

Banking

RBI Okays E-Mandates For Internet Banking, Debit Cards

- **The National Payments Corporation of India (NPCI) has received approval from the Reserve Bank of India for implementing e-mandates for both internet banking and debit cards.** This will allow the users to now automatically pay their recurring payments.
- In its circular, **NPCI has informed all the member banks to take immediate measure and implement both the variants within June 30.** The limit for each mandate is set at **INR 1 Lakh**, and depending on the usage, the organisation will review the limit in due course.
- When Aadhaar was used by financial entities, customer verifications were done through the citizen's database. Post the access restriction, banks looked for alternative modes of authenticating its customers.
- Earlier, e-Mandates were used by banks and other fintech companies for auto-debiting multiple recurring payments namely equated monthly installments (EMIs) or payments for systematic investment plans.
- Till date, **YES Bank, Kotak Mahindra Bank, Axis Bank and IndusInd Bank are the private players to implement this service, while Central Bank of India, Bank of Baroda and Punjab National Bank are the public lenders** who have started the service. Prior to all others, Kotak Mahindra Bank is the first and the only lender to have gone live with both net banking and debit card-based mandates.

Issue of Rs 200, Rs 500 banknotes bearing signature of Governor Shaktikanta Das

- The Reserve Bank of India will shortly issue **Rs 200 and Rs 500 denomination Banknotes in Mahatma Gandhi (New) Series bearing the signature of Shaktikanta Das, RBI Governor.**
- The design of these notes will be similar in all respects to the banknotes in Mahatma Gandhi (New) Series.
- All banknotes in the denomination of Rs 200 and Rs 500 issued by the Reserve Bank in the past will continue to be legal tender.

SC directs RBI to disclose information under RTI

- **The Supreme Court has directed the RBI to disclose information pertaining to its annual inspection report of banks under the Right to Information (RTI) Act** unless they are exempted under law.
- **A bench headed by Justice L Nageswara Rao also directed the federal bank to review its policy to disclose information relating to banks under RTI.**
- The bench, which did not go ahead with contempt proceedings against the RBI, made it clear that it was giving a last opportunity to it to comply with provisions of the transparency law.
- The bench said it would have taken a serious view to the refusal of RBI to part with information under RTI.
- It said that any further violation shall be viewed seriously.
- In January this year, the top court had issued contempt notice to RBI for not disclosing annual inspection report of banks under RTI.
- The bench was hearing a contempt petition filed by RTI activist S C Agrawal against the RBI.

India and states

UK, India experts explore smart tech solution for Indian farmers

- **According to experts from India and the United Kingdom, harnessing smartphone technology could help Indian farmers make better business decisions and tackle the sustainable cooling challenges being faced by the country.**
- The potential of smart technology was highlighted in a new report, which was launched on April 24, 2019 by the University of Birmingham, which is working along with the **Shakti Sustainable Energy Foundation and MP Ensystems** to uncover the cooling needs of farmers in the states of **Haryana, Punjab, Maharashtra and Karnataka**.
- The findings of the report titled 'Promoting Clean and Energy Efficient Cold-Chains in India' suggest that using mobile apps and data analysis to manage harvesting and logistics could help reduce the amount of food wasted between farm gate and supermarket shelf, while boosting farmers' incomes and reducing the environmental impact of much-needed food cooling.

Madras High Court lifts ban on 'TikTok' App

- **The Madras high court on April 24, 2019 lifted the ban on Chinese short-video app 'TikTok',** three weeks after it had asked the Government to prohibit further downloads of the popular application on **Google** and **Apple** app stores.
- However, the high court asked the owners of the app to ensure that the platform does not allow pornography.
- Hence, the users can now once again download the app from the Google Play Store and Apple App Store after the app is made available on these platforms.

Sports

Asian Athletics Championship 2019: India finishes fourth with 17 medals

- **The 23rd edition of the Asian Athletics Championship concluded in Doha, Qatar on April 24, 2019. India with 17 medals (3 Gold, 7 silver and 7 bronze) finished fourth** in the tournament.
- The four-day event saw participation from 63 nations across the world. Bahrain topped the tally with 11 gold, 7 silver and 4 bronze, followed by China with 10 gold, 13 silver, 7 bronze and then Japan with 5 gold, 4 silver, 9 bronze.
- PU Chitra won gold in the women's 1500m race, clocking 4:14.5, at the 23rd Asian Athletics Championships in Doha on April 23, 2019.
- Asian Games champion Tajinder Pal Singh Toor, the favourite, secured the men's shot put gold with an opening-round throw of 20.22m, his best this season.
- Gomathi fought her way from the back of the pack and shocked the field to take the women's 800m gold. It was the 30-year-old Tamil Nadu athlete's first major gold.
- Annu Rani opened India's account at the Championship with a silver medal in women's javelin throw.

World

Malawi becomes first nation to vaccinate children against Malaria

- **African country Malawi on April 24, 2019 became the first to immunise children against Malaria through the vaccine 'RTS,S' (Mosquirix) under the WHO-coordinated Malaria vaccine pilot programme.**

- **Malawi is also the first of three countries in Africa in which the vaccine RTS,S will be made available to children up to 2 years of age;** Ghana and Kenya will introduce the vaccine later.
- The Malaria vaccine pilot programme is a collaborative effort with ministries of health in Ghana, Kenya and Malawi and international partners like PATH and the vaccine developer GSK. The programme aims to reach 360000 children every year across the three countries.

Sri Lanka bans drones, unmanned aircraft after Easter bombings

- **Sri Lanka banned the use of drones and unmanned aircraft following the massive Easter bombings** that killed over 350 people and injured more than 500 in the country's worst terror attack.
- The measure was taken in view of the existing security situation in the country. The ban will be in effect until further notice.
- Meanwhile, Sri Lankan authorities are continuously carrying out their search operations with the help of army.

India pushes African right to permanent membership in UNSC

- **India recently stressed upon Africa's right to representation among the ranks of the permanent members of the UN Security Council.** The move aims to bring in a sense of urgency to the long-stalled reform process of the UNSC.
- India is stressing on Africa's right to permanent membership in the UNSC to break the decades-long blockade of the reform process by a small group of countries.
- The group led by Italy and which includes Pakistan will be made to directly confront African nations, who have demanded two permanent seats on a reformed Council and point to the historic injustices done to the continent.

Zoologists discovered two new bird species in Indonesia

- **Zoologists from Trinity College** with partners from **Halu Oleo University (UHO) and Operation Wallacea**, have discovered two new bird species in the **Wakatobi Archipelago of Sulawesi, Indonesia**.
- Details of their discovery of the Wakatobi white-eye and the Wangi-wangi white-eye have been published on April 24, 2019 in the Zoological Journal of the Linnean Society.
- Researchers have defined about the species found in Indonesia. For example, when considering closely related populations of organisms, it can be very hard to decide where to draw the line. Recent research has found that many distinct species inter-breed to some extent, blurring the lines further.

WHO guidelines for children under 5 years of age

- **World Health Organization (WHO) issued guidelines for children under five years of age on April 24, 2019.**
- As per WHO guidelines, **children under five must spend less time sitting watching screens, or restrained in prams and seats, get better quality sleep and have more time for active play if they are to grow up healthy.**
- The new guidelines on physical activity, sedentary behaviour and sleep for children under 5 years of age were developed by a WHO panel of experts.
- They assessed the effects on young children of inadequate sleep, and time spent sitting watching screens or restrained in chairs and prams. They also reviewed evidence around the benefits of increased activity levels.

NASA's InSight lander recorded first 'Marsquake'

- **NASA's Mars Lander InSight has recorded its first 'Marsquake.'** It has recorded a quake of **2 or 2.5 magnitude** which is hard to predict on Earth's surface.

- The faint seismic signal, detected by the lander's Seismic Experiment for Interior Structure (SEIS) instrument, was recorded on April 6, the lander's 128th Martian day.
- This is the first recorded trembling that appears to have come from inside the planet, as opposed to being caused by forces above the surface, such as wind. Scientists still are examining the data to determine the exact cause of the signal.

Awards

Madhur Bhandarkar, Salim Khan and Helen honoured with Deenanath Mangeshkar Award

- Popular scriptwriter **Salim Khan**, national award-winning filmmaker **Madhur Bhandarkar** and one of the finest dancing divas of yesteryears, **Helen** were honoured with the **prestigious Master Deenanath Mangeshkar Award at a ceremony in Mumbai on April 24, 2019.**
- The awards were given away by Rashtriya Swayamsewak Sangh (RSS) Chief Mohan Bhagwat and the function was presided over by the Directorate General of CRPF, Vijay Kumar.
- Lifetime Award: Actor, producer and screenwriter **Salim Khan, who is also the father of superstar Salman Khan, was honoured with the Master Deenanath Mangeshkar Lifetime Award.**
- Special Award: Filmmaker **Madhur Bhandarkar received the Master Deenanath Mangeshkar Special Award for his contribution to Indian cinema.**
- Special Award: The yesteryear Actress **Helen was conferred with Master Deenanath Mangeshkar Special Award.**

Days

World Malaria Day 2019 observed globally

- **The World Malaria Day was observed across the globe on April 25, 2019** to highlight the need for continued investment and sustained political commitment towards malaria prevention and control.
- The theme of the World Malaria Day 2019 was **“Zero malaria starts with me”.**

Index

Global Talent Competitiveness Index 2019: India Ranks 80, Switzerland tops

- **The Global Talent Competitiveness Index (GTCI) 2019 has released by INSEAD, Adecco Group and Tata Communications recently.** In the GTCI 2019 India ranks 80 while Singapore takes the lead in this region.
- The report measures levels of Global Talent Competitiveness by looking at 68 variables. The 2019 index covers 125 national economies and 114 cities (respectively 119 and 90 in 2018) across all groups of income and levels of development.
- In this sixth edition, **Switzerland continues to lead the 2019 Global Talent Competitiveness index, while Singapore and the United States come in second and third respectively.**
- **India (80th) remains the laggard of this group.** It performs better than its lower-income peers when it comes to growing (48th) talent, primarily by virtue of the possibilities for Lifelong Learning (38th) and Access to Growth Opportunities (41st).