

NATIONAL

Consumer Protection Act, 2019 Come into Force

- The Consumer Protection Act, 2019 has come in to force with effect from 20 July 2020.
- The new Consumer Protection Act 2019 replaces more than three decades old Consumer Protection Act, 1986.
- It seeks to revamp the process of administration and settlement of consumer disputes, with strict penalties, including jail term for adulteration and misleading ads by firms.
- In Consumer Protection Act, 1986, a single point access to justice was given, which was time consuming.
- The new act has been introduced after many amendments to provide protection to buyers not only from traditional sellers but also from the new e-commerce retailers/platforms.
- **Salient Features of Consumer Protection Act 2019**
- Establishment of Central Consumer Protection Authority (CCPA) to promote, protect and enforce the rights of consumers.
- Establishment of Consumer Protection Councils
- Simplified Dispute Resolution Process
- Empowerment of Consumer Commissions to enforce their orders
- State Commission & District Commission can now review their own orders
- Deemed admissibility of complaints if the question of admissibility is not decided within the specified period of 21 days of filing.
- Ease of approaching Consumer Commissions
- Filing from place of residence/work
- E-filing
- Videoconferencing for hearing
- No fee for filing cases upto Rs. 5 lakh
- Alternate Dispute Resolution mechanism of Mediation
- Introduction to the concept of Product Liability
- A manufacturer or product service provider or product seller to be responsible to compensate for injury or damage caused by defective product or deficiency in services
- Rules on e-commerce and direct selling
- Penalty for adulteration of products/spurious goods
- Establishment of Central Consumer Protection Council, as an advisory body on consumer issues, headed by the Union Minister of Consumer Affairs, Food and Public Distribution with the Minister of State as Vice Chairperson and 34 other members from different fields. The Council, which has a three-year tenure, will have Minister-in-charge of consumer affairs from two States from each region- North, South, East, West, and NER..

Union Minister Harsimrat Kaur Badal Inaugurated Zoram Mega Food Park in Mizoram

- The Union Minister of Food Processing Industries, Smt Harsimrat Kaur Badal inaugurated the Zoram Mega Food Park Ltd at Kolasib in Mizoram through virtual conference.
- The Food Park has been built at a cost of Rs 75 crore and is spread over 55 Acres of land.
- The food park will directly benefit over 25,000 farmers and will provide employment opportunities to over 5,000 people in the region.

UP CM Yogi Adityanath launched employment scheme 'NavinRojgarChhatriYojana' for ST/SC

- Uttar Pradesh Chief Minister Yogi Adityanath has launched a new employment scheme called 'NavinRojgarChhatriYojana' to provide employment to the Scheduled Castes (SC)/Scheduled Tribes (ST) families.
- This initiative is part of the government to achieve economic equality and social equality of all the sections of the society.
- The government has set the target of benefitting 7.5 lakh families under the the Umbrella scheme in 2020-2021.

HRD Minister Ramesh Pokhriyal launched 'Manodarpan' initiative to provide psychosocial support to students

- The Union Minister of Human Resource and Development (HRD) Ramesh Pokhriyal Nishak has virtually launched a mental health initiative called Manodarpan.
- The Manodarpan initiative has been launched under AtmaNirbhar Bharat Abhiyan to provide psychosocial support to students, teachers and parents and address their issues related to mental health and emotional well-being.
- The platform will act as a sustainable psychosocial support system for all students, teachers & families, especially during these unprecedented times of #COVID19.
- The platform can be accessed at <http://manodarpan.mhrd.gov.in/>
- A helpline number 8448440632 has been launched to provide the consultation which can be accessed from morning 8 AM to 8 PM.

India's first public EV charging plaza inaugurated in New Delhi

- The Minister of State (IC) for Power, New and Renewable Energy, RK Singh inaugurated India's first public EV (Electric Vehicle) charging plaza at Chelmsford Club in New Delhi.
- The plaza has 5 EV charging points of different specifications, and has been set up with a focus on enhancing energy efficiency and promoting a robust e-mobility ecosystem in the country.
- The EV charging plaza has been established by Energy Efficiency Services Limited (EESL) in collaboration with New Delhi Municipal Council (NDMC).

Chhattisgarh launched 'GodhanNyayYojana', to boost rural economy

- Chhattisgarh Chief Minister Bhupesh Baghel launched 'GodhanNyayYojana', under which the state government will purchase cow dung from the cattle rearers at the rate of Rs 2 per kg.
- The women self-help groups will then prepare vermicompost from it, which will then be sold at Rs 8 per kg to farmers, while the dung will be utilized for other products.

Delhi Govt approved 'MukhyaMantriGharGhar Ration Yojana' to provide ration at doorstep

- Delhi Government under Chief Minister Arvind Kejriwal has approved 'MukhyaMantriGharGhar Ration Yojana', under which the eligible beneficiaries would get ration delivered at home.
- Under the 'MukhyaMantriGharGhar Ration Yojana' scheme, wheat, flour, rice and sugar-packed hygienically in bags will be delivered to the doorstep of people.
- However, taking ration from a Public Distribution System (PDS) shop will be optional.
- Along with this scheme, Centre's 'One Nation One Ration Card' scheme and 'MukhyaMantriGharGhar Ration Yojana' will also be implemented from the same day in Delhi.

INTERNATIONAL**India, Maldives signed agreement for establishment of 'Emergency Medical Services' unit in Male**

- India and Maldives have signed an MVR 8 Million agreement for establishment of 'Emergency Medical Services' Centre in Dharavandhoo, an island located north of the country's capital, Male.
- The project includes the development of a fully-fledged emergency center, training facilities and office space within Dharavandhoo Hospital, to:
- enhance timely access to quality emergency care,
- increase collaboration between healthcare facilities and disaster response agencies,
- Overcome the challenges presently faced by Dharavandhoo Hospital, especially during this critical times of need.

SpaceX Launches South Korea's Military Communications Satellite ANASIS-II

- Elon Musk-owned private operator SpaceX launched South Korea's first dedicated military communications satellite, named ANASIS-II on-board its Falcon 9 Block 5 rocket from SLC-40 at the Cape Canaveral Air Force Station in Florida.
- ANASIS-II stands for Army/Navy/Air Force Satellite Information System 2.
- It is a secure communications satellite for the South Korean Agency for Defense Development and will supplement the Koreasat-5/ANASIS-I satellite, a combined civilian and military communications satellite launched in 2006.

US Navy and Indian Navy conduct naval exercise PASSEX in A&N

- The United States Navy and the Indian Navy undertook Passage Exercise (PASSEX), a joint maritime drill in the Indian Ocean region near Andamans and Nicobar Islands on 20 July 2020.
- The high-end Passex exercise was carried out to maximize training and interoperability, including air defence of the two navies.
- The passage exercise involved a total of eight Indian and US warships.

India Among 10 Worst Countries For Working People: ITUC Global Rights Index

- The International Trade Union Confederation (ITUC) has released its Global Rights Index for the year 2020, which ranks countries on the degree of respect for workers' rights.
- This is the seventh edition of the annual report and ranks 144 countries.
- The ten worst countries for workers in 2020 are Bangladesh, Brazil, Colombia, Egypt, Honduras, India, Kazakhstan, the Philippines, Turkey and Zimbabwe.
- The Middle East and North Africa is the worst region in the world for working people.
- Austria, Denmark, Finland, Germany, Iceland, Italy, Netherlands, Norway, Slovakia, Sweden, Uruguay are the best countries with rating of 1.

UAE successfully launched 'HOPE', its first spacecraft bound for Mars

- The United Arab Emirates (UAE) successfully launched its first interplanetary mission to Mars, to study about the weather on Mars.
- The spacecraft, called Hope, took off on top of a Japanese H-IIA rocket from Japan's Tanegashima Space Center.
- This launch marks the the Arab world's first interplanetary mission and the first of three international missions to the Red Planet scheduled for this summer.

BANKING AND ECONOMY

Nomura estimated India's GDP to contract by 6.1% in FY21

- The Indian economy is expected to contract by 6.1 percent in the current fiscal (2020-21), as per the Japanese financial services firm Nomura.
- The contraction in the GDP is due to the Covid-19 pandemic, which has impacted both supply and demand forces in the economy since March 2020.

Harsh Vardhan Launched PNB's Nationwide CSR Campaign to Fight COVID-19 Pandemic

- Union Minister of Health and Family Welfare, Harsh Vardhan launched Punjab National Bank (PNB)'s nationwide Corporate Social Responsibility (CSR) campaign to prevent the spread of COVID-19 by distributing face masks and sanitizers.
- The bank will be providing COVID-19 related prevention materials to 662 districts throughout the country.

FamPay launched India's 1st numberless card, Famcard

- FamPay, India's first Neobank for teenagers, in partnership with IDFC First Bank launched India's 1st numberless card, FamCard. FamPay with National Payments Corporation of India (NPCI) developed this card.
- This card is accepted across the RuPay payment network of merchants. It is similar to a debit card which enables teenagers to transact in a cashless manner.
- Teenagers can use the card independently without the intervention of the parents.

PERSON IN NEWS

- R. Narayanaswamy, Professor of Finance and Accounting in Indian Institute of Management (IIM) Bangalore was appointed as the Chair of the Technical Advisory Committee (TAC) of the National Financial Reporting Authority (NFRA), independent accounting and auditing regulator set up by the Government of India under the Companies Act, 2013.
- Non-life insurer SBI General Insurance Company Limited announced that it has appointed Prakash Chandra(P C) Kandpal as its Managing Director(MD) and Chief Executive Officer(CEO).
- the Appointment Committee of the Cabinet(ACC) approved the appointment of Sumit Deb as the Chairman and Managing Director of the National Mineral Development Corporation (NMDC) .
- The Ministry of Corporate affairs has extended the tenure of Bethala Shanta Vijaya Prakash Kumar, the acting President of National Company Law Tribunal (NCLT) for one month. This is his second extension.

- RoshniNadar Malhotra, India's richest woman becomes the 1st woman to head a listed Indian IT company as she took over as the Chairperson of HCL Technologies from her father and billionaire Shiv Nadar(Founder & chairman).
- Rahul Bajaj to Step Down as Bajaj Finance Chairman; Sanjiv Bajaj to succeed.
- KarurVysya Bank (KVB)'s Board of Directors has co-opted Ramesh BabuBoddu as an Additional Director and appointed him as the Managing Director (MD) & Chief Executive Officer (CEO) for three years tenure.
- SBI (State Bank of India) cards and payment services appointed, Mr. Ashwini Kumar Tewari as its new Managing Director (MD) and Chief Executive officer (CEO).
- **Uttar Pradesh Governor, Smt. Anandiben Patel** was given additional charges of Madhya Pradesh in the absence of Shri. Lal jiTandon.

OBITUARY

- Madhya Pradesh (MP) Governor Shri Lal jiTandon, who was admitted in Medanta hospital, in Uttar Pradesh, Lucknow, had passed away.
- Former Australian test cricketer Barry Jarman passed away.

AWARDS & HONOURS

Environmental activist Greta Thunberg won 1st edition Gulbenkian Prize for Humanity

- A 17 years old climate activist from Sweden namely Greta Tintin Eleonora Ernman Thunberg became the first recipient of the inaugural (1st edition) Gulbenkian Prize for Humanity, awarded by Calouste Gulbenkian Foundation.
- The award in the amount 1 million euro (\$1.15 million) recognized her ability to mobilize younger generations for the cause of climate change.
- The entire prize amount would be donated by Greta Thunberg to the project and organisations who are working to help people on the front lines affected by the climate crisis and ecological crisis.

SPORTS AND GAMES

Formula One Champion, Mercedes Lewis Hamilton Won the Hungarian Grand Prix 2020; won this Title for 8th Time

- Red Bull's Max Verstappen (Dutch) came second and was awarded 'drive of the day'. Mercedes' ValtteriBottas finished third and Racing Point's Lance Stroll finished in fourth spot.
- This is his 8th time to win this title. With this victory he equalled Michael Schumacher's single-venue record, ie., winning a grand prix eight times.

T20 World Cup 2020 in Australia postponed due to COVID-19: ICC

- The International Cricket Council (ICC) confirmed that the Men's T20 World cup, 2020 scheduled to be played in Australia in October – November, has been postponed to 2022 due to the COVID-19 pandemic.

ONELINERS

- The prestigious 'Legend of Animation' award of the Toonz Media Group (TMG) has been posthumously conferred to the legendary animation director Arnab Chaudhuri, for his invaluable contribution to the animation and entertainment industry of India.
- The Ministry of Defence has signed Rs 557 crore contract with Bharat Earth Movers Limited (BEML) for procurement of 1,512 mine plough (MP) for the Indian Army.
- The Defence Research and Development Organisation (DRDO) has provided its indigenously-developed drone 'Bharat' to the Indian Army to conduct accurate surveillance in high altitude areas and mountainous terrain along the Line of Actual Control (LAC) in Eastern Ladakh, amid the ongoing border dispute between India and China.
- Defence Minister Rajnath Singh inaugurated 3-days long Indian Air Force (IAF) commanders' conference in New Delhi.
- The Central Board of Direct Taxes, (CBDT) and the Central Board of Indirect Taxes and Customs, (CBIC) have inked a Memorandum of Understanding (MoU) for exchange of information between the two organizations. The MoU was signed by CBDT Chairman Pramod Chandra Mody and CBIC Chairman M. Ajit Kumar