



Allahabad High Court Decision on Uniform Civil Code

Why in News

Recently, the Allahabad High Court has **called upon the Central government to initiate the process for implementation of [Uniform Civil Code \(UCC\)](#)**.

- The court's direction came in the context of a bunch of **17 petitions** filed by interfaith couples, who contracted marriage upon conversion, seeking protection of their life, liberty and privacy guaranteed under **Article 21** of the Constitution.

Key Points

- **Background - New Anti-Conversion Law:** The Government of Uttar Pradesh has recently passed an anti-conversion law called the **[Uttar Pradesh Prevention of Unlawful Conversion of Religion Act, 2021](#)**.
 - The marriage cannot be registered without the district authority making an enquiry as to whether the **conversion is voluntary and not induced by coercion, allurement and threat**.
 - The Act mandates that the **approval of the District Magistrate (DM) is necessary** to be obtained before conversion or marriage.
 - The Act makes religious conversion for marriage a **non-bailable offence**.
- **Observation by the Court:**
 - The **marriage registrar lacks the power to withhold** the registration of marriage merely for the reason that the parties have not obtained the necessary approval of conversion from the district authority.
 - The court directed the marriage registrar to forthwith register the marriage of such couples.
 - The Court observed that **such an approval is directory and not mandatory**.
 - The Act would not satisfy the test of **reasonableness and fairness, and would fail to pass the muster of [Article 14](#)** (Equality before law) and **Article 21** (Protection of Life and Personal Liberty).
 - It observed that the **consent of the family or the community or the clan or the State or executive is not necessary**, once two adult individuals agree to enter into a wedlock which is lawful and legal.
 - The court **directed the police** of the respective districts to **ensure the safety of these couples**.
 - Further, the court **urged the central government to make a law implementing the UCC**, so that such atrocities are not repeated.
 - This is because after implementation there will be less need for anti-conversion laws.

Uniform Civil Code

▪ **Background:**

- Increase in legislation dealing with personal issues in the far end of British rule forced the government to form the **B N Rau Committee** to codify **Hindu law in 1941**.
- UCC is one that would provide for one law for the entire country, applicable to all religious communities in their personal matters such as marriage, divorce, inheritance, adoption etc.
- **Article 44 of the Constitution** lays down that the state shall endeavour to secure a UCC for the citizens throughout the territory of India.
 - Article 44 is one of the [Directive Principles of State Policy \(DPSP\)](#).
- In order to bring uniformity, the courts have often said in their judgements that the government should move towards a UCC.
 - The judgement in the [Shah Bano case \(1985\)](#) is well known.
 - The Supreme Court in [Shayara Bano case \(2017\)](#) had declared the practise of Triple Talaq (talaq-e-biddat) as unconstitutional.

▪ **Need for UCC:**

- **National Integration:** A common civil code will help the cause of national integration by removing disparate loyalties to laws which have conflicting ideologies.
- **In Conformity With Changing Times:** There has been a steep rise in inter-community, inter-caste and interfaith marriages and relationships, in recent times.
 - Also, coupled with the rise in the number of single women, a comprehensive UCC will be in conformity with the changing times.
- **Protection to Vulnerable Section of Society:** The UCC aims to provide protection to vulnerable sections as envisaged by Ambedkar including women and religious minorities.
- **Adhering to Ideal of Secularism:** Secularism is the objective enshrined in the Preamble, a secular republic needs a common law for all citizens rather than differentiated rules based on religious practices.
- **Simplification of Laws:** The code will simplify the complex laws around marriage ceremonies, inheritance, succession, adoptions making them one for all. The same civil law will then be applicable to all citizens irrespective of their faith.

▪ **Associated Challenges:**

- **Communal Politics:** The demand for a uniform civil code has been framed in the context of communal politics.
 - A large section of society sees it as majoritarianism under the garb of social reform.
- **Constitutional Hurdle:** [Article 25](#) of Indian constitution, that seeks to preserve the freedom to practise and propagate any religion gets into conflict with the concepts of equality enshrined under **Article 14** of Indian Constitution.

Way Forward

- The government and society will have to work hard to build trust, but more importantly, make common cause with social reformers rather than religious conservatives.
- Rather than an omnibus approach, the government could bring separate aspects such as marriage, adoption, succession and maintenance into a UCC in stages.
- Need of the hour is the codification of all personal laws so that prejudices and stereotypes in every one of them would come to light and can be tested on the anvil of fundamental rights of the Constitution.

[Source: TH](#)

Governor's Power to decide on Bills: Veto Power

Why in News

Recently, the [speaker](#) of Tamil Nadu assembly called for setting a binding timeframe within which Bills should be assented to or returned or reserved for the consideration of the President of India by the governors.

Key Points

▪ Issues Highlighted by the Speaker:

◦ Related to Governor:

- The **governors sometimes sat over the Bills** without giving assent or returning the Bills for an indefinite period, even though the Constitution required it to be done as soon as possible.
- The **governors were also taking months together to reserve the Bills** for the assent of the President even though it was to be done immediately.
- This **erodes the authority of the legislatures** and the governors, though heads of the state executive, are appointed by the Union government.

◦ Related to President:

- The **President of India should also give reasons** for withholding the assent and returning the Bill.
- This would help the **House to enact another bill** by correcting shortfalls that caused the bill to be rejected.

▪ Related Examples:

- The **Speaker's comments assume significance** in the backdrop of a Bill passed by the Tamil Nadu Assembly in September, 2021 **seeking exemption for students from the state from the [National Eligibility cum Entrance Test \(NEET\)](#)** required for undergraduate medical college admissions.
- The **Tamil Nadu assembly passed a resolution in 2018** regarding the release of the seven prisoners convicted in the [Rajiv Gandhi assassination case](#).
 - The resolution was sent to the then Governor but he did not take any action for more than two years.
 - In January 2021, the [Supreme Court](#), while hearing a plea, expressed that they were unhappy with the delay.
 - In February, the **Governor, without taking a call, passed the buck** and said that the President was the competent authority to decide on the resolution.

Veto Power of the President and the Governor

▪ About:

- Veto Power **of the President** of India **is guided by Article 111 of the Indian Constitution**.
- **Article 200 of the Indian Constitution** deals with the **powers of the Governor with regard to assent given to bills** passed by the State legislature and other powers of the Governor such as reserving the bill for the President's consideration.
- **Article 201** pertains to 'Bills Reserved for Consideration'.
- The **Governor of India enjoys absolute veto, suspensive veto (except on money bills) but not the pocket veto**.

▪ Three Types of Veto Power: Absolute veto, Suspensive veto and Pocket veto.

- **Exception:** The President has **no veto power** when it comes to the **constitutional amendment bills**.

- Constitutional amendment bills **cannot be introduced in the state legislature.**
- **Absolute Veto:** It refers to the power of the President to **withhold his assent to a bill** passed by the Parliament. The bill then ends and does not become an act.
- **Suspensive Veto:** The President uses a suspensive veto when he **returns the bill to the Indian Parliament for its reconsideration.**
 - If the Parliament **resends the bill with or without amendment** to the President, he **has to approve the bill** without using any of his veto powers.
 - **Exception:** The President **cannot exercise his suspensive veto** in relation to the [Money Bill](#).
- **Pocket Veto:** The **bill is kept pending by the President for an indefinite period** when he exercises his pocket veto.
 - He **neither rejects the bill nor returns the bill for reconsideration.**
 - **Unlike the American President** who has to **resend the bill within 10 days, the Indian President has no such time-rule.**
- **Veto over State Bills:**
 - The **governor is empowered to reserve certain types of bills** passed by the state legislature for the consideration of the President.
 - Then, the **Governor will not have any further role** in the enactment of the bill.
 - The President **can withhold his assent to such bills not only in the first instance but also in the second instance.**
 - Thus, the President **enjoys absolute veto (and not suspensive veto) over state bills.**
 - Further, the President **can exercise pocket veto** in respect of state legislation also.

[Source: TH](#)

Repealing a Law

Why in News

Recently, the Prime Minister of India announced that the [three contentious farm laws](#) that were passed in 2020 would be repealed in the upcoming winter session of [Parliament](#).

Key Points

- **Article 245 of the Constitution gives Parliament** the power to make laws for the whole or any part of India, **and state legislatures** the power to make laws for the state.
 - Parliament draws its **power to repeal a law** from the same provision.
 - For repeal, the power of Parliament is the same as enacting a law under the Constitution.
 - A law **can be repealed either in its entirety, in part,** or even just to the extent that it is in contravention of other laws.
- **Sunset Clause:** Legislation can also have a **“sunset” clause**, a particular date after which they cease to exist.
 - For example, the anti-terror legislation **Terrorist and Disruptive Activities (Prevention) Act 1987**, commonly known as TADA, had a sunset clause, and was allowed

to lapse in 1995.

- **Repealing:** For laws that do not have a sunset clause, **Parliament has to pass another legislation to repeal the law.**
 - Laws can be repealed in two ways - either through an **ordinance**, or through **legislation**.
 - **Ordinance:** In case an ordinance is used, it would need to be replaced by a law passed by Parliament within six months.
 - If the ordinance lapses because it is not approved by Parliament, the repealed law can be revived.
 - **Repealing through Legislations:** The government will have to pass the legislation to repeal the farm laws in both Houses of Parliament, and receive the President's assent before it comes into effect.
 - All three farm laws can be repealed through a single legislation.
 - Usually, Bills titled **Repealing and Amendment** are introduced for this purpose. It is passed through the same procedure as any other Bills.
 - The last time the **Repealing and Amending provision** was invoked was in 2019 when the Union government sought to repeal 58 obsolete laws and make minor amendments to the Income Tax Act, 1961 and The Indian Institutes of Management Act, 2017.

[Source: IE](#)

Smart Policing Index 2021

Why in News

According to a **nationwide survey conducted by Indian Police Foundation (IPF)**, police in Bihar and Uttar Pradesh scored the lowest among all States when it came to perception of “sensitivity”.

- Earlier, the [National Human Rights Commission \(NHRC\)](#) had asked the Union Ministry of Home Affairs (MHA) and the State Governments to set up Police Complaints Authorities as per the judgment in [Prakash Singh vs. Union of India, 2006](#).

Key Points

- **SMART Policing:**
 - The SMART Policing **idea was envisioned, articulated and introduced by the Indian PM** at the Conference of DGPs of State and Central Police Organizations, held at Guwahati, **in the year 2014**.
 - It envisaged systemic changes to transform the Indian Police to be: Strict and Sensitive, Modern and Mobile, Alert and Accountable, Reliable and Responsive, Techno-savvy and Trained (**SMART**).
 - The **strategy combined the development of physical infrastructure, technology adoption**, a focus on the critical soft skills and attitudes, as well as a deep commitment to the values of professional excellence and service to the people, considered essential to take the Indian Police to the next level.
- **SMART Policing Index:**
 - The **purpose of the IPF survey** was to gather information on citizens' perceptions **about the impact of the SMART policing initiative**.

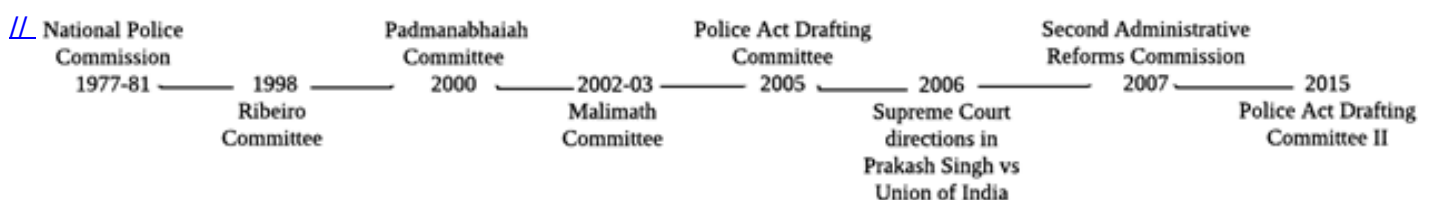
- **Indian Police Foundation (IPF)** is a Delhi-based think tank set up by eminent citizens including serving and retired police officers, civil servants, academics and lawyers etc - for each individual state or Union territory.
- The survey had **10 sets of questionnaires**, which included:
 - **Six indices of “Competence-Based Indicators”** dealing with issues such as police sensitivity, accessibility, responsiveness and technology adoption among others;
 - **Three indices of “Value-Based indicators”** dealing with integrity of the police; and
 - **One index of “Trust”**.
- The **SMART scores** are set **on a scale of 1 to 10** and are indicative of the levels of citizen satisfaction, a score of 10 being the highest level of satisfaction.
- **Findings of SMART Policing Index 2021:**
 - Despite being attacked for insufficient sensitivity, declining public confidence and growing concerns about the quality of policing, a majority of citizens (**a weighted average of 66.93%**) believes that the police are doing their job well and **strongly support the police**.
 - **Southern states and some in the Northeast fared better** on most policing indices compared to states in the north.
 - The **top five states with the highest score on overall policing** are Andhra Pradesh, Telangana, Assam, Kerala and Sikkim.
 - **From bottom upwards** are Bihar, Uttar Pradesh, Chhattisgarh, Jharkhand and Punjab.

Related Government Initiative

- The [ranking of police stations](#) across the country is an annual exercise by the **Ministry of Home Affairs (MHA)**, with the stations judged **on the basis of parameters** like crime rate, investigation and disposal of cases, infrastructure, and delivery of public service, among other features.
 - About 20% of the total points are **also based on feedback about the police station from citizens**.
- For the year 2021, **Sadar Bazar police station in the Capital (Delhi) was the best police station** across the country this year.
- Two other police stations -- **Gangapur in Odisha and Bhattu Kalan in Haryana** -- were ranked second and third on the list.

Police Reforms

- Police reforms **aim to transform the values, culture, policies and practices of police organizations**.
- It **envisages police to perform their duties** with respect for democratic values, human rights and the rule of law.
- It also **aims to improve how the police interact with other parts of the security sector**, such as the courts and departments of corrections, or executive, parliamentary or independent authorities with management or oversight responsibilities.
- Police **come under the state list of [schedule 7](#)** of the Indian constitution.



US tapping its Strategic Petroleum Reserves

Why in News

In wake of the 2022 midterm elections in the US, the **Biden administration is considering tapping the US Strategic Petroleum Reserve (SPR) to check [rising oil prices](#).**

- Such a move may not have a long-term impact on dampening US oil prices that hit a seven-year high above \$85 a barrel.
- **China and India are also expected to do the same**, after Saudi Arabia and Russia, members of the [OPEC+](#) production group declined to pump more oil into global markets.

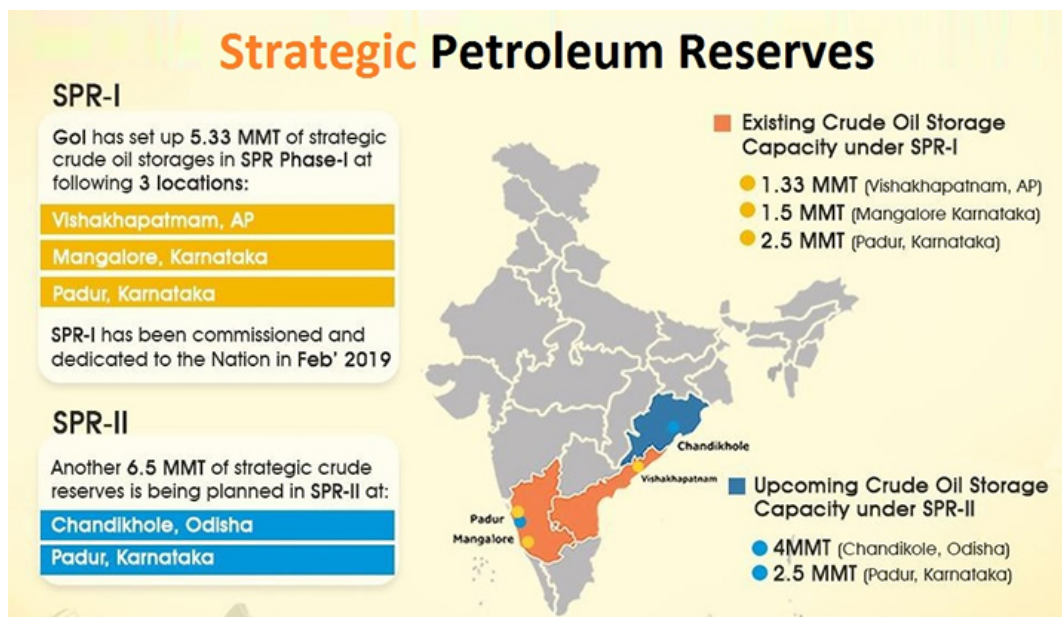
Key Points

- **Strategic Petroleum Reserves:**
 - Strategic petroleum reserves are **huge stockpiles of crude oil to deal with any crude oil-related crisis** like the risk of supply disruption from natural disasters, war or other calamities (thus moderating prices).
 - The concept of dedicated strategic reserves was **first mooted in 1973 in the US**, after the [OPEC \(Organization of the Petroleum Exporting Countries\)](#) oil crisis.
 - According to the agreement on an International Energy Programme (I.E.P.), each [International Energy Agency \(IEA\)](#) country has an obligation to hold emergency **oil stocks equivalent to at least 90 days of net oil imports**.
 - In case of a severe oil supply disruption, IEA members may decide to release these stocks to the market as part of a collective action.
 - **3 Biggest 'Strategic Petroleum Reserves'** are with Japan, US, China.

Role of IEA in National SPRs

- According to the IEA, there are typically **three ways to maintain SPR levels** to meet the 90-day requirement.
 - Commercial stocks held by refiners,
 - Those held by the government and agency stocks,
 - With countries choosing which balance to maintain.
- The IEA helps coordinate member releases, provides data on levels and plays other roles.
- IEA also suggests measures to restrain demand or otherwise help supply.
 - These may include calls for voluntary fuel savings, fuel-switching such as oil to gas for power generation or "surge production" to quickly tap underground reserves.
- **Strategic Petroleum Reserves in India:**
 - The construction of the Strategic Crude Oil Storage facilities in India is being managed by [Indian Strategic Petroleum Reserves Limited \(ISPRL\)](#).
 - ISPRL is a wholly owned subsidiary of Oil Industry Development Board (OIDB) under the Ministry of Petroleum & Natural Gas.

- Strategic crude oil storages are at **Mangalore** (Karnataka), **Visakhapatnam** (Andhra Pradesh) and **Padur** (Karnataka) as per **Phase I**. They have fuel storage of total 5.33 MMT (Million Metric Tonnes).
- The government of India is planning to set up two more such caverns at **Chandikhol** (Odisha) and **Udupi** (Karnataka) as per **phase II** through **Public-Private Partnership**. This will give an additional 6.5 million tons of the oil reserves.
- After the new facilities get functional, **a total of 22 days (10+12)** of oil consumption will be made available.
- With the strategic facilities, Indian refiners **also maintain crude oil storage (industrial stock) of 65 days**.
- Thus, **approximately a total of 87 days** (22 by strategic reserves + 65 by Indian refiners) of oil consumption will be made available in India after completion of Phase II of the SPR programme.
 - This will be very close to the 90 days mandate by the IEA.
- **India became an associate member of the IEA** in 2017 and recently, **IEA has invited India to become a full time member**.



▪ **Need of SPRs in India:**

◦ **Build Sufficient Capacity:**

- The current capacity of this is not sufficient to tackle any unpredicted event that occurs in the international crude market.
- 86% of the country is dependent on oil with nearly 5 million barrels of oil consumption in a day.

◦ **Energy Security:**

- The fluctuation in the price of crude oil in the international market leads to a dire need for India to make petroleum reserves to ensure the country's energy security and avoid monetary loss.

[Source: IE](#)

Kulbhushan Jadhav Case

Why in News

Recently, **Pakistan's Parliament has enacted a law to give Indian death-row prisoner [Kulbhushan Jadhav](#) the right to file a review appeal** against his conviction by a military court.

- The bill was enacted to implement an order of the [International Court of Justice \(ICJ\)](#).
- However, India points out that the law has several “**shortcomings**”, and that steps are needed to implement the ICJ's order “in letter and spirit”.

Key Points

▪ **Kulbhushan Jadhav Case:**

- **Arrest:** A 51-year-old **retired Indian Navy officer**, Jadhav was **sentenced to death** by a Pakistani military court on **charges of espionage and terrorism** in April 2017.
 - In December 2017, Jadhav's wife and mother were allowed to meet him across a glass partition, with India contesting Pakistan's claim that this was consular access at ICJ.
- **Denial of Consular Access:** India approached the ICJ against Pakistan for **denial of consular access ([Vienna Convention](#))** to Jadhav and challenging the death sentence.
- **ICJ Ruling:** In 2019, the ICJ ruled that Pakistan was obliged under international laws to provide by means of its own choosing “**effective review and reconsideration**” of Jadhav's conviction.
- **Pakistan's Response:** In the wake of the ICJ order, the Pakistan government had promulgated a special ordinance to allow Jadhav to file a review.
 - Pakistan's Parliament has passed the **International Court of Justice (Review and Reconsideration) Bill, 2021** aimed to fulfill the obligation under the verdict of the ICJ.

▪ **Shortcomings in the Law:**

- **No Clear Road Map:** India believes the Bill reiterates a 2019 ordinance passed by Pakistan, without creating a machinery to facilitate an effective review and reconsideration in Kulbhushan Jadhav's case.
- **Extraordinary Power to Municipal Court:** It invites municipal courts in Pakistan to decide whether or not any prejudice has been caused to Jadhav on account of the failure to provide consular access.
 - This is clearly a breach of the basic tenet, that municipal courts cannot be the arbiter of whether a State has fulfilled its obligations under international law.
 - It further invites a municipal court to sit in appeal.

▪ **Implications of 'Effective Review and Reconsideration' for India:**

- Effective review and reconsideration is a phrase which is different from ‘review’ as one understands in a domestic course.
- It **includes giving consular access** and helping Jadhav in preparing his defence.
- It means that **Pakistan has to disclose the charges and also the evidence** which it has been absolutely opaque about uptill now.
- Pakistan would also **have to disclose the circumstances in which Jadhav's confession** was extracted by the military.
- It implies that **Jadhav will have a right to defend** whichever forum or court hears his case.

International Court of Justice

- ICJ is a **principal judicial organization** of the United Nations (UN).
- It was established in 1945 by a **UN Charter** and began working in 1946 as the successor to the **Permanent Court of International Justice**.
- It settles legal disputes between member countries and gives advisory opinions to authorized UN Organs and Specialized Agencies.

- It is seated in the **Peace Palace of Hague, Netherlands**.

Vienna Convention

- The **Vienna Convention on Consular Relations** is an international treaty that defines consular relations between independent states.
 - A consul (who is not a diplomat), is a representative of a foreign state in a host country, who works for the interests of his countrymen.
- **Article 36 of the Vienna Convention** states that foreign nationals who are arrested or detained in the host country must be given notice without delay of their right to have their embassy or consulate notified of that arrest.

[Source: IE](#)

Project Samhati: Odisha

Why in News

The new [National Education Policy 2020](#) lays emphasis on imparting teaching in the mother tongue in primary classes. However, when seen from the context of the **diverse language-base of tribal people**, the task appears to be quite onerous.

- In this scenario, **Odisha's decade-long experiment** in multilingual education may come in handy to take up the challenge.
- The most important aspect of **Mother-Tongue Based Multi-Lingual Education (MTBMLE)** is that it helps save endangered tribal languages.

Key Points

- The **ST and SC Development Department** of the Odisha government has started a project called 'Samhati'.
 - It intends to address the language issues faced by tribal students in early grades or elementary classes.
 - Under this, the department plans to cover approximately **2.5 lakh students in 1,450 primary schools in the State**.
- **Implementing Agency:** The **Scheduled Castes and Scheduled Tribes Research and Training Institute (SCSTRI)** along with the Academy of Tribal Language and Culture (ATLC), Bhubaneswar are implementing the project.
- **Multilingual Learning:** Under Samhati, it has been decided that all teachers of primary level would be provided functional knowledge of tribal languages and ways of communicating with tribal students.
 - Odisha's adivasi communities are as diverse as **21 spoken languages**. Out of the 21 languages, Santhali, the only language which has been included in the [eighth schedule of Constitution](#).
 - It is taught in its own **ol chiki script** while the rest of tribal languages have Odia scripts.

- Only six tribal languages — Santali, Ho, Soura, Munda and Kui — **have a written script.**
- These students are a multilingual group unlike mono-lingual groups in regular schools.

Way Forward

- A tribal student sees the world through his own language. The mother-tongue based education is a welcome step. There are some civil society organisations in Odisha that have demonstrated promising models of the MTBMLE education system (e.g. Kalinga Institute of Social Sciences (KISS)).
- The tribal languages are used as a medium of instruction in primary schools, these languages need to be standardised.
- Efforts should be made to develop textbooks in tribal languages in sync with the syllabus of State boards, government textbook norms and National Education Policy.

[Source: TH](#)

Special Credit Linked Capital Subsidy Scheme: MSME

Why in News

Recently, the Ministry of [Micro, Small and Medium-sized Enterprises \(MSMEs\)](#) launched the **Special Credit Linked Capital Subsidy Scheme (SCLCSS)** for the services sector.

Key Points

▪ About:

- The scheme will **help in meeting the technology-related requirements of enterprises in the services sector.**
- It has a **provision of 25% capital subsidy for procurement of plant and machinery and service equipment** through institutional **credit to the [Scheduled Caste - Scheduled Tribe MSMEs](#)** without any sector-specific restrictions on technology up-gradation.

▪ Significance:

- It will **facilitate technology up-gradation to MSEs, improvement in Quality of services by MSMEs**, enhancement in productivity, reduction in waste and shall promote a culture of continuous improvement.
- It will also **promote the innovation, digital empowerment and design interventions of MSMEs.**

▪ Credit Linked Capital Subsidy Scheme for Technology Upgradation:

- It was **launched in 2000.**
- The objective of the Scheme is to **facilitate technology up-gradation in MSEs by providing an upfront capital subsidy of 15%** (on institutional finance of upto Rs 1 crore availed by them) for induction of well-established and improved technology in the specified 51 sub-sectors/products approved.
- In other words the major objective is to **upgrade their plant & machinery with state-of-the-art technology**, with or without expansion and also for new MSEs which have set up their facilities with appropriate eligible and proven technology duly approved under scheme guidelines.

Revised Classification applicable w.e.f 1st July 2020

Composite Criteria: Investment in Plant & Machinery/equipment and Annual Turnover

Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	Investment in Plant and Machinery or Equipment: Not more than Rs.1 crore and Annual Turnover ; not more than Rs. 5 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.10 crore and Annual Turnover ; not more than Rs. 50 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.50 crore and Annual Turnover ; not more than Rs. 250 crore

Other Initiatives to Promote MSME Sector

- The **Ministry of Micro, Small & Medium Enterprises (M/o MSME)** envisions a vibrant MSME sector by promoting growth and development of the MSME Sector, including Khadi, Village and Coir Industries.
- The **Micro Small and Medium Enterprises Development (MSMED) Act** was notified in 2006 to address policy issues affecting MSMEs as well as the coverage and investment ceiling of the sector.
- **Prime Minister's Employment Generation programme (PMEGP)**: It is a credit linked subsidy scheme, for setting up of new micro-enterprises and to generate employment opportunities in rural as well as urban areas of the country.
- **Scheme of Fund for Regeneration of Traditional Industries (SFURTI)**: It aims to properly organize the artisans and the traditional industries into clusters and thus provide financial assistance to make them competitive in today's market scenario.
- **A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE)**: The scheme promotes innovation & rural entrepreneurship through rural Livelihood Business Incubator (LBI), Technology Business Incubator (TBI) and Fund of Funds for start-up creation in the agro-based industry.
- **Interest Subvention Scheme for Incremental Credit to MSMEs**: It was introduced by the **Reserve Bank of India** wherein relief is provided upto 2% of interest to all the legal MSMEs on their outstanding fresh/incremental term loan/working capital during the period of its validity.
- **Credit Guarantee Scheme for Micro and Small Enterprises**: Launched to facilitate easy flow of credit, guarantee cover is provided for collateral free credit extended to MSMEs.
- **Micro and Small Enterprises Cluster Development Programme (MSE-CDP)**: It aims to enhance the productivity and competitiveness as well as capacity building of MSEs.
- **CHAMPIONS portal**: It aims to assist Indian MSMEs march into the big league as National and Global CHAMPIONS by solving their grievances and encouraging, supporting, helping and hand holding them.
- **MSME Samadhan**: It enables them to directly register their cases about delayed payments by Central Ministries/Departments/CPSEs/State Governments.
- **Udyam Registrations Portal**: This new portal assists the government in aggregating the data on the number of MSMEs in the country.
- **MSME SAMBANDH**: It is a Public Procurement Portal. It was launched to monitor the implementation of the Public Procurement from MSEs by Central Public Sector Enterprises.

Source: PIB

Light Combat Helicopter

Why in News

Recently, the Prime Minister handed over the **indigenously-built Light Combat Helicopter (HAL's LCH)**, two small drones (**'SWITCH 1.0 UAV'** and **'MR-20'**) built by Indian start-ups to the Air Force.

- LCH is a **truly '[Make in India](#)' product** built with private industry participation.

Key Points

- **About:**

- LCH is a **new addition to Hindustan Aeronautics Limited (HAL's) helicopter division**. This twin-engine helicopter is a dedicated combat helicopter of 5 to 8-tonne class.
- The LCH **incorporates advanced technologies and stealth features** for effective combat roles and is designed to carry out roles such as destruction of enemy air defence, counterinsurgency, search and rescue, anti-tank, Counter Surface Force Operations etc.
- The **LCH is the only attack helicopter in the world** that can land and take off at an altitude of 5,000 m with a considerable load of weapons and fuel.
- It is effective even in temperatures ranging from minus 50 degrees Celsius on snow peaks to 50 degrees Celsius in the desert.
- LCH will eventually be **deployed along the [Line of Actual Control](#) with China**, in addition to the **AH-64E Apache helicopters** in service.

- **'SWITCH 1.0 UAV' and 'MR-20':**

- **'SWITCH 1.0 UAV':**

- SWITCH 1.0 UAV, with its peerless capabilities of 1.5 hours flight time and 15 kms range at more than 4500 m take-off altitude.
- It has an **endurance of approximately 90 minutes** and will support the **Indian Army's most demanding surveillance operations** under harsh environments and high altitudes for day and night surveillance across India's borders.

- **'MR-20':**

- The **MR-20 hexacopter drones** have a capacity to ferry loads of up to 20kg.
- It will be used to ferry food, essential items, emergency medical aid, ammunition and weapons to troops deployed at heights in forwarding areas.

[Source: TH](#)

[PDF Refernece URL](#)