 1954, the National Film Awards are overseen by the Directorate of Film Festivals.
- They are presented by the President of India each year for the films of the preceding year.
- First given out in 1954, they were called the 'State Awards' and were limited to recognising the best films from a dozen regional languages.
- It was in 1968 that separate awards for artists and technicians were given.
- There are three sections of the Awards now: 'Features', 'Non-Features'. and 'Best Writing on Cinema'.
 - The winning entries in the 'Features' and 'Non-Features' sections are selected based on “cinematic achievements”.
 - The 'Best Writing on Cinema' Awards are given to encourage the “study and appreciation of cinema as an art form”.
- In addition to the nationwide honours, the event also highlights best films across regional languages and presents industry legends with the Dadasaheb Phalke Award for lifetime achievement.
 - Last year's winner was Waheeda Rehman.

DID YOU KNOW?

- Nargis won the inaugural Award for Best Actress, for her performance in 'Raat Aur Din', while Uttam Kumar won the Best Actor award for both 'Antony Firingee' and 'Chiriyakhana'.
- The first-ever Best Feature Film winner was the Marathi movie 'Shyamchi Aai'.
- The most awarded film in the history of the awards remains Ashutosh Gowariker's 'Lagaan', which received eight honours in 2002.
- Shabana Azmi holds the record for having won the Best Actress Award five times, including three back-to-back wins for 'Arth', 'Khandhar' and 'Paar', from 1982-84.
- Bengali actresses Indrani Halder and Rituparna Sengupta are the only two awardees to be honoured for the same film, Rituparno Ghosh's 'Dahan' (1997).
- Six of the legendary Satyajit Ray's films have won Best Feature Film in four different decades: 'Pather Panchali' (1955), 'Apar Sansar' (1959), 'Charulata' (1964), 'Goopy Gyne Bagha Byne' (1968), 'Seemabaddha' (1971), and 'Agantuk' (1991).

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JUSTICE HEMA COMMITTEE REPORT

WHY IN NEWS?

- The Kerala government released the Justice Hema Committee report, four-and-a-half years after it was submitted to the Chief Minister.
- The report provides a damning indictment of the discrimination and exploitation faced by women in the Malayalam film industry.

Key Highlights

- The Committee reported the existence of a casting couch (wherein powerful men demand sexual favours from women in return for opportunities in films), frequent suggestive and vulgar comments made by men at the workplace, and drunk male co-actors forcing themselves into rooms of women, among other things.
- A fear of retribution prevents sexual harassment from being reported. Beyond direct retribution, the report also mentions the fear of cyber harassment, especially from toxic fan clubs, as a means by which women are forced into silence.
- An all-male “mafia” of influential actors and producers calls the shots across the industry, and wields their power with impunity.
- The report highlighted that a male-dominated industry has failed to offer even basic facilities to women, including the lack of toilets and changing rooms on sets.
- Lack of gender parity with respect to remuneration is primarily due to the absence of written contracts.

Key Recommendations

- The Hema Committee proposed the mandatory establishment of the Internal Complaints Committee (ICC) under the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013, including members from Film Employees Federation of Kerala (FEFKA) and Association of Malayalam Movie Artists (AMMA).
- To address gender discrimination, the committee recommended the implementation of policies ensuring equal opportunities and fair pay for women in the industry.
 - This included transparent hiring practices, equitable pay structures, and access to key roles for women.
- The committee stressed the need for regular training and awareness programs on gender sensitivity, sexual harassment laws, and workplace ethics.
 - These programs would be mandatory for all industry professionals, including actors, directors, producers, and crew members.
- Recognizing the mental health challenges faced by women in the industry, the committee recommended the establishment of mental health support systems.
 - This included access to counseling services, mental health awareness programs, and initiatives to reduce the stigma associated with mental health issues.
- The report called for structural reforms within the industry to dismantle the existing power dynamics that perpetuate exploitation.
 - This included the formation of a regulatory body to oversee the implementation of gender equity policies and monitor compliance with legal standards.
- The committee also recommended the launch of public awareness campaigns to educate the general public about the issues faced by women in the film industry and to promote gender equality and respect for women in all spheres of life.

Background

- The Hema Committee, comprising retired High Court Justice K. Hema, former actor Sharada, and retired IAS officer K.B. Valsala Kumari.
- It was formed in 2017 after Kerala-based Women in Cinema Collective's (WCC) petition, to study issues of sexual harassment and gender inequality in Malayalam film industry.
- After speaking to multiple women in the industry on a variety of issues, the Committee submitted a 295-page report to Kerala Chief Minister Pinarayi Vijayan in December 2019.

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MULTIDIMENSIONAL VULNERABILITY INDEX (MVI)

WHY IN NEWS?

- The United Nations (UN) General Assembly recently officially launched a new data-driven Multidimensional Vulnerability Index (MVI) that would help small island states and developing nations gain access to low-interest financing.

About MVI

- Since the 1990s, small island developing states (SIDS) that are not poor enough in terms of GDP per capita to access low-interest development financing but nonetheless face vulnerability to external shocks like climate change have been calling for such a measure.
- The MVI is a new international quantitative benchmark to measure structural vulnerability and the lack of structural resilience across multiple dimensions of sustainable development at the national level.
- It can be used to complement Gross National Income per capita (GNI pc).
- It consists of two levels:
 - A **universal level quantitative assessment** of structural vulnerability and (lack of) structural resilience using a common methodology for all developing countries, which is presented via a summary index number to rank countries and;
 - **Vulnerability and Resilience Country Profiles (VRCPs)** which are a more detailed, tailored, and individualized characterization of a country's vulnerability and resilience factors, including non-structural resilience.

Key Principles Guiding MVI Construction

- **Multidimensionality:** Indicators used should cover all three dimensions of sustainable development, i.e. economic, environmental, and social.
- **Universality:** the design of the index should capture the vulnerabilities of all developing countries to ensure credibility and comparability
- **Exogeneity:** The index must clearly differentiate between policy-induced and exogenous (or inherited) factors to reflect the structural and inherent challenges faced by countries, independent of the political will of their governments.
- **Availability:** The index should use available, recognized, comparable, and reliable data.
- **Readability:** The design of the index should be clear and easily comprehensible.

Conceptual Framework for the MVI

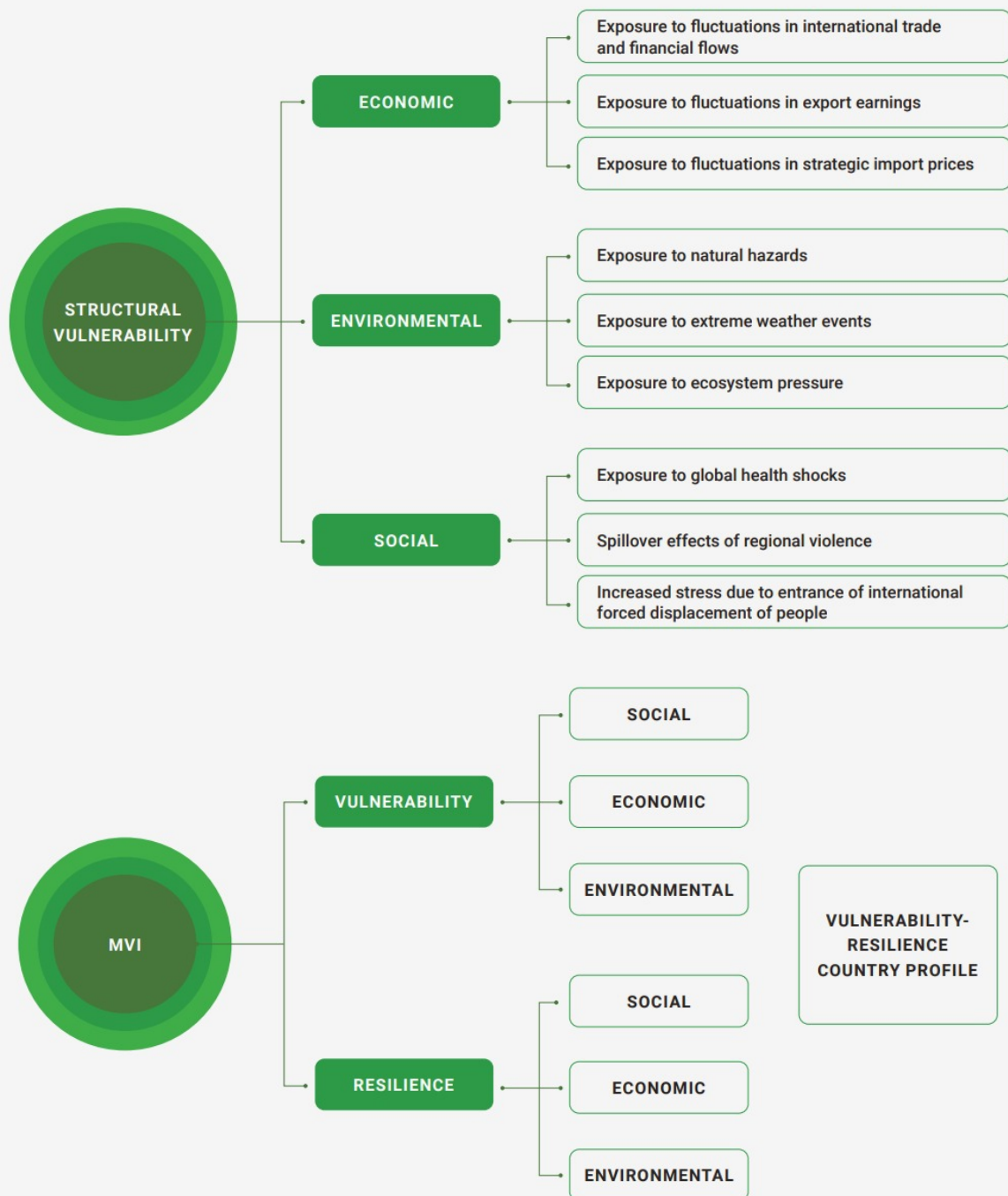
- The MVI is built on two main pillars-
 - i. **Structural vulnerability** linked to a country's exposure to adverse external shocks and stressors.
 - ii. **Structural resilience** is associated with the capacity of a country to withstand such shocks.
- The conceptual framework elaborates the three dimensions of sustainable development i.e., economic, environmental, and social as they apply to each pillar-
 - **Economic vulnerability** – the risk of harm from exposure to adverse external economic shocks
 - **Environmental vulnerability** - the risk of harm from exposure to natural hazards, climate change and anthropogenic shocks
 - **Social vulnerability** – the risk of harm from exposure to social shocks
 - **Structural economic resilience** – the inherent economic capabilities and economic capital of a country that strengthen the economy's ability to withstand and recover from adverse events.
 - **Structural environmental resilience** – the inherent environmental capital of a country, including the ecological resources and infrastructure, that reduces vulnerability.
 - **Structural social resilience** – the inherent social capabilities including social cohesion and human capital, that enhance adaptive capacity
- While a lower MVI score indicates that a country is relatively less vulnerable to the effects of external shocks, it should not be interpreted to mean that the country is completely immune to external shocks.





Need

- It is evident that low national income, often measured by GNI pc, is a weak measure of development, material welfare, or well-being.
- This is particularly true for countries facing high risks of external shocks and stressors, especially if they also lack resilience.
- However, there is currently no international, widely accepted, quantitative benchmark to measure structural vulnerability or lack of resilience across multiple dimensions of sustainable development at the national level.
- A widely accepted MVI has the potential to better guide country development and donor assistance policies, aid in the diagnosis of development challenges and in the identification of nations in need of heightened international assistance before a crisis hits.



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NATIONAL GEOSCIENCE AWARDS 2023

WHY IN NEWS?

- The President of India Droupadi Murmu conferred the “National Geoscience Awards (NGA)” for the year 2023 at a grand ceremony held at the Rashtrapati Bhavan Cultural Centre, New Delhi.

Key Points

- For the year 2023, a total of 12 awards to 21 Geoscientists under three categories-
 - National Geoscience Award for Lifetime Achievement (1 award)
 - National Geoscience Award (10 awards)
 - National Young Geoscientist Award (1 award)
- The '**National Geoscience Award for Lifetime Achievement**' was bestowed upon Prof. Dhiraj Mohan Banerjee, Emeritus Scientist at the Indian National Science Academy (INSA), recognized for his distinguished and pioneering work on phosphorites, isotope geology, and organic geochemistry of Precambrian sedimentary rocks of India.
 - His career spans decades of impactful research, contributing to our understanding of the complexities of the Himalayas and the genesis of phosphorites on a global scale.
- Under the '**National Geoscience Award**' category, a total of 10 awards including 3 teams were conferred in various fields of geosciences.
- Dr Ashutosh Pandey, Assistant Professor at the Indian Institute of Science Education and Research (IISER), Thiruvananthapuram, received the '**National Young Geoscientist Award**' for his groundbreaking research and significant insights into the geodynamic evolution of the Eastern Dharwar Craton and suggesting an alternative model for the origin of Paleoproterozoic Lesser Himalayan mafic rocks.

About NGA

- The NGA is one of the oldest and most prestigious national awards in the field of geosciences, instituted by the Ministry of Mines, in the year 1966.
- Before the year 2009, these awards were called as National Mineral Awards.
- The objective of these Awards is to honour individuals and teams for extraordinary achievements and outstanding contributions in various fields of geosciences i.e. mineral discovery & exploration, Mining Technology & Mineral Beneficiation, and fundamental & applied geosciences.

DID YOU KNOW?

- Ministry of Mines launched the 'National Geoscience Data Repository (NGDR) Portal' in December 2023 for accessing, sharing, and analyzing geospatial information across the nation.
- The amendments in the Mines and Minerals (Development and Regulation) Act (MMDR Act) in 2023 have empowered the Central Government to auction 24 critical and strategic minerals. As of today, the Ministry of Mines has auctioned 14 such blocks so far.
- In the 2024 Union Budget, the government announced the setting up the Critical Mineral Mission which is a significant step towards securing the supply chain of these essential minerals.



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INS ARIGHAAT

WHY IN NEWS?

- India's second nuclear-powered ballistic missile submarine, the INS Arighaat, was commissioned into service at Visakhapatnam in the presence of Defence Minister Rajnath Singh.

Key Points

- The 6,000-tonne INS Arighaat will join its predecessor, the nuclear submarine INS Arihant, as a key component of India's nuclear triad, which refers to a country's ability to launch nuclear missiles from platforms in the air, land, and at sea.
 - The nuclear-capable Agni 2, Agni 4, and Agni 5 missiles can be launched from land, and fighter aircraft of the Indian Air Force such as the Rafales, Su-30MKIs, and Mirage 2000s can deliver nuclear warheads.
 - The nuclear-propelled Arighaat will be armed with indigenously built K-15 missiles, with a range of more than 700 km.
- Nuclear-powered submarines are of three kinds.
 - The one that carries conventional weapons is called an SSN (Submersible Ship Nuclear) in NATO terminology.
 - The second type is capable of carrying guided missiles with conventional warheads — an SSGN.
 - The third, and typically the largest and most complex, is the one that is capable of carrying ballistic missiles that may be nuclear armed — an SSBN
 - SSBN stands for "Ship, Submersible, Ballistic, Nuclear" and refers to a type of submarine that carries nuclear-tipped ballistic missiles.

Nuclear Deterrence

- INS Arihant is presently armed with a 750 km range K-15 submarine-launched ballistic Missile (SLBM) while a 3,500 km range SLBM K-4 is under development, having been tested for the first time in 2020.
- The K4 will become the mainstay of India's undersea nuclear deterrence, as it gives the stand-off capability to launch nuclear weapons while submerged in Indian waters.
- A robust, survivable and assured retaliatory capability is in line with India's policy to have a credible minimum deterrence capacity to underpin its 'no first use' commitment.
- Under its "No first-use" policy, India is committed to using nuclear weapons only for deterrence and retaliation. With its ability to survive a nuclear attack and then launch a retaliatory strike, a nuclear sub acts as a very strong deterrent.
- In 1998, India conducted nuclear tests under Pokhran-II and in 2003, India declared its nuclear doctrine, even while reserving the right of massive retaliation if it is struck with nuclear weapons.

Nuclear Triad

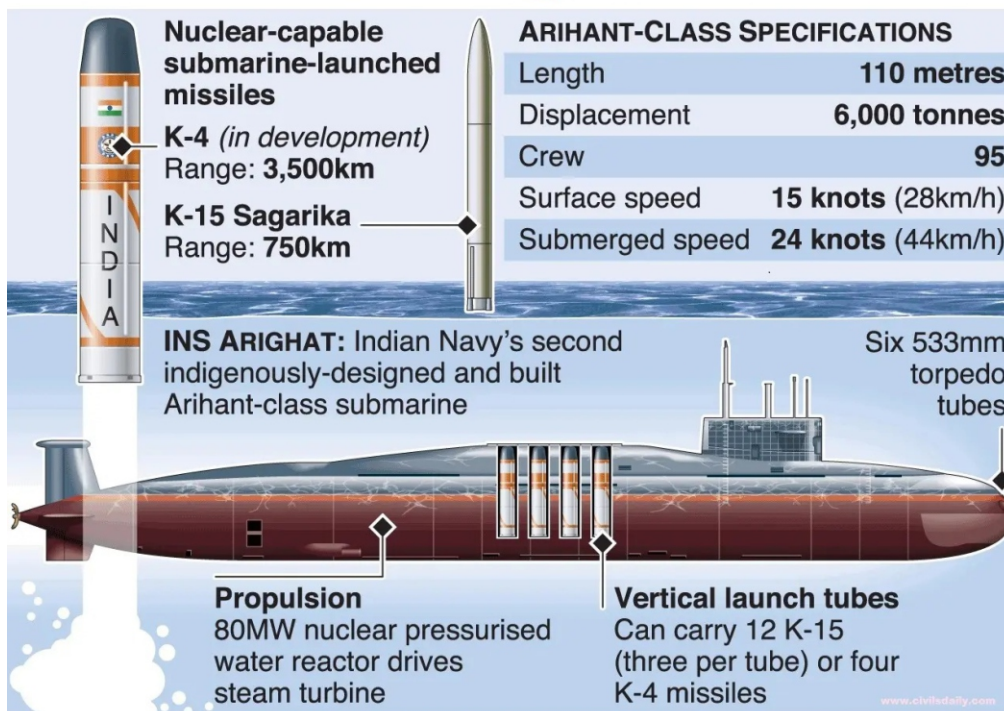
- India is part of a select group of countries with nuclear triad capabilities. These include the United States, Russia, China, and France.
- The completion of the nuclear triad was announced in November 2018, when Prime Minister Narendra Modi announced on social media that INS Arihant had returned from its first deterrence patrol.
- The induction of INS Arihant into the Navy in 2016 provided India with maritime strike capability for the first time.



DID YOU KNOW?

- Third submarine INS Aridhaman, a 7,000 tonne vessel, capable of carrying K-4 missiles with a range of 3,500 km will be commissioned next year.
- The United States has 14 Ohio-class SSBNs and 53 fast-attack submarines. China has 12 nuclear submarines, of which six are nuclear-powered attack submarines.
- India's nuclear-powered submarine project was initiated more than three decades ago, involving both private firms and the Defence Research & Development Organisation (DRDO), with help from Russia.
- The Indian Navy also has 16 conventional submarines in service — seven Kilo (Sindhughosh) class, four Shishumar class, and five French Scorpène (Kalvari) class attack submarines.
- India procured the USSR-developed, diesel electric Kilo-class submarines from the mid-1980s onward. These boats have a lifespan of around 30 years, and can serve for somewhat longer after retrofitting with modern devices.
- The Shishumar class submarines, developed by the German yard Howaldtswerke-Deutsche Werft (HDW) and subsequently built in India, were commissioned from the 1980s onward.
- The Kalvari class submarines were built at India's Mazagon Dock in partnership with France's Naval Group.
 - The first of these submarines, INS Kalvari, was commissioned in 2017, followed by several other vessels.
- To carry out its full spectrum of operations, the Navy is authorised to have 18 submarines, a milestone that has been achieved with the commissioning of INS Arighaat.
- However, at any time, around 30 % of the fleet is under refit (repair and renovation), which brings down the strength of operational submarines.

INS Arighat



INDIA'S SUBMARINE FLEET

Nuclear-powered ballistic missile submarines (SSBN): 2



INS Arihant INS Arighat

Nuclear attack submarine (SSN): 1



INS Chakra

Diesel-electric submarines (SSK): 14

Kalvari-class (2)

Shishumar-class (4)



Sindhughosh-class (8)



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ASSAM'S NEW MUSLIM MARRIAGE LAW

WHY IN NEWS?

- The Assam Legislative Assembly passed the Assam Compulsory Registration of Muslim Marriages and Divorces Bill, 2024, which will replace the Muslim Marriages and Divorces Act of 1935.

Key Highlights

- The objectives of the proposed law are to prevent “child marriages” and “marriages without the consent of the parties”, and to “check polygamy”.
- This Act was in line with Muslim personal law and authorised the state to grant a licence to “any person, being a Muslim” to register such marriages and divorces.
 - There were 95 such Muslim registrars or kazis across the state, and they were deemed to be public servants.
- The government's main argument for doing away with the 1935 Act was that it allowed the registration of marriages of and between minors.

Key Provisions of the New Law

- The Bill regulates marriage between two Muslim persons which includes 'nikah' or any other ceremony by which two persons are made husband and wife following Muslim personal law and Islamic rituals.
- There is no role for kazis in registering marriages under the new law.
 - The registering officer shall be the government's Marriage and Divorce Registrar in that jurisdiction, who is the Sub-Registrar.
- For a marriage to be registered under the new law, seven conditions must be fulfilled. Important among these conditions:
 - the woman should have attained 18 years of age and the man 21 years of age before the marriage;
 - the marriage has been solemnized on free consent of both parties; and
 - the parties shall not be within the prohibited degree of relationship as per Muslim law.
- The parties are required to give the registering officer at least 30 days' notice before the intended registration, with documents attesting to their identities, age, and place of residence.
- Objections to the marriage are allowed within the 30-day period on grounds of violation of any of the conditions laid down in the Bill, which will then be inquired into by the Registrar.
- If the Registrar after inquiry refuses to solemnize the marriage, the Bill provides for two stages of appeal, to the District Registrar and then, the Registrar General of Marriages.
- The registering officers must act if they find that either of the parties is underage.
 - The officer must immediately report it to the jurisdictional Child Marriage Protection Officer appointed under the Prohibition of Child Marriage Act, 2006.
- The Bill states that its provisions “shall be in addition to and not in derogation of the provisions of the prevailing Muslim personal laws.”
- However, under Muslim personal law, the marriage of a bride who has attained puberty is considered valid — and puberty is presumed, in the absence of evidence, on completion of the age of 15 years.
- This gap between Muslim personal law and special legislation prohibiting child marriages or the sexual activity of minors puts a shadow on criminality in such marriages.
- The Supreme Court is currently examining this issue since different High Courts have ruled differently on it.
- On January 13, a bench led by CJI Chandrachud-led bench of the Supreme Court agreed to hear an appeal against a 2022 decision of the Punjab & Haryana High Court which allowed a 16-and-a-half-year-old Muslim girl to marry a person of her choice after attaining puberty.
 - The National Commission for Protection of Child Rights (NCPDR) has filed the appeal.
 - The National Commission for Women (NCW) also filed a petition in the Apex court in December 2022, where it sought directions to make the minimum marriageable age for Muslims at par with the other communities.

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- The Punjab and Haryana High Court in a string of rulings has held that a Muslim girl can legally marry after attaining puberty.
 - Often, the family of such girls file a case under POCSO alleging rape even when the minor girl has decided to marry or elope on her own volition.
- In October 2022, the Karnataka High Court quashed a POCSO case against a Muslim man who was arrested after a hospital made mandatory disclosures under the law when his pregnant wife, aged 17 years and two months visited a doctor.
- In November 2022, another bench of the Karnataka High Court, while noting the incongruity in law, granted bail to a Muslim man arrested under similar circumstances.
- However, in January 2013, the Karnataka High Court ruled that the Prohibition of Child Marriage Act would have an overriding effect on the provisions of Muslim personal laws where a girl can marry upon attaining puberty, as was the case of a 17-year-old girl in “Seema Begum vs State of Karnataka.”





ISRO DESIGNED HUMANOID SKULL

WHY IN NEWS?

- The Indian Space Research Organisation's (ISRO's) uncrewed Gaganyaan mission in 2025 will carry the female half-humanoid Vyomitra (literally "space friend").
- The design for Vyomitra's skull, fashioned by ISRO's Inertial Systems Unit in the Vikram Sarabhai Space Center in Thiruvananthapuram, Kerala, was finalised recently.

What are Humanoids?

- Humanoids (or half-humanoids) are robotic systems designed to resemble humans — Vyomitra comes with movable arms, a torso, a face, and a neck — and functions autonomously in space.
- In general, robotic systems are used to assist astronauts in performing repetitive and/or dangerous tasks in space, like cleaning of solar panels or fixing faulty equipment located outside the spacecraft.
 - This protects astronauts and allows them to work on the scientific mission at hand.

ISRO's Humanoid

- 2025's mission is primarily designed to be a technology demonstration of the Vyomitra.
- It will see the half-humanoid use its robotic arms to perform operations at the crew console, visually monitor various systems inside the crew module, and communicate with the Earth-based mission control team.
- ISRO will evaluate the performance of the robot's technology to measure the likely impacts of space travel on human beings, ahead of India's first crewed mission planned for later in 2025.
- The recently-designed Vyomitra skull will house the key components of the robot.
- Crucially, the skull has been designed to be incredibly sturdy, capable of withstanding some extreme vibrational loads that are experienced during a rocket launch.
- It has been made using an aluminium alloy (AlSi10Mg) known for its high flexibility, lightweight, heat resistance, and mechanical properties.
 - This alloy is commonly used for making automotive engines and aerospace components.
- The humanoid skull model has dimensions of 200mm x 200mm and weighs only 800 grams.

- The Gaganyaan programme is scheduled for the year 2025.
- Before the attempt to send humans into space, ISRO will conduct Gaganyaan 1 and Gaganyaan-2 missions. The G1 mission will be conducted in December 2024.
- G1 will mainly test the safe re-entry of the spacecraft and its orientation upon its dive into the sea.
- The G2 mission will carry the robot- Vyommitra inside the human-rated pressurised crew module, where the astronauts would be seated in the actual flight.
- The humanoid will record all parameters that will be used to study the impacts of space flights on humans.
- In February 2024, ISRO introduced the four Indian Air Force pilots who have been selected for the Gaganyaan mission, namely, Group Captain Prasanth Balakrishnan Nair, Group Captain Ajit Krishnan, Group Captain Angad Pratap and Wing Commander Shubhanshu Shukla.
- Group captain Subhanshu Shukla will most likely become the first Indian in space in 40 years with ISRO naming him the 'prime' astronaut for the first ISRO-NASA mission (Axiom-4 mission) to the International Space Station, scheduled for any time after October this year.
- Only one Indian has ever been in space till now – Rakesh Sharma – who was wing commander when he flew on a Soviet spacecraft in 1984.

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HIMACHAL PRADESH RAISES MINIMUM AGE OF MARRIAGE FOR WOMEN TO 21

WHY IN NEWS?

- The Himachal Pradesh Assembly recently passed “The Prohibition of Child Marriage (Himachal Pradesh Amendment) Bill, 2024” raising the minimum marriageable age for women from 18 to 21 years.
- It seeks to amend the Prohibition of Child Marriage Act, 2006 (2006 Act) to advance gender equality and encourage higher education among women.

- Earlier, in June 2024, a central bill that aimed to bring uniformity in the minimum age of marriage for men and women lapsed with the dissolution of the 17th Lok Sabha.
- In 2021, the Central government sought to introduce the Prevention of Child Marriage (Amendment) Bill 2021, to raise the marriageable age for women across all religions, from 18 to 21 years.
 - However, the Parliament panel examining this is yet to submit its report, after receiving an extension in October 2022.
- In line with the Centre's attempts, was the establishment of the Jaya Jaitly Committee in June 2020, by the Ministry of Women & Child Development, following which the committee submitted a report stating that the marriageable age for women should be increased from 18 to 21 years of age, in light of factors like reproductive health, education, etc.
- In December 2021, Smriti Irani, Union Minister for Women and Child Development said that the Prohibition of Child Marriage (Amendment) Bill, 2021, which seeks to raise the age of legal marriage for women from 18 to 21, will apply to all communities in the country and, once enacted, will supersede existing marriage and personal laws.
- At the time of India's independence, the minimum marriageable age stood at 15 years for females and 18 years for men.
 - In 1978, the government increased it to 18 for girls and 21 for men.
 - Years later, in 2008, the Law Commission came out with a report which stated that the minimum marriageable age for both men and women should be 18 years of age, as both are considered eligible to vote as citizens at the time.

Key Provisions

- Currently, Section 2(a) of the 2006 Act defines a “child” as someone “who, if male, has not completed twenty-one years of age, and if female, has not completed eighteen years of age.”
 - The Bill removes this gender-based distinction, redefining a “child” as “a male or female who has not completed twenty-one years of age.”
- The Bill also extends the time period for filing a petition to annul a marriage.
 - Under Section 3 of the 2006 Act, an individual who was a minor at the time of marriage can file for annulment within two years of attaining majority —before turning 20 for women and 23 for men.
 - The Bill extends this period to five years, allowing both women and men to file petitions before they turn 23, in accordance with the new minimum marriageable age of 21 years.
- A new provision, Section 18A, has also been introduced to ensure that the Bill's provisions take precedence over all other existing laws.
 - This means that the new minimum marriageable age for women will apply uniformly across Himachal Pradesh, regardless of any conflicting laws or religious and cultural practices.

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Why will the President's Assent be Required?

- The Concurrent List — or List III of the Seventh Schedule of the Constitution outlines subjects on which both the central and state governments can legislate.
- Entry 5 of this list deals with the subject of marriage and divorce enabling both the Centre and states to enact laws to regulate child marriages.
- After a Bill is passed by a State Legislative Assembly, it is presented to the Governor for assent.
- Under Article 200 of the Constitution, the Governor can exercise four options — to grant assent, withhold assent, return the Bill to the Assembly for reconsideration, or reserve it for the President's consideration.
 - A Bill can be reserved for the President's consideration only if the Governor believes that it could undermine the authority of the High Court.
- In Himachal's case, Governor Shiv Pratap Shukla's assent would typically suffice to enact the Bill into law.
- However, since the Bill introduces a different minimum marriageable age for women, its provisions will be deemed inconsistent with the 2006 Act — a law enacted by Parliament.
- This potential conflict brings Article 254 of the Constitution into play.
 - According to clause (1) of this provision, if a State legislature enacts a law on a subject covered by the Concurrent List that is “repugnant” to the provisions of an existing central law, then that repugnant or inconsistent portion of the state law will be considered “void”.
- However, if the State legislation is reserved for the President's consideration and receives his or her assent in accordance with clause (2) of Article 254, then its validity can be upheld.
 - With the President's assent, the state law will take precedence within the State and override the provisions of the central law in their applicability to the State only.
- Thus, for the Himachal Pradesh Bill to come into force, the Governor must reserve it for President Droupadi Murmu's consideration, who must then decide to give her assent to the Bill.





SUPREME COURT ON SC AND ST ACT 1989

WHY IN NEWS?

- The Supreme Court recently held that a mere insult of a member of a Scheduled Caste (SC) or Scheduled Tribe (ST) is not an offence under the SC and ST (Prevention of Atrocities) Act, 1989 unless the accused had the intention to humiliate based on caste identity.

Key Highlights

- In its ruling, a bench of Justices J B Pardiwala and Manoj Misra, all insults or intimidations to a member of the Scheduled Caste or Scheduled Tribe will not amount to an offence under the Act unless such insult or intimidation is on the ground that the victim belongs to Scheduled Caste or Scheduled Tribe.
- The court said that the phrase "intent to humiliate" under the Act's Section 3(1)(r) (intentional insult or intimidation with intent to humiliate a member of a SC/ST within public view) is "closely linked to the caste identity of the person subjected to intentional insult or intimidation".
 - Not every intentional insult or intimidation of a member of an SC/ST community will result in a feeling of caste-based humiliation, the Court observed.
- The Court clarified that Section 18 of the Act, which traditionally bars anticipatory bail, does not completely prevent the granting of such bail.
 - Courts must conduct a preliminary inquiry to determine whether the allegations meet the criteria for an offence under the Act before applying Section 18.
- The Court granted anticipatory bail to the editor, finding no prima facie evidence that his remarks were made with the intent to humiliate the MLA due to his caste identity.
- The Court concluded that the editor's comments did not demonstrate an intent to insult based on the MLA's Scheduled Caste status.

Background of the Case

- The court's ruling came as it granted anticipatory bail to Shajan Skaria, the editor of the Malayalam YouTube news channel 'Marunadan Malayalee' who was booked by Kerala Police for making alleged derogatory remarks against CPI(M) MLA PV Sreenijan, a member of the Pulaya community, which is a SC.

What is the SC/ST Act 1989?

- The SC/ST Act 1989 is the primary legislation aimed at preventing the occurrence of crimes against Scheduled Castes and Scheduled Tribes.
- Rooted in Articles 15 and 17 of the Indian Constitution, the Act aims to ensure the protection of these marginalised communities and to address the inadequacies of previous laws.
- The Act builds on the Untouchability (Offences) Act of 1955, and the Protection of Civil Rights Act of 1955, which were established to abolish untouchability and discrimination base.
- The Central Government is authorised to frame rules for the Act's implementation, while State Governments and Union Territories administer it with central assistance.

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RBI TO LAUNCH UNIFIED LENDING INTERFACE

WHY IN NEWS?

- The Reserve Bank of India (RBI) plans to launch the Unified Lending Interface (ULI) at the national level to transform India's lending sector.
- In August 2023, the RBI launched the ULI as a pilot project to bring about efficiency in the lending process in terms of reduction of costs, quicker disbursement, and scalability.

What is Unified Lending Interface (ULI)?

- ULI is a platform that facilitates the seamless and consent-based flow of a customer's digitised financial and non-financial data, including even land records of various States, from multiple data service providers to lenders.
- The ULI architecture has common and standardised Application Programming Interfaces (APIs) designed for a 'plug and play' approach to ensure digital access to information from diverse sources.
- The 'plug and play' concept refers to ready-made facilities with essential infrastructure like power, network etc allowing industries to start operations immediately.
- This will reduce the complexity of multiple technical integrations besides enabling borrowers to get the benefit of seamless delivery of credit and quicker turnaround time without requiring extensive and time-consuming documentation.
- ULI is also expected to address the large unmet demand for credit in sectors such as agriculture and Micro, Small, and Medium Enterprises (MSMEs).

- The 'new trinity' of JAM-UPI-ULI will be a revolutionary step forward in India's digital infrastructure journey.
- The JAM (Jan Dhan, Aadhar and Mobile) trinity is a tool used by the government to transfer cash benefits directly to the bank account of the beneficiary.

What is UPI?

- Unified Payments Interface (UPI) is a real-time payment system launched in India in April 2016 by the National Payments Corporation of India (NPCI).
- It is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood.
- UPI also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience.
- It helps in immediate money transfer through mobile devices around the clock.

'NEW TRINITY: JAM-UPI-ULI'

“The new trinity of **JAM** (Jan Dhan-Aadhaar-Mobile)-**UPI-ULI** will be a revolutionary step forward in India's digital infrastructure journey

—**Shaktikanta Das** | RBI GUV



What's Unified Lending Interface? > It is designed to address unmet credit demand, particularly for agriculture and MSMEs, by digitising access to data like **land records**

> A standardised, plug-and-play system that aims to reduce the need for extensive **documentation** from borrowers

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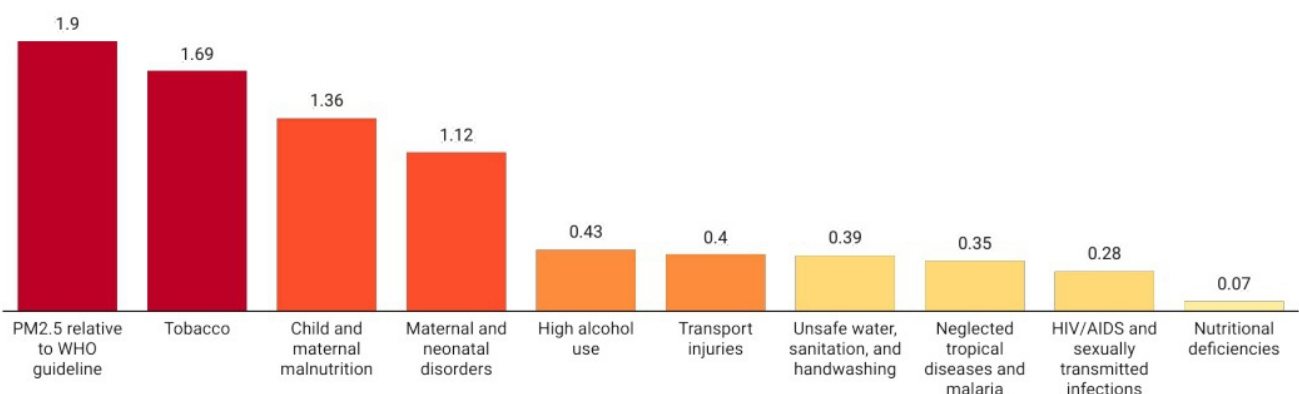
AIR QUALITY LIFE INDEX 2024

WHY IN NEWS?

- The Energy Policy Institute at the University of Chicago (EPIC) launched the Air Quality Life Index 2024.

Key Highlights

- The report reveals that permanently reducing global PM2.5 pollution to meet the World Health Organization (WHO) guideline of $5 \mu\text{g}/\text{m}^3$ would add 1.9 years to average human life expectancy—or a combined 14.9 billion life years.
- People in the most polluted areas of the world breathe air that is six times more polluted than those in the least polluted areas.
 - As a result, their life expectancy is reduced by an average of 2.7 years compared to those living in the cleanest places.
- 94 countries have established PM 2.5 standards, of which 37 fail to meet their own guidelines.
 - More than half of all countries and territories around the world—158 out of 252—don't have a pollution standard at all.
- South Asia, home to the four most polluted countries - Bangladesh, India, Nepal and Pakistan - in the world and nearly a quarter of the global population, residents are expected to lose about 5 years of their lives on average if the current high levels of pollution persist.
- China has had remarkable success, reducing pollution by 42.3 % since 2013, the year before the country began a “war against pollution.”
 - Due to these improvements, the average Chinese citizen can expect to live 2.2 years longer, provided the reductions are sustained.
 - However, the pollution in China is still six times higher than the WHO guideline, taking 2.5 years off life expectancy.
- The African countries of the Democratic Republic of Congo, Rwanda, Burundi, and the Republic of Congo are amongst the ten most polluted countries in the world.
 - In the most polluted areas of these regions, pollution levels are 12 times the WHO guideline and taking as much as 5.4 years off lives—becoming as much of a health threat as well-known killers in the region like HIV/AIDS and malaria.
- In the United States, Americans are exposed to 64.9 % less particulate pollution than in 1970—prior to the passage of the Clean Air Act—and they're living 1.4 years longer because of it.
 - Yet, 96 % of the country still doesn't meet the WHO's new guideline of $5 \mu\text{g}/\text{m}^3$.
- In Europe, residents are exposed to about 23.5 % less pollution than they were in 1998, soon after the Air Quality Framework Directive started, gaining 4.5 months of life expectancy because of it.
 - Yet, 98.4 % of Europe still doesn't meet the WHO's new guidelines.



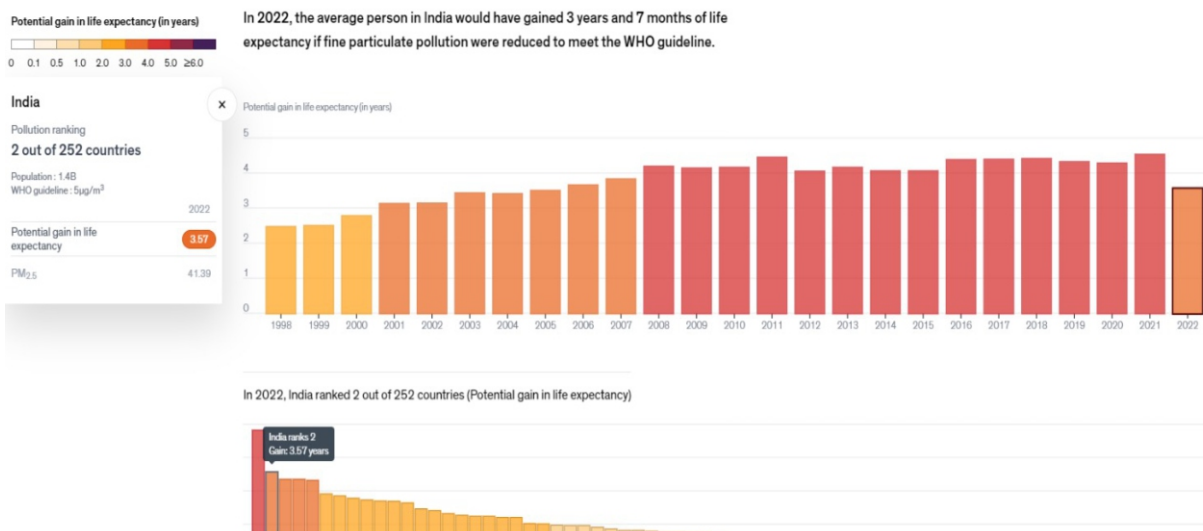
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India's Performance

- India recorded a significant 19.3% drop in particulate pollution in 2022 compared to 2021, the second-highest reduction in the world after Bangladesh, adding an average of 51 days to the life expectancy of every citizen.
 - PM2.5 concentrations in India in 2022 were around 9 micrograms per cubic metre, 19.3% lower than 2021.
- Indians are likely to lose 3.6 years of life expectancy if the country fails to meet the World Health Organization's annual PM2.5 concentration standard of 5 micrograms per cubic metre.
- The report said that PM2.5 concentrations declined by 19% on average in districts with cities covered by India's flagship programme on air quality management, the National Clean Air Programme (NCAP), while districts not covered by the programme saw a 16% decline.
 - Launched in 2019, the NCAP is India's first national effort to set clean air targets, aiming for a 20-30% reduction in particulate pollution by 2024, using 2017 as the base year.
- The revised target is a 40% reduction by 2026, with 2019-20 as the base year.
- The programme covers 131 non-attainment cities, which consistently failed to meet the prescribed national ambient air quality standards between 2011 and 2015.
- India is also responding by implementing innovative policies.
 - In 2019, Gujarat launched the world's first market for particulate pollution, which has since reduced pollution by 20-30% in Surat and is rapidly expanding to other cities and states.
- The report also praised India's clean cooking programme, the Pradhan Mantri Ujjwala Yojana, saying that the decline in emissions from the residential sector in India can largely be attributed to the nationwide rollout of this scheme.



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QUICK FACTS

**CONTEMPORARY EVENTS OF
SIGNIFICANCE FROM INDIA
AND THE WORLD**



1. Union Home Minister Amit Shah announced the creation of **five new districts** - Zaskar, Drass, Sham, Nubra and Changthang - in the **Union Territory (UT) of Ladakh**. Ladakh is a very large union territory in terms of geographical area. At present, Ladakh has two districts - Leh and Kargil. It is one of the least populated areas of India. Ladakh was made a UT after the erstwhile state of Jammu and Kashmir was bifurcated into two UTs on August 5, 2019. The other UT is Jammu and Kashmir.
2. The '**Shilp Didi Mahotsav**,' a fortnight-long marketing event dedicated to the Shilp Didi Programme, was organised at Dilli Haat, INA, New Delhi. The office of Development Commissioner (Handicrafts) under the aegis of the Ministry of Textiles launched the 'Shilp Didi Programme' on a pilot basis for 100 days. The primary objective of the Shilp Didi Programme is to foster economic empowerment and financial independence among female artisans throughout India. The initiatives commenced with e-training in June 2024 and include components of E-commerce on-boarding, Entrepreneurship Development, Regulatory and social media On-boarding, Marketing Opportunities, etc.
3. **National Sports Day** is celebrated annually in India on **August 29** to commemorate the birth anniversary of legendary hockey player Major Dhyan Chand. The National Sports Day was included in the list of celebratory days in India for the first time in 2012. On National Sports Day 2024, the government launched the **Retired Sportsperson Empowerment Training (RESET) Programme**. The RESET programme is designed to support retired athletes in their career development. The programme is open to retired sportspersons aged 20-50 years who have won international medals, participated in international events, or achieved recognition at the national or state level. It will be implemented in collaboration with the Lakshmi Bai National Institute of Physical Education (LNIPE) in Gwalior.
4. Scientists at the **Institute of Advanced Study in Science and Technology (IASST)**, an autonomous institute of the Department of Science and Technology, have developed an affordable, user-friendly, portable smartphone-based fluorescence turn-on sensor system that can assist in **managing Parkinson's disease**. The sensor would help in accurately detecting the concentration of L-dopa in the body, thereby helping to determine the precise dosage required for effective control of the disease.
5. In a first, the **Indian Railways** will develop a **master clock system** for synchronising time with the applications and systems across its network, with plans to demonstrate a prototype by Gandhi Jayanti this year. The necessity of keeping uniform time across all systems and applications involved in train operations arose following difficulties in accident investigations.
6. Union Minister of Finance & Corporate Affairs Nirmala Sitharaman presided over the **165th anniversary of Income Tax Day** observed by the Central Board of Direct Taxes (CBDT), in New Delhi. Union Finance Minister also released "My Stamp" on the occasion of 165th Income Tax Day. Income Tax Day (or Aaykar Divas), celebrated on **24th July**, marks a significant milestone in India's fiscal history. This day commemorates the introduction of income tax in India by Sir James Wilson, a British economist in 1860 to meet the losses from the 1857 Military Mutiny.
7. In a significant move that will guarantee 50 per cent of the salary as pension for 23 lakh central government employees, the Union Cabinet, led by PM Narendra Modi, approved the **Unified Pension Scheme (UPS)**. The scheme will be effective from April 1, 2025. Central government employees will be able to choose between the National Pension Scheme (NPS) and the Unified Pension Scheme (UPS). Moreover, existing central government NPS subscribers will also have the option to switch to the UPS. Meanwhile, state governments will also have the option to adopt the Unified Pension Scheme.
8. **Indian Railways** is actively exploring the use of nuclear power through captive units as part of its strategy to increase reliance on non-fossil fuel and renewable energy sources. As the world's fourth-largest railway network, Indian Railways has set its sights on becoming a **net-zero carbon** emitter by **2030**. To achieve this, the railways is committed to slashing its emissions by harnessing renewable energy to power its operations. In addition to exploring nuclear energy, Indian Railways is already making significant strides in commissioning solar and wind power plants and has plans to tap into hydel power as well. Indian Railways is eyeing field trials of the country's **first hydrogen-fuelled train** around **January 2025**.
9. The Union Cabinet, chaired by Prime Minister Narendra Modi, approved the continuation of the three umbrella schemes, merged into a unified central sector scheme namely '**Vigyan Dhara**' of the Department of Science and Technology (DST). The scheme has three broad components: Science and Technology (S&T) Institutional and Human Capacity Building, Research and Development, and





- Innovation, Technology Development and Deployment. The proposed outlay for the implementation of the unified scheme 'Vigyan Dhara' is Rs.10,579.84 crore during the 15th Finance Commission period from 2021-22 to 2025-26.
10. The **Ministry of Education** launched the second cycle of its capacity-building programme on **specific learning disability (SLD)** under the **Malaviya Mission Teacher Training Programme (MMTP)**. The programme is intended to equip higher educational institutions (HEIs) with the skills and knowledge necessary to support students with specific learning disabilities. The second cycle of the program will run until December, with sessions being held both online and in-person with a new set of identified HEIs. The first round of the specific learning disabilities programme was held between January and July this year partnered with Changeinkk Foundation.
 11. **India** celebrates its **first National Space Day on 23rd August 2024**, marking the successful landing of the Vikram Lander from the Chandrayaan-3 mission. Accompanied by the Pragyaan Rover, the Vikram Lander touched down at a site designated as 'Shiv Shakti.' The theme for National Space Day 2024 is **"Touching Lives while Touching the Moon: India's Space Saga,"** highlighting the broader impact of space exploration on society and emphasising how advancements in space technology can enhance the quality of life on Earth.
 12. Union Food Minister Pralhad Joshi launched a pilot project to transform **60 Fair Price Shops (FPS)**, also called ration shops, into **'Jan Poshan Kendras'** across UP, Gujarat, Rajasthan, and Telangana, aiming to boost their viability and improve nutrition access. The pilot allows FPS dealers to diversify their inventory beyond subsidised grains. The revamped shops can now stock millets, pulses, dairy products, and daily essentials, potentially opening up new revenue streams for the dealers.
 13. Reserve Bank of India (RBI) Governor **Shaktikanta Das** has been awarded the **A+ grade** rating in the **Global Finance Central Banker Report Cards 2024**, marking his **second consecutive achievement** of this high honour. Shaktikanta Das is one of only three central bankers globally to receive an "A+" rating, alongside Denmark's Christian Kettel Thomsen and Switzerland's Thomas Jordan. The Central Banker Report Cards, published annually by Global Finance since 1994, grade the central bank governors of nearly 100 key countries, territories, and districts, as well as the European Union, the Eastern Caribbean Central Bank, the Bank of Central African States and the Central Bank of West African States.
 14. **Uttarakhand** has become **the first state in the country** to assign monetary value to four of its natural resources — air, water, forest, and soil — termed as **gross environment product (GEP)**. The GEP index reflects comparative data from 2020 to 2022 and shows a 0.9% increase. The initiative was announced by CM Pushkar Singh Dhami.
 15. India's **Road Transport and Highways Ministry** planned to **create integrated public transport and terminal infrastructure**. The initiative aimed at centralising roadways, railways, airways, waterways and ropeways to improve passenger convenience and movement efficiency. Pilot hubs were proposed in Katra, Tirupati, Varanasi, and Nagpur to facilitate this integration and reduce urban congestion. The move is aimed at improving the efficiency of freight and passenger movement in the country as such terminals will act as a one-stop solution for interfacing and interconnecting different modes of transport to cater to 87% of the passenger traffic moving through roads in the country.
 16. **Lok Sabha Speaker Om Birla** constituted **six new Parliamentary Committees**, including the Public Accounts Committee (PAC) to be headed by senior Congress leader K.C. Venugopal. The PAC, one of the three key financial committees tasked with keeping a watch on the government's accounts, is usually headed by a senior Lok Sabha member of the principal Opposition party. Congress leader Adhir Ranjan Chowdhury headed the PAC for five years. Before him, Congress president Mallikarjun Kharge has also headed the PAC. Two other financial committees — the Estimates Committee and the Public Undertakings Committee — will be chaired by Bharatiya Janata Party (BJP) leaders. Sanjay Jaiswal was appointed Chairperson of the Committee on Estimates, and Baijayant Panda was made Chairperson of the Committee on Public Undertakings. The Speaker has appointed Ganesh Singh as Chairperson of the Committee on Welfare of Other Backward Classes. Fagga Singh Kulaste has been appointed Chairperson of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes.
 17. **Department of Pension & Pensioners' Welfare** launched **'Bhavishya'** — an online tracking system for pension sanction and payment. By keeping track of the progress as well as close monitoring of each pension case, 'Bhavishya' introduces transparency and accountability into the system thereby plugging delays.





18. As Phase I of **Tarang Shakti**, the largest multilateral air exercise hosted by the Indian Air Force (IAF), comes to a close, IAF chief Air Chief Marshal V. R. Chaudhari has announced plans to make the exercise a biennial event. Phase I of the exercise was concluded at Sulur in Tamil Nadu from the 6th-14th August and four countries including France, Germany, Spain and the United Kingdom participated with their assets. Phase II will be held at Jodhpur in Rajasthan from 1st-14th September and it will see participation from Australia, Bangladesh, Greece, Singapore, the United Arab Emirates (UAE), the US, and 18 observer countries.
19. The Union Cabinet approved the Biotechnology for Economy, Environment and Employment policy (**BioE3 policy**) aimed at fostering high-performance biomanufacturing of the Department of Biotechnology.
20. **India** successfully launched its **first reusable hybrid rocket** from the ground next to Marina Beach on East Coast Road, near Chennai. Tamil Nadu-based startup Space Zone India was behind the successful launch of **Mission RHUMI-2024**, onboard a mobile platform to take up research on global warming and climate change. RHUMI-1, the hybrid reusable vehicle weighing 80 kg, reached the 35 km altitude and released the three CUBE payloads and 50 pico-payload into the suborbital region. The RHUMI series of rockets, which includes RHUMI-1, RHUMI-2, and RHUMI-3, is engineered to reach altitudes ranging from 1 km to 500 km.
21. The **Delhi Airport** became the **first Indian airport to achieve Net Zero Carbon Emission Airport status (Level 5 certification)** under Airport Council International's (ACI) Airport Carbon Accreditation (ACA) program. This achievement underscores its leadership in sustainability and carbon management with an initial goal to become a "Net Zero Carbon Emission Airport" by 2030.
22. With 5,765 charging stations, **Karnataka** has the highest number of public electric vehicle (EV) charging stations in the country, according to the Bureau of Energy Efficiency (BEE). Around 85% of these stations (4,462) are in Bengaluru Urban district. The data from BEE shows that Karnataka stands ahead of Maharashtra (3,728 stations), Uttara Pradesh (1,989 stations), and Delhi (1,941 stations) in the list. Karnataka was the first State in India to introduce an EV policy in 2017.

**INAUGURAL
NATIONAL SPACE DAY 2024**

A Month-Long Celebration
August 23, 2024

Theme: "Touching Lives while Touching the Moon: India's Space Saga"

Purpose: Highlight India's space mission achievements and inspire the nation's youth

Focus: Emphasize the impact of space exploration on society and technology

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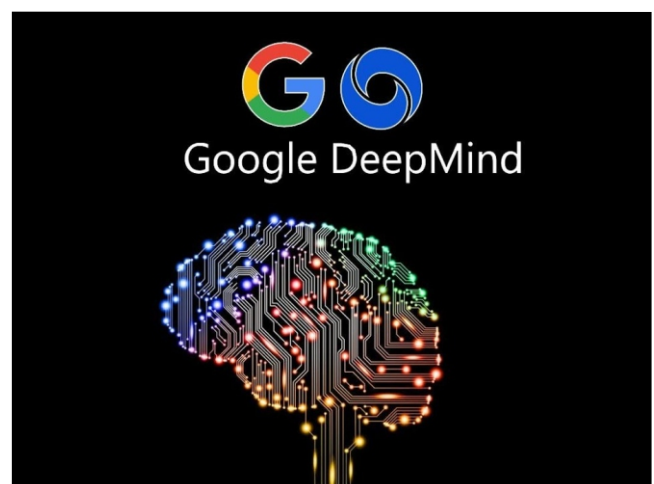


1. **Japan's** space agency, Japan Aerospace Exploration Agency (JAXA), confirmed that it had ended its moon lander operation after losing communication with the uncrewed spaceship. The **Smart Lander for Investigating Moon (SLIM)**, dubbed the "Moon Sniper" for its landing precision, touched down eight months ago, making Japan only the fifth nation to achieve a soft lunar landing.
 2. **Australia** has recently taken a significant step in promoting work-life balance by granting employees the right to ignore work calls after office hours, with the new '**right to disconnect**' law. This policy shift addresses a growing concern in today's digital age, where the lines between work and personal life are increasingly blurred. This reform allows Workers to refuse to monitor, read, or respond to work-related communications outside their official hours unless such refusal is deemed unreasonable. The determination of what constitutes an "unreasonable" refusal will be based on various factors, including the nature of the employee's role and compensation for extra hours.
 3. **Malaysia's** Plantation and Commodities Minister Johari Ghani on August 18 tweaked his earlier proposal of sending critically endangered **orangutans as gifts** to palm oil-purchasing countries. According to the latest proposal, importers of Malaysian palm oil will be offered to "sponsor" one or more orangutans and the funds will be used for their conservation within Malaysia — instead of sending the adopted primates aboard. Malaysia's policy was inspired by China's "panda diplomacy".
 4. Recently at the **19th India-Africa Business Conclave**, organised by the Confederation of Indian Industry (CII) in New Delhi India has unveiled an ambitious plan to double its exports to African countries to **USD 200 billion by 2030**. Jagdeep Dhankhar, Vice President of the Republic of India, inaugurated the 19th CII India Africa Business Conclave under the theme "Creating One Future."
 5. India's Prime Minister paid a visit to Ukraine at the invitation of Ukraine's President. **Prime Minister Narendra Modi** and **Ukrainian President Volodymr Zelenskyy** signed several documents during the visit to Kyiv in sectors including agriculture, food industry, medical product regulation and cultural cooperation.
- This is the **first visit by an Indian Prime Minister to Ukraine** since the country became independent in 1991. Prime Minister Narendra Modi presented the Bharat Health Initiative for Sahyog Hita and Maitri (**BHISHM**) **cubes** to war-affected areas in Ukraine. The BHISHM Cubes, also known as Arokya Maitri cubes, are critical trauma care cubes that have been indigenously developed by Project BHISHM under Project Aarogya Maitri.
6. Recently, the European Space Agency's (**ESA**) **Jupiter Icy Moons Explorer (JUICE) Probe** performed a double slingshot manoeuvre, using the gravitational forces of both the Moon and Earth in quick succession. The Moon's gravity slightly altered JUICE's path, allowing a significant gravity assist from Earth, known as the "gravity assist" method which saves propellant by using the gravitational pull of celestial bodies to alter the spacecraft's speed and trajectory. Successful execution of the slingshot put JUICE on course to reach **Jupiter by 2031** with the help of three further single gravity assists: **Venus in 2025**, and then **the earth again in 2026 and 2029**. It was launched in April 2023 and aims to explore Jupiter and its three large icy moons viz. Callisto, Europa, and Ganymede.
 7. At the invitation of Prime Minister Donald Tusk of Poland, **India's Prime Minister Narendra Modi** made an **official visit to Poland** from August 21-22, 2024. This historic event marked the first visit by an Indian Prime Minister to Poland in 45 years and coincided with the 70th anniversary of diplomatic relations between the two countries. The highlight of this visit was the decision by both nations to elevate their bilateral relations to the status of a "Strategic Partnership," reflecting their mutual commitment to strengthening cooperation in key areas such as defence, security, and trade.
 8. **India and Japan** recently held their **third 2+2 Foreign and Defence Ministerial Meeting** in New Delhi. Defence minister Rajnath Singh and External Affairs minister S Jaishankar attended the meeting with their Japanese counterparts Kihara Minoru and Kamikawa Yoko. The meeting focused on reviewing ongoing defence cooperation activities and identifying new avenues for deepening collaboration between the two nations. he US is India's oldest and most prominent 2+2 partner. The first 2+2 dialogue between India and the US occurred in 2018.





9. The **UN General Assembly** officially launched a new data-driven "vulnerability" index that would help small island states and developing nations gain access to low-interest financing. The "**Multidimensional Vulnerability Index**" (**MVI**) is set to act as a complement to GDP and other development metrics. Since the 1990s, small island developing states (SIDS) that are not poor enough in terms of GDP per capita to access low-interest development financing but nonetheless face vulnerability to external shocks like climate change have been calling for such a measure.
10. **India hosted the 3rd Voice of Global South Summit on 17th August 2024**, in virtual format, with the overarching theme, "An Empowered Global South for a Sustainable Future". Around 123 countries participated in this Summit. However, China and Pakistan were not invited. India hosted the 1st VOGSS on 12-13th January 2023, and the 2nd VOGSS on 17th November 2023, both in virtual format.
11. The **10th edition** of the annual bilateral exercise '**Mitra Shakti**' between the militaries of **India and Sri Lanka**, aimed to enhance their interoperability and mutual understanding was concluded on August 24, 2024. The two-week-long exercises were held from August 12 at the Army Training School at Maduru Oya in Sri Lanka.
12. **Google DeepMind's India** unit is working on an Indic language artificial intelligence project called **Morni (Multimodal Representation for India)**, with an aim to cover 125 Indian languages and dialects. The project has completed its first phase to create an open-source database of over 14,000 hours of speech data in 58 languages, collected from 80,000 speakers in 80 districts. First announced in December 2022, Project Vaani aims to collect and transcribe 154,000 hours of open-source anonymised speech data from all districts of India.
13. **BCCI Secretary Jay Shah** was named as the new **International Cricket Council (ICC) Chairman** after he was elected unopposedly. At 35, Shah has become the youngest ever to hold the position. Shah takes over the role from Greg Barclay, who decided against seeking a third term in the office. As his top priority, Shah pressed on making the game global – with the next Olympics in four years' time in Los Angeles – where cricket will feature for the first time in 128 years – a key moment in the game's history.
14. **Amul** has been recognized as the **world's strongest food and dairy brand**, according to the Brand Finance Food & Drink 2024 report. With a Brand Strength Index (BSI) score of 91.0 out of 100, Amul earned the prestigious AAA+ rating, solidifying its leadership in the global food and dairy sectors. The report also recognized Nestlé and Lay's as leaders in brand value. Nestlé remained the world's most valuable food brand despite a 7% decline in brand value to US\$ 20.8 billion. In comparison, Lay's saw a 9% increase, reaching US\$ 12 billion, driven by innovative product offerings.
15. **Germany** joined the **US-led United Nations Command (UNC)** in South Korea, becoming the **18th nation** in a group that helps police the heavily fortified border with North Korea and has committed to defend the South in the event of a war. The move is evidence of Berlin's strong belief that European security is closely linked to security in the Indo-Pacific region. Many UNC members, among them Australia, Britain, Turkey and the United States, sent troops or contributed medical support during the 1950-53 Korean War. Established in 1950, the UNC was mandated to restore peace and enforce the armistice while serving as a channel of communication with North Korea. It is led by the commander of the US military stationed in South Korea and is not affiliated with the United Nations.
16. The influence of the Shinawatra political dynasty continues in Thai politics as 37-year-old **Paetongtarn Shinawatra** (Ing Shin) — daughter of former Thai Prime Minister Thaksin Shinawatra and niece of the first woman Prime Minister Yingluck Shinawatra — rose to power to **become the youngest Prime Minister of Thailand**.





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QUICK FACTS

**ARTS & CULTURE AND HISTORICAL
EVENTS OF CONTINUING SIGNIFICANCE**



1. The **eighth Dharma Dhamma conference** organised by the **India Foundation** was held from August 23-25 in collaboration with **Gujarat University** for the first time in Ahmedabad. Vice-President Jagdeep Dhankhar was the chief guest for the event. The theme for the 2024 conference is "Cosmology in Dharma and Dhamma." Dharmic cosmology, unique to Indian traditions, frees people from the fear of death. It highlights the perspective that life is brief and may not have a definitive meaning. The roots of Dharmic cosmology are found in the Vedas and further developed in texts like the Itihasa-Purana and Brahmanas, as well as the Buddhist Nikayas and Sutras, and Jain Karikas and Sutras.
2. The **Muthamizh Murugan International Conference** was organised by the Hindu Religious and Charitable Endowments (HR&CE) Department in **Palani** and showcased Tamil culture and spirituality, drawing over one lakh devotees from around the world. The Dravidian Model of Governance follows the principle of 'everything for everyone' and is not against any belief or faith.
3. **22 August 2024 marks the 130th anniversary** of the **Natal Indian Congress (NIC)**. Founded in 1894 by Mahatma Gandhi, the NIC has been at the forefront of numerous significant campaigns advocating for equality, justice, and non-racialism. On 7th June 1893, Mahatma Gandhi faced racial discrimination when he was forced off a first-class train compartment at Pietermaritzburg railway station in South Africa. This incident ignited his spirit of civil disobedience through his first non-violent protest in the Natal Satyagraha.
4. Prime Minister Narendra Modi paid homage to the great **Maharaja Bir Bikram Kishore Manikya Bahadur on his birth anniversary**. He lauded Maharaja's indelible role in the development of Tripura. He was born on 19th August 1908 in Tripura, also known as the "Modern Architect of Tripura". He belonged to the Debbarma clan of the Tripuri community. He established the first higher educational institution, advocated for land reforms, and reserved land for the indigenous people, leading to the formation of the Tripura Tribal Areas Autonomous District Council (TTAADC).
5. The winners of the **70th National Film Awards** were announced by the Ministry of Information and Broadcasting. Feature and non-feature films certified by the Central Board of Film Certification (CBFC) between January 1, 2022, and December 31, 2022, were eligible for contention. The Malayalam-language drama Aattam won the Best Feature Film award, while Rishab Shetty won the Best Actor award and the Best Actress honour was shared by Nithya Menen and Manasi Parekh. Ponnaiyin Selvan: 1 won the most awards, four.
6. The **Martand Sun Temple** in Mattan, Anantnag district, was illuminated with the tricolours of the Indian flag as part of the Independence Day celebrations. This ancient temple, dedicated to the Sun God and dating back to the 8th century, stands as a testament to Kashmir's rich cultural heritage. The 1200-year-old grand temple was believed to be destroyed on the orders of Sultan Sikandar Shah Miri. King Lalitaditya was from the Karkota dynasty that ruled Kashmir in the seventh century. The epic Rajatarangini, revolving around the history of Jammu Kashmir also found mention of the Karkota dynasty.



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TEST ZONE



PASSAGE - 1

The Pradhan Mantri Jan Dhan Yojana (PMJDY) which completed ten years of its implementation recently has had a profound impact on every corner of the country. The scheme launched in 2014, has proven to be the foundation stone in bringing over 80 per cent of Indian women under the ambit of financial inclusion. A significant boost in the bank account ownership of women in a decade, it has gone up from just 26 per cent in 2011 to 78 per cent in 2021.

Out of the total [1] Jan Dhan accounts over 30 crore are women's accounts. Over 35 crore of the Jan Dhan account hail from rural or semi-urban areas. PM Jan Dhana Yojana has diminished the rural-urban divide in terms of bank accounts. The percentage of households that have a bank account or a post office account is now almost the same in urban and rural areas, 95 per cent vs 96 per cent respectively.

PM Jan Dhan Yojana has also bridged the gender gap in access to financial services. The gender gap in accessing financial services was 20 per cent in 2011, and it has been reduced to 6 per cent in 2017 which was less than the Global gap of 9 per cent. PMJDY has other benefits as well in terms of financial inclusion. As of August 2024, over 36.13 crores of RuPay debit cards are issued without any cost to Jan Dhan account holders. The RuPay debit card is free of cost.

[Extracted, with edits and revisions, from: "10 Years Of Jan Dhan Yojana: A Transformative Success In Financial Inclusion", NDTV]

Q.1 The Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched on _____, as a national mission for financial inclusion.

A 28 August 2014

B 15 August 2014

C 9 August 2014

D 30 August 2014

Q.2 The accident insurance cover of Rs 1 lakh was enhanced to _____ for new Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts opened after August 28, 2018.

A Rs 2.5 lakh

B Rs 5 lakh

C Rs 2 lakh

D Rs 3.5 lakh

Q.3 A statewide analysis of PMJDY accounts shows that most accounts have been opened in _____, (9.45 crore), and the fewest in _____ (only 9,256 accounts).

A Haryana and Ladakh

B Himachal Pradesh and Puducherry

C Andhra Pradesh and Chandigarh

D Uttar Pradesh and Lakshadweep

Q.4 "The 'new trinity' of JAM-UPI-ULI will be a revolutionary step forward in India's digital infrastructure journey. What does ULI stand for?"

A Unified Linked Interface

B Unified Lending Interface

C Unified Loan Interface

D Unified Lending Integration

Q.5 Which number has been replaced with '[1]' in the passage above?

A 55.13 crore

B 54.13 crore

C 53.13 crore

D 52.13 crore

Q.1 (A) Q.2 (C) Q.3 (D) Q.4 (B) Q.5 (C)

Answers

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PASSAGE - 2

Union Environment Minister Bhupender Yadav announced three new Ramsar sites in Tamil Nadu and Madhya Pradesh earlier this month, taking the total of such sites in India to [1]. The new additions are the Nanjarayan Bird Sanctuary and the Kazhuveli Bird Sanctuary in Tamil Nadu, and the Tawa Reservoir in Madhya Pradesh.

The Nanjarayan Bird Sanctuary in Tamil Nadu is located on the banks of river Noyyal. Originally a water reservoir for irrigation use, it has since become a significant ecosystem, supporting a varied range of avifauna. Home to species like the Eurasian coot, spot-billed duck and many types of herons, the wetland also serves various migratory birds flying along the Central Asian Highway, establishing itself as a biodiversity hotspot. It also contributes to the locals' livelihood through fishing.

The Kazhuveli Sanctuary on the Coromandel Coast is one of the largest brackish water wetlands in south India. The ecosystem's

mix of salt marshes, mudflats and shallow waters make it a home to many globally endangered species, like the black-headed ibis and greater flamingo. It is also a stopover for migratory birds along the East Asian-Australasian Flyway. In storing water, Kazhuveli also helps with flood control and groundwater recharge, helping maintain the region's water table.

The Tawa Reservoir in Madhya Pradesh is also integral in regional water management. Created by damming the Tawa River, the reservoir became a massive wintering ground for migratory birds. Tawa provides irrigation water to farmlands, drinking water to local communities, and sustains the nearby fisheries.

[Extracted, with edits and revisions, from: "India adds 3 new Ramsar sites: What are wetlands, why do they matter for the environment?", The Indian Express]

Q.1 Which number has been replaced with '[1]' in the passage above?

- A** 83
- B** 84

- C** 85
- D** 86

Q.2 The Ramsar Convention is an intergovernmental treaty signed in _____ in Ramsar, Iran.

- A** 1971
- B** 1980

- C** 1972
- D** 1981

Q.3 India joined it in _____, initially designating the Chilika Lake in Orissa and Keoladeo National Park in Rajasthan.

- A** 1980
- B** 1981

- C** 1982
- D** 1983

Q.4 Which Indian state has the maximum number of Ramsar sites?

- A** Uttar Pradesh
- B** Tamil Nadu

- C** Andhra Pradesh
- D** West Bengal

Q.5 Which country has the maximum number of Ramsar sites in the world?

- A** United Kingdom
- B** Canada

- C** Mexico
- D** Bolivia

Q.1 (C) Q.2 (A) Q.3 (C) Q.4 (B) Q.5 (A)

Answers

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PASSAGE - 3

The President of India Droupadi Murmu conferred the prestigious National Geoscience Awards (NGA) for the year 2023 at a grand ceremony held today at the Rashtrapati Bhavan Cultural Centre, New Delhi. This year, a total of 12 awards to 21 Geoscientists, including academicians and professionals from across the country, were honoured under three categories: National Geoscience Award for Lifetime Achievement (01 award), National Geoscience Award (10 awards) and National Young Geoscientist Award (01 award) in various specialized fields of geosciences.

The National Geoscience Award for Lifetime Achievement was bestowed upon [1], Emeritus Scientist at the Indian National Science Academy (INSA), recognized for his distinguished and pioneering work on phosphorites, isotope geology, and organic geochemistry of Precambrian sedimentary rocks of India. His career spans decades of impactful research, contributing to our

understanding of the complexities of the Himalayas and the genesis of phosphorites on a global scale.

Under the National Geoscience Award category, a total of 10 awards including 3 teams were conferred in various fields of geosciences.

[2], Assistant Professor at the Indian Institute of Science Education and Research (IISER), Thiruvananthapuram, received the National Young Geoscientist Award. [2] was honored for his groundbreaking research and significant insights into the geodynamic evolution of the Eastern Dharwar Craton and suggesting an alternative model for the origin of Paleoproterozoic Lesser Himalayan mafic rocks.

[Extracted, with edits and revisions, from: "President of India confers National Geoscience Awards- 2023", PIB]

Q.1 Which name has been replaced with '[1]' in the passage above?

- | | |
|--------------------------------------|--------------------------------------|
| A Prof. Abhishek Kumar Shukla | C Prof. Dhiraj Mohan Banerjee |
| B Dr Ashutosh Pandey | D Dr Sanjay Singh |

Q.2 Which name has been replaced with '[2]' in the passage above?

- | | |
|--------------------------------------|--------------------------------------|
| A Dr Ashutosh Pandey | C Dr Sanjay Singh |
| B Prof. Dhiraj Mohan Banerjee | D Prof. Abhishek Kumar Shukla |

Q.3 Before the year 2009, the National Geoscience Awards (NGA) were called as _____.

- | | |
|--|---|
| A National Mineral Award | C National Mines and Mineral Awards |
| B Akil Bhartiya Khanij Puruskar | D Akil Bhartiya Dhatu evam Khanij Puruskar |

Q.4 In the 2024 Union Budget, the government announced the setting up the _____ which is a significant step towards securing the supply chain of these essential minerals.

- | | |
|--|--------------------------------------|
| A Critical Mineral Policy | C Critical Mineral Mission |
| B Bharat Critical Mineral Mission | D Critical Mineral Repository |

Q.5 Ministry of Mines launched the 'National Geoscience Data Repository (NGDR) Portal' in _____ for accessing, sharing, and analyzing geospatial information across the nation.

- | | |
|------------------------|------------------------|
| A December 2022 | C November 2023 |
| B December 2023 | D November 2022 |

Q.1 (C) Q.2 (A) Q.3 (A) Q.4 (C) Q.5 (B)

Answers

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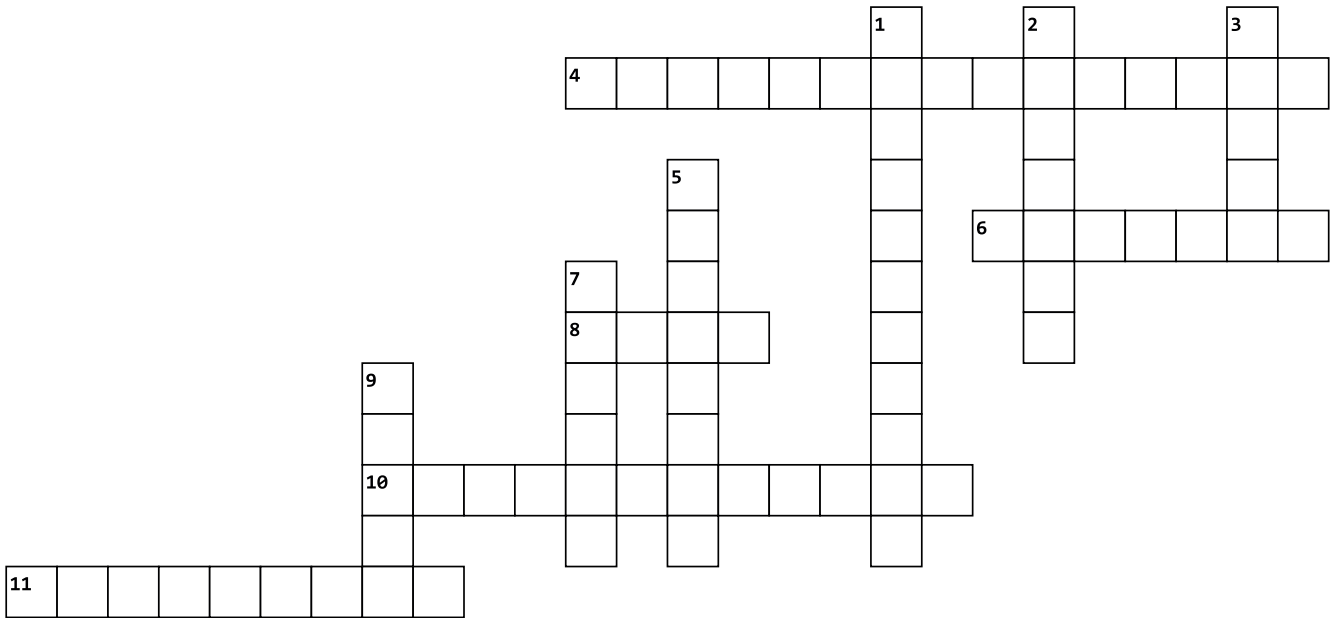
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CROSSWORD CORNER



CROSSWORD - 1



Across

4. Won four awards at 70th National Film Awards
6. Youngest ever chairman of ICC
8. World's strongest food and dairy brand
10. Won the 'Best Actor' award at 70th National Film Awards
11. Country implemented the new 'right to disconnect' law

Down

1. Annual bilateral exercise between India and Sri Lanka
2. 18th nation to join the United Nations Command in South Korea
3. Country hosted the 3rd Voice of Global South Summit 2024
5. 130th anniversary of the Natal Indian Congress
7. Won the 'Best Feature Film' award at 70th National Film Awards
9. Google DeepMind's Indic language AI project

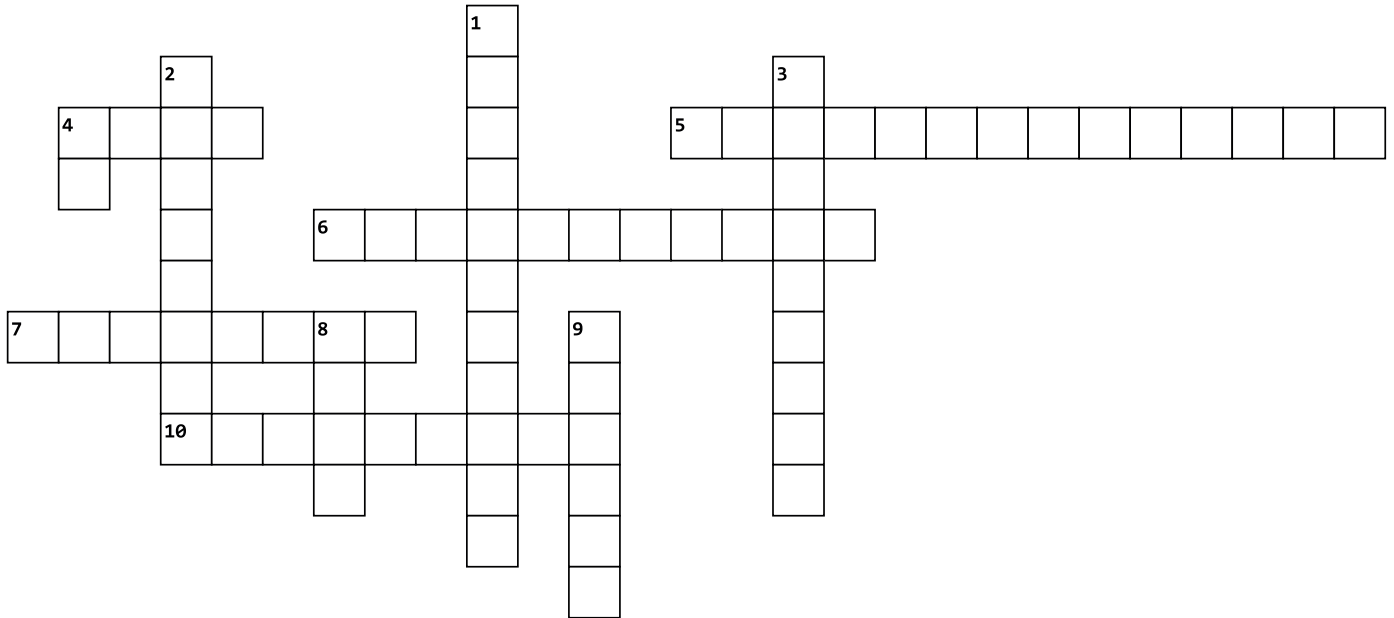
Answers

4	PonniyinSelvan	8	Amul
3	India	7	Aattam
2	Germany	6	JayShah
1	Mitrashakti	5	22August
		9	Morni
		10	RishabhShetty
		11	Australia





CROSSWORD - 2



Across

4. By this year Indian Railways aims to become a net-zero carbon emitter
5. Awarded the A+ grade rating in the Global Finance Central Banker Report Cards 2024
6. First state to coined 'gross environment product (GEP)' term
7. National Sports Day
10. Phase I of Tarang Shakti conducted in this state

Down

1. Unified central sector scheme of the Department of Science and Technology
2. First National Space Day
3. State has the highest number of public EV charging stations in the country
4. July Income Tax Day (or Aaykar Divas)
8. Japan's moon lander operation
9. India's first reusable hybrid rocket

Answers

- | | |
|----|--------------------------------|
| 4 | 24 July (Down) / 2030 (Across) |
| 3 | Karnataka |
| 2 | 23 August |
| 1 | VigyanDhara |
| 8 | SLIM |
| 7 | 29 August |
| 6 | Uttarakhand |
| 10 | TamilNadu |
| 5 | ShaktiKantada |
| 9 | RHUMI1 |

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