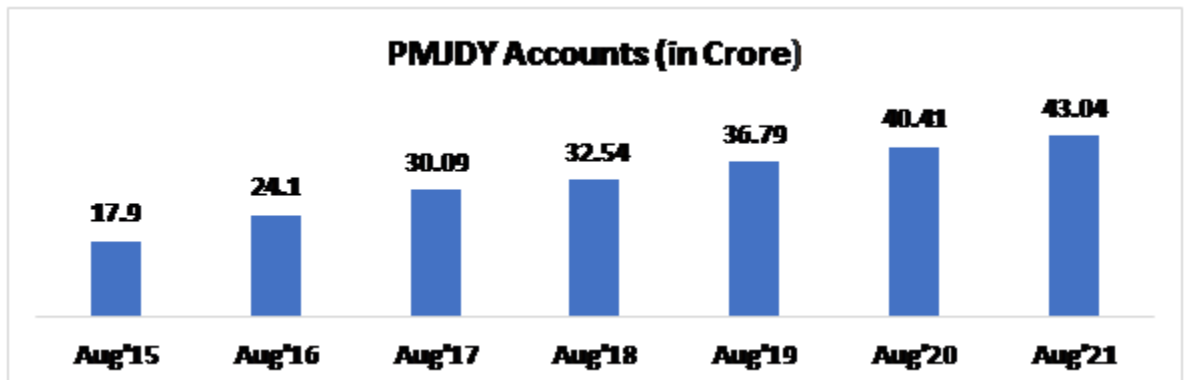


Daily Current Affairs 31/08/2021

1. Pradhan Mantri Jan-Dhan Yojana completes 7 years



Why in News

- **Pradhan Mantri Jan-Dhan Yojana (PMJDY)** - National Mission for Financial Inclusion, has completed **7 years** of successful implementation.

Key Points

About Pradhan Mantri Jan-Dhan Yojana (PMJDY):

- PMJDY was announced by Prime Minister Narendra Modi on 15th August 2014 and the scheme was **launched on 28th August 2014**.

Background:

- PMJDY is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.

Objectives:

- Ensure access of financial products & services at an affordable cost
- Use of technology to lower cost & widen reach

Impact:

- PMJDY has been the foundation stone for people-centric economic initiatives. Whether it is direct benefit transfers, COVID-19 financial assistance, PM-KISAN, increased wages under MGNREGA, life and health insurance cover, the first step of all these initiatives is to provide every adult with a bank account, which PMJDY has nearly completed.
- An important aspect is that DBTs via PM Jan Dhan accounts have ensured every rupee reaches its intended beneficiary and prevent systemic leakage.

Achievements under PMJDY- As on 18th August'21:

- **Accounts:** As on 18th August '21 number of total PMJDY Accounts: 43.04 Crore; 55.47% (23.87 crore) Jan-Dhan account holders are women and 66.69% (28.70 crore) Jan Dhan accounts are in rural and semi-urban areas.
- **Deposits:** Total deposit balances under PMJDY Accounts stand at Rs. 1,46,230 crore
- **Rupay Card:** Total RuPay cards issued to PMJDY account holders: 31.23 Crore

Jan Dhan Darshak App:

- A mobile application was launched to provide a citizen centric platform for locating banking touch points such as bank branches, ATMs, Bank Mitras, Post Offices, etc. in the country.
- This app is also being used for identifying villages which are not served by banking touchpoints within 5 km.

Pradhan Mantri Garib Kalyan Package for PMJDY women beneficiaries:

- A total of Rs. 30,945 crore has been credited in accounts of women PMJDY account holders during COVID lockdown.

The road ahead:

- Endeavour to ensure coverage of PMJDY account holders under micro insurance schemes. Eligible PMJDY account holders will be sought to be covered under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY).
- Improving access of PMJDY account holders to Micro-credit and micro investment such as flexi-recurring deposit etc.

Source: PIB

2. SAMRIDH Scheme



Why in News

- The Ministry of Electronics & Information Technology has launched the “Start-up Accelerators of MeitY for pProduct Innovation, Development and growth (SAMRIDH)” Scheme.

Key Points

About the SAMRIDH Scheme:

- It is being implemented by **MeitY Start-up Hub (MSH)**.
- It will create a conducive platform to Indian Software Product star-ups to enhance their products.
- It will pick up startups that are ready for the acceleration stage and will provide them with funding support, mentorship and a lot of other support that is required by startups at this stage.
- It will focus on accelerating the **300 start-ups** by providing customer connect, investor connect, and international immersion in the next three years.
- An investment of up to **₹ 40 lakh** to the start-up based on current valuation and growth stage of the Start-Up will be provided through selected accelerators.

- The programme aims to further the Indian start-up growth which has seen the emergence of 63 Unicorns and is now the third largest Unicorn hub globally with a total valuation of 168 Bn USD.

Other Related Initiatives:

- National Startup Advisory Council
- Start Up India Fund
- Atmanirbhar Bharat ARISE-Atal New India Challenge
- AIM-iCREST
- Start-up Cells

Source: PIB

3. First IBSA National Security Advisers Meeting



Why in News

- Recently, National Security Adviser (NSA) of India, Ajit Doval hosted the inaugural meeting of IBSA (India-Brazil-South Africa) National Security Advisers.

- This was the first such meeting of National Security Advisers of IBSA countries, reflecting the importance of closer cooperation among the

three countries to meet growing political and security challenges in the world.

- India, Brazil and South Africa are three large developing countries located in three different continents bound by common values of democracy and pluralism. They are also all maritime nations.

Key Points

- During the meeting, discussions were held on maritime security, fight against terrorism and transnational organized crime, and cyber security.
- Participants agreed that terrorism, in particular, cross-border terrorism undertaken through state sponsorship, continues to be the most potent threat to global peace and security and must be fought through united efforts.

Note:

- The meeting was convened as part of the preparatory process for the next **IBSA Summit of Leaders** which is scheduled to take place on **5th September 2021** during India's Chairship of IBSA.
- The theme for India's Chairship is "**Democracy for Demography and Development**".

Source: newsonair

4. Indo- Kazakhstan Joint Training Exercise “KAZIND-21”



Why in News

- The 5th edition of Indo-Kazakhstan Joint Training Exercise “KAZIND-21” began at Training Node, Aisha Bibi, Kazakhstan.
- It is being conducted from 30 August to 11 September 2021.

Key Points

- The exercise is a joint

training between both the Armies, which will boost the bilateral relations between India and Kazakhstan.

- The Exercise will provide an opportunity to the Armed Forces of India & Kazakhstan to train for Counter Insurgency/ Counter Terrorism operation in mountainous, rural scenario under UN mandate.

Note:

- Exercise KAZIND is an annual event which is conducted alternatively in Kazakhstan and India.
- 4th edition of the Exercise KAZIND was held in Uttarakhand in 2019.

Source: PIB

5. Sahitya Akademi announces 2020 Odia, Malayalam awards



Why in News

- The Sahitya Akademi named authors Yashodhara Mishra and Omcherry N.N. Pillai as the winner of the 2020 awards for their works in Odia and Malayalam, respectively.

Key Points

- Ms. Yashodhara Mishra has been selected for her work ‘Samudrakula Ghara’ and Mr. Omcherry N.N. Pillai for his work ‘Akasmikam Ormmakkurippukal’.

About Sahitya Akademi:

- Sahitya Akademi presents the award to literary works in 24 languages including English.
- It was established in 1954 and the award comprises a copper-plaque, a shawl and a cash prize of ₹ 1,00,000.

Note:

- The Sahitya Akademi Awards for 2020 were announced in March 2021 for literary works in 20 languages.

Source: The Hindu

6. Eminent Bengali Writer Buddhadeb Guha passes away



- Eminent Bengali writer Buddhadeb Guha, author of many notable works such as "Madhukari" (Honey Gatherer), passed away at 85.
- Guha was the recipient of many awards, including Ananda Purashkar in 1976 and later Shiromani Puraskar and Sharat Puraskar.
- An award-winning Bengali film "Dictionary" was made based on two of his works "Baba Howa" (Being a Father) and "Swami Howa" (Being a Husband).
- He was also a popular children's writer creating the fictional characters Rijuda, and Rudra.

Source: The Hindu