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General Studies- 2

#Childline1098' Contest- 'Spot the Logo and Suggest a Tagline'.



The Ministry of Women and Child Development has launched a contest, **#Childline1098**, inviting people to share images of the Childline 1098 logo that they spot at unique locations and send it with a tagline, to mark World Day against Trafficking in Persons on July 30.

About Childline:

CHILDLINE is India's first 24-hour, free, emergency phone service for children in need of aid and assistance.

At present, it is operational at 450 locations.

As Railways often act as carriers of trafficked children, the Ministry signed an MoU with the Ministry of Railways to rescue and rehabilitate runaway, abandoned, kidnapped and trafficked children via Railways.

The Ministry launched an awareness campaign via posters in railway coaches in November, 2015, and around 2 lakh posters have been put in trains which caution passengers about children around them who may need protection.

To familiarise children with Childline 1098, it is to be popularised through the National Council Of Educational Research and Training (NCERT) publications and screening of educational films on child sexual abuse in schools.

Based on the request, NCERT has published the information regarding Childline (1098) on the back side of the front cover of all course books from Class 6 to Class 12.



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National Policy on Women's Safety

An Action Plan has been furnished by the Ministry of Women and Child Development, which covers legal and schematic interventions to enhance safety of Women having the following components:

(i) to strengthen *implementation of legislations* including those on prohibition of child marriage, indecent representation of women, protect women against domestic violence, POCSO, trafficking, and prevention and prohibition of sexual harassment.

(ii) *implement schematic interventions* including those for women to prevent violence and improve status of girl child, involving community for safe neighbourhood, setting up One-Stop Centres in each district for counselling and providing first-aid to women victims of violence, setting up universal Helpline 181, increase working women hostels, strengthen child care institutions for rehabilitation of victims of violence, and strengthen grievance redressal.

(iii) *Convergence of various projects* under implementation for women safety and rehabilitation under Nirbhaya scheme including, inter-alia, setting up Emergency Response Support system, Mahila Police Volunteers, Cyber-crime portal, strengthening forensic facilities, and other women safety projects for increasing public safety. Implementation of Action Plan is a continuous process.

General Studies- 3

Review of PMFBY

Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced from Kharif 2016 season in the country.

Gathering from the scheme implementation experience review of the scheme is an ongoing process and is done in consultation with all the Stakeholders.

About the Scheme:

The scheme is optional for the States/ Union Territories (UTs) and so far, the scheme has been opted for implementation by 27 States/UTs. in one or more season(s) since inception in April, 2016 on the basis of their perception of risk to crops in their States.



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The scheme provides comprehensive risk coverage from pre-sowing to post harvest losses due to non-preventable natural risks.

Since sum insured has been equated with Scale of Finance, the farmers are provided with maximum risk coverage and at a minimum uniform fixed premium rate payable by them i.e. maximum 2% for Kharif crops, 1.5% for Rabi Crop and 5% for annual commercial/horticultural crops.

The balance of actuarial/bidded premium to be shared by the Central and State Government on 50 : 50 basis.

Moreover, under the scheme since unit area of insurance has been lowered to village/village panchayat level for assessment of losses of major crops and to individual farm level for assessment of losses due to localised calamities of hailstorm, landslide and inndation and post-harvest losses, the assessment of Losses are more realistic.

The seasonality discipline has been made more stringent thereby facilitating more prompt settlement of claims.

Further with the setting up of National Crop Insurance Portal for scheme administration not only can the farmer also enroll under the scheme directly but will be able to track the entire process of his claim settlement.

Revoking AFSPA

In view of improved security situation in Meghalaya and in certain areas of Arunachal Pradesh bordering Assam:

- i. areas under AFSPA in the districts of Arunachal Pradesh have been reduced from 16 police stations/police out post earlier to 8 police stations bordering the State of Assam besides continuing of AFSPA in Tirap, Changlang and Longding districts of Arunachal Pradesh.

The decision to issue notification for declaring 'disturbed area' under AFSPA, is taken periodically after making an objective assessment of the ground situation in consultation with security agencies and the concerned state Governments.



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About AFSPA

Why in News?

Armed Forces (Special Powers) Acts (AFSPA), are [Acts](#) of the [Parliament of India](#) that grant special powers to the [Indian Armed Forces](#) in what each act terms "disturbed areas".

According to The Disturbed Areas (Special Courts) Act, 1976 once declared 'disturbed', the area has to maintain status quo for a minimum of 3 months.

According to the Armed Forces Special Powers Act (AFSPA), in an area that is proclaimed as "disturbed", an officer of the armed forces has powers to:

- After giving such due warning, Fire upon or use other kinds of force even if it causes death, against the person who is acting against law or order in the disturbed area for the maintenance of public order,
- Destroy any arms dump, hide-outs, prepared or fortified position or shelter or training camp from which armed attacks are made by the armed volunteers or armed gangs or absconders wanted for any offence.
- To arrest without a warrant anyone who has committed cognizable offences or is reasonably suspected of having done so and may use force if needed for the arrest.
- To enter and search any premise in order to make such arrests, or to recover any person wrongfully restrained or any arms, ammunition or explosive substances and seize it.
- Stop and search any vehicle or vessel reasonably suspected to be carrying such person or weapons.
- Any person arrested and taken into custody under this Act shall be made present over to the officer in charge of the nearest police station with least possible delay, together with a report of the circumstances occasioning the arrest.
- Army officers have legal immunity for their actions. There can be no prosecution, suit or any other legal proceeding against anyone acting under that law. Nor is the government's judgment on why an area is found to be disturbed subject to judicial review.
- Protection of persons acting in good faith under this Act from prosecution, suit or other legal proceedings, except with the sanction of the Central Government, in exercise of the powers conferred by this Act.



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Exercise Pitch Black – 18

An Indian Air Force contingent comprising of four Su-30 MKI, 01 X C-130 and 01 X C-17 aircraft, landed at Darwin Air Force Base, Australia today.

This is the first time that an IAF contingent is participating in a multinational air exercise in Australia with Royal Australian Air Force.

This exercise involves over 100 aircraft from around the globe and will provide a unique opportunity to the air-warriors to operate in a dynamic warlike environment.

Benefits Of Exercise to India:

As a part of Commonwealth countries, India and Australia have always enjoyed amicable bilateral relations.

Air Forces of both the countries have participated in the Second World War.

The contribution of these nations has been well documented and acknowledged by the historians.

Su-30 MKI aircraft flew across the ocean to once again demonstrate our strategic reach and professionalism. As part of military diplomacy and reassuring our neighbours of our commitment to regional peace and security, while en-route to Australia, IAF engaged with the Indonesian and Malaysian Air Forces.

After the success of recently concluded Exercise Gaganshakti-2018, IAF engagement with Indonesian and Malayasian Air Forces and participation in the Exercise Pitch Black-18 in Australia, IAF will once again showcase it's capability to be an effective net security provider in the region.

Navigating across the ocean, precise air to air engagement with tanker aircraft and ability to operate over the international airspace reaffirms that the Indian Air Force would always play the cutting edge of our nation's military capability.



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Report of Committee on Resolution of Stressed Assets suggests a Five-Pronged Approach for Stressed Assets Resolution by the Banking Industry

As per bank inputs, banks had set-up a Committee on Resolution of Stressed Assets, which has given its Report suggesting a five-pronged approach for stressed assets resolution by the banking industry in the areas of SME resolution (for which banks may put in place a Robust Monitoring Process), Bank-Led Resolution, AMC/AIF-led resolution, resolution through the Insolvency and Bankruptcy Code, and an asset trading platform.

Banks have initiated steps for taking forward the suggestions with due approvals.

A number of measures have been taken to streamline recovery and introduce innovative methods for recovery of NPAs.

- The Insolvency and Bankruptcy Code, 2016 (IBC) has been enacted to create a unified framework for resolving insolvency and bankruptcy matters.

Under this, by adopting a creditor-in-saddle approach, with the interim resolution professional taking over management of affairs of corporate debtor at the outset, the incentive to resort to abuse of the legal system has been taken away.

This, coupled with debarment of wilful defaulters and persons associated with NPA accounts from the resolution process, has effected a fundamental change in the creditor-debtor relationship.

- The Banking Regulation Act, 1949 has been amended, to provide for authorisation to RBI to issue directions to banks to initiate the insolvency resolution process under IBC.

As per RBI's directions, cases have been filed under IBC before the National Company Law Tribunal (NCLT) in respect of 39 large defaulters, amounting to about Rs. 2.69 lakh crore funded exposure (as of December 2017).

- The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has been amended for faster recovery, with provision for three months imprisonment in case the borrower does not provide asset details and for the lender to get possession of mortgaged



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property within 30 days. Also, six new Debts Recovery Tribunal have been established to expedite recovery.

- In addition, under the PSB Reforms Agenda announced by the Government, PSBs have committed to clean and commercially prudent business through Stressed Asset Management Verticals for focussed recovery, rigorous due diligence and appraisal for sanction by scrutinising group balance sheets, at least 10% share in consortium lending, ring-fencing of cash flows, initiating use of technology and analytics for comprehensive due diligence across data sources.

What is 'Non-Performing Asset (NPA)?

A nonperforming asset (NPA) refers to a classification for loans or advances that are in default or are in arrears on scheduled payments of principal or interest.

In most cases, debt is classified as nonperforming when loan payments have not been made for a period of 90 days.

While 90 days of nonpayment is the standard, the amount of elapsed time may be shorter or longer depending on the terms and conditions of each loan.

Tackling Cyber Threats

At present, there are no plans to set up Cyber Warrior Police Force.

The Government is working on setting up of Indian Cyber Crime Coordination Centre (I4C).

The main objective of the I4C scheme:

to set up a national cybercrime coordination center for law enforcement agencies of States/UTs as an effective apparatus to handle issues related to cybercrime in the country.

Adequate legal framework exists in the form of Information Technology Act, 2000 along with Indian Penal Code, 1860 to deal with cyber safety and cyber-crime issues.

Further, amendment of law is an ongoing process to take care of emerging needs.