

# **DAILY CURRENT AFFAIRS**

9th April 2025







bills (Page No - 1)

# 9<sup>th</sup> April 2025

#### **Mains Manthan**

- > SC pulls up TN Governor, sets deadline to clear
- A regional revival (Page No 6)
- > Strengthening enforcement of judicial orders (Page No - 7)
- ▶ Why is active mobility necessary in India? (Page No - 8)

#### **Prelims Saarthi**

> MUDRA Yojana

# SC pulls up TN Governor, sets deadline to clear bills

## Why in News?

Governors delaying assent to bills

#### **Syllabus**

■ GS Paper 2 – Indian Polity

# SC pulls up T.N. Governor, sets deadline to clear Bil

Top court slams R.N. Ravi's inaction on 10 re-passed Bills, deems them to have received assent; it cites sense of expediency in Article 200, says Governor should be a 'guide' and not a 'hindrance'

#### Krishnadas Rajagopal NEW DELHI

he Supreme Court Tuesday slammed Tamil Nadu Governor R.N. Ravi's conduct as "unconstitutional", criticising his prolonged inaction on 10 key Bills. The court noted that he failed to act for months before swiftly referring the Bills to the President, only after they were re-passed by the State Legislature and came under judicial scrutiny.

The top court deemed the 10 Bills to have received assent, declaring President Droupadi Murmu's actions assenting to only one, rejecting seven, and not considering two - to be void.

It also fixed time limits. of one to three months, for Governors to take action

#### On the clock

SC sets time frame for Governors, saying the phrase 'as soon as possible' permeates Article 200 with a sense of expediency

- of one month to withhold assent on the aid and advice of the State Cabinet
- A maximum of three months is given to return the Bill with a message specifying reasons if the Governor withholds assent contrary to the Cabinet's advice
- The Governor has three months to reserve a Bill for the President's consideration against the advice of the
- The Governor 'must' grant assent to a Bill re-passed by the State Legislature under Article 200 within a maximum of one month

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on future Bills.

The court said that a Governor must be a "friend, guide and philosopher" to the State, not a hindrance. "A Governor is envisaged as a sagacious counsellor... What unfolded in the current litigation was quite the

opposite," a Bench of Justices I.B. Pardiwala and R. Mahadevan observed.

Justice Pardiwala, who authored the judgment, said that Mr. Ravi had acted as a "roadblock" by delaying action on the Bills sent to him for consent by

the Assembly under Article 200 of the Constitution.

The Article gives a Governor three choices: to assent, withhold assent, or reserve the Bills for consideration by the President. A Governor cannot indefinitely delay exercising his or her choice, the court said. "Once a Bill is presented to the Governor, he is under a Constitutional obligation to opt for one of the three choices... The phrase 'as soon as possible' permeates Article 200 with a sense of expediency and does not allow Governors to sit on Bills and exercise pocket veto over them," Justice Pardiwala explained.

#### CONTINUED ON

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# **Key Takeaways from the Article**

# • Background:

- Tamil Nadu Governor **R.N. Ravi** delayed assent to 10 Bills passed by the State Legislature.
- After re-passage of these Bills on 18 November 2023, he again delayed action and eventually reserved them for the President on 28 November 2023.
- ◆ Tamil Nadu government moved the **Supreme Court**, citing **constitutional violation and federal breakdown**.



# • Supreme Court's Verdict:

- A Bench of Justices J.B. Pardiwala and R. Mahadevan ruled the Governor's conduct as unconstitutional and a violation of Article 200.
- Declared the President's assent to only one, rejection of seven, and nonconsideration of two Bills as void.

# POWERS OF THE GOVERNOR UNDER ARTICLE 200

When a Bill is presented to the Governor, the following options are available:

- Give Assent: The Bill becomes law.
- Withhold Assent: The Bill is sent back to the legislature for reconsideration.
- Reserve for President's Consideration: Bills related to Union matters require the President's decision.
- Re-presentation of the Bill: If the Assembly re-passes the Bill without changes, the Governor must give assent, unless it affects High Court powers, in which case it is sent to the President.

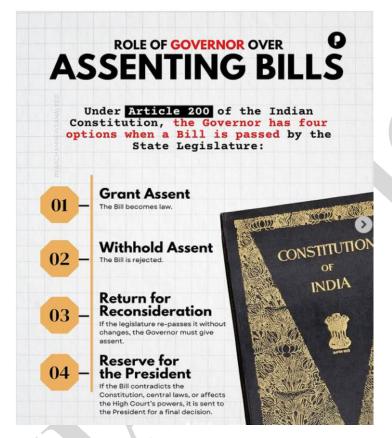
# Powers of the Governor Under Article 201

- If a Bill is reserved for the President's consideration, the President may approve or withhold assent.
- The President may direct the Governor to return the Bill to the state legislature for reconsideration.





- Key Observations by the SC:
  - Must act as a "friend, guide and philosopher," not a hindrance to the State.
  - A Governor is a "sagacious counsellor", not a political actor.



- Timelines and Duties Under Article 200:
  - Once a Bill is presented:
  - Governor must assent, withhold assent, or reserve for the President but not indefinitely.
  - If withholding assent, must act within 1 month on the aid and advice of the State Cabinet.
  - If returning the Bill with message: maximum of 3 months.
  - If reserving for President: also a maximum of 3 months.
  - If Bill is re-passed by Assembly (as per First Proviso of Article 200), Governor "must" give assent within 1 month.
- No 'Pocket Veto' Allowed:
- SC rejected the idea of pocket veto or summary withholding of assent.
- Held that the Governor cannot exercise personal discretion once the Bill is repassed.
- Discretionary powers from Section 75 of the GOI Act 1935 were deliberately omitted from Article 200 in the Constitution.









- Reservation to President Invalid if Delayed:
  - If Governor wanted to **reserve for President**, should have done so in the first instance.
  - Not allowed in second instance after re-passage such action deemed "not bona fide".
- Governor's Inaction = Violation of Constitutional Ethos:
  - Bills passed by elected legislature represent will of the people.
  - Undue delay turns them into mere paper, defeating the democratic process.

# Prelims PYQs (2014)

- Q. Which of the following are the discretionary powers given to the Governor of a State? (UPSC 2014)
- 1. Sending a report to the President of India for imposing the President's Rule
- 2. Appointing the Ministers
- 3. Reserving certain Bills passed by the State Legislature for consideration of the President of India
- 4. Making the rules to conduct the business of the State Government

# Select the correct answer using the code given below:

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2, 3 and 4 only
- (d) 1, 2, 3 and 4

# Mains PYQs (2018 and 2022)

- Q. Whether the Supreme Court Judgment (July 2018) can settle the political tussle between the Lt.Governor and elected government of Delhi? Examine. (2018)
- Q. Discuss the essential conditions for exercise of the legislative powers by the Governor. Discuss the legality of re-promulgation of ordinances by the Governor without placing them before the Legislature. (2022)

# A regional revival

# Why in News?

◆ 6<sup>th</sup> BIMSTEC Summit in Thailand

# **Syllabus**

• GS Paper 2 – International Relations





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#### A regional revival

The BIMSTEC summit provided a platform for bilateral meetings

ast week's Bay of Bengal Initiative for Mulissectoral Technical and Economic Coopwhich brought the leaders of seven neighbouring
countries to Bangkok at a time of global turbullence, was an opportunity to regigine the regional
grouping after years of stasis. Originally cast as a
Tridging' mechanism between South Asia's
the grouping has languished due to a lack of purpose or due to political underpinnings. After the
collapse of India-Pakistan ties, post-2014, SAARC
has made little movement, whereas the microgrouping of Bangladesh-Bhutan India-Nepal ran
the Motor Vehicles Agreement between them, as
a result of which New Delih has invested in BIMSTEC. While the objective of having a summit every two years was derailed by the COVID-19 pandenic, what is important is that the summit was
tertificable to Myanmar and Thulland, But the
summit proved useful, given the number of
agreements and areas of cooperation. These include a BIMSTEC chamber of commerce and
work on the India-Myanmar-Thalland Trilateral
Highway that will connect India's North-East reduude a BIMSTEC chamber of commerce and
work on the India-Myanmar-Thalland Trilateral
Highway that will connect India's North-East refree trade agreement (FTD and State Castonia agreements are among other plans outlined in a ViApart from the mullisteral outcomes, the
summit provided the leaders a rare opportunity
for bilateral meetings. Prime Minister Narendra
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border killings and former Prime Minister Narendra
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# **Key Takeaways from the Article**

# **BIMSTEC Summit Overview:**

- The sixth BIMSTEC summit, held in Bangkok, brought together seven member countries from South Asia and Southeast Asia: India, Bangladesh, Bhutan, Nepal, Sri Lanka, Myanmar, and Thailand.
- The summit, held amidst global turbulence, marked a significant moment to rejuvenate the group after years of stagnation.





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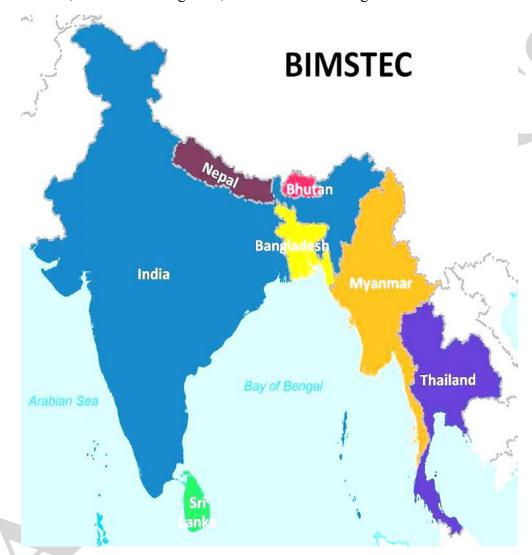


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# • BIMSTEC's Purpose:

- Originally conceived as a bridge between South Asia's SAARC and Southeast Asia's ASEAN, BIMSTEC has struggled to achieve its goals, largely due to a lack of clear direction and political tensions, especially after India-Pakistan ties deteriorated in 2014.
- As a result, SAARC has stagnated, and BIMSTEC emerged as a viable alternative.



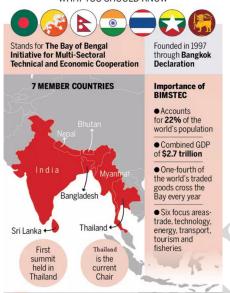
- **Reinvigoration of BIMSTEC:** The summit revitalized the grouping through several key agreements, including:
  - Establishing a BIMSTEC Chamber of Commerce.
  - Advancing the **India-Myanmar-Thailand Trilateral Highway**, which will connect India's North-East region to the Pacific, making it a pivotal hub for trade and connectivity.
  - A joint mechanism for **disaster management** due to the region's vulnerability to natural disasters.
  - Negotiations for a Free Trade Agreement (FTA) and Customs cooperation among member states.





# BIMSTEC

WHAT YOU SHOULD KNOW

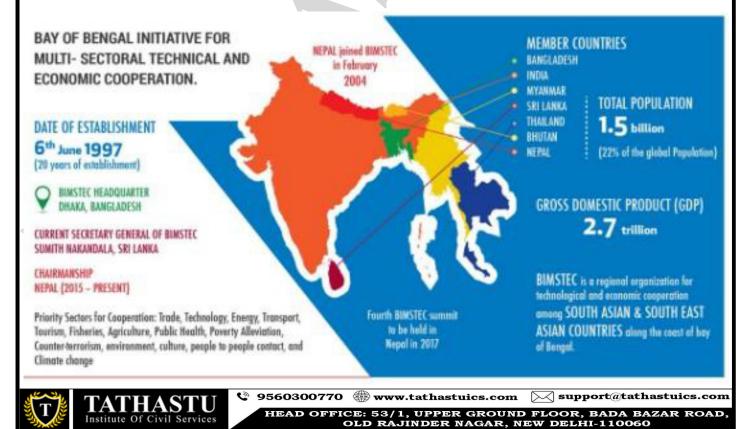


# **Bilateral Meetings:**

- The summit provided an opportunity for rare bilateral engagements between member leaders, including:
- **India-Bangladesh Dialogue**
- **India-Nepal Relations**

Institute Of Civil Services

**Myanmar's Involvement** 





# Strengthening enforcement of judicial orders

# Why in News?

Role of Judiciary in Governance

# **Syllabus**

◆ GS Paper 2 – Indian Polity

# Strengthening enforcement of judicial orders

esidents of central Jaipur face persistent disturbances from air horn usage by buses and trucks even during late hours. Despite existing noise pollution regulations, enforcement has been inadequate. The National Green Tribunal (NGT) issued an order limiting air horn usage on major roads between 10 p.m. and 6 a.m. However, enforcement agencies. including the traffic police transport department, and pollution control board, have still not implemented the order. What the NGT should have done is to evaluate the possibility of its order being implemented or taken action which would be implementable. This would mean complete ban of air horns, which it did not consider. Consequently, the issue remains unresolved after more than two years.

Judicial orders that incorporate strategies to overcome enforcement challenges have the potential to optimise resource utilisation and foster public satisfaction. By focusing on practical and actionable enforcement strategies, meaningful and lasting outcomes can be achieved. Inspiration can also be drawn from Kathmandu in Nepal, where strict enforcement of noise control measures. combined with public awareness campaigns, has led to remarkable change. It demonstrates how proactive enforcement, supported by public education and cooperation, can drive change. Enforcement is not merely a procedural task – it is integral to justice itself. The consequences of weak enforcement of judicial decisions are profound, undermining both governance and public trust in the judiciary.

Anticipating hurdles

The challenges in enforcing judicial decisions are emblematic of systemic issues. Enforcement agencies are often reluctant to act on violations they deem "minor", creating a significant disconnect between judicial intent and



Pradeep S. Mehta Secretary General of CUTS International

ground reality. This gap highlights the need for judicial foresight during decision-making to anticipate enforcement hurdles and ensure the implementation framework is robust and realistic.

Consider the State of Tamil Nadu v. K. Balu (2017) case, popularly known as the liquor ban case. The Supreme Court aimed to curb road accidents caused by drink driving and prohibited liquor sales within 500 metres of the highways. However, enforcement challenges soon emerged. The decision led to widespread circumvention, including the reclassification of highways as urban roads and the relocation of liquor outlets just beyond 500 meters of highways This revealed a lack of foresight in anticipating implementation hurdles and delays in execution procedures which can even render judgments ineffective.

There may be certain exceptions where it may be prudent for the court to consider certain aspects for effective enforcement. Section 38 of the Code of Civil Procedure (CPC) in India gives the power to execute a decree to both the court that passed it and the court to which it is sent for execution. Order 21 of the CPC addresses the formal process of executing decrees issued by courts at all levels, from the grassroots level to the highest authority. Despite these provisions, the actual execution of judgments often falls short as there are concerns regarding the validity of a decree and judicial misconduct.

India has witnessed several instances where judicial enforcement has been effective. In Common Cause v. Union of India (2018), the Supreme Court legalised passive euthanasia and the success of this judgment stemmed from its clarity: specific guidelines for healthcare institutions, stringent monitoring mechanisms, and systematic oversight ensured that the decision translated into action. The Taj Trapezium Zone directives

highlighted the significance of inter-agency collaboration. Based on the Varadarajan Committee's recommendation, a green belt was established around the Mathura oil refinery, and regular air quality monitoring was mandated. These examples show that effective enforcement requires actionable directives and concurrent monitoring frameworks.

#### How to ensure enforcement

To achieve the aim of effective enforcement, there is a pressing need to establish a system where an officer could be appointed in every government department and agency to review and remedy the situation. The officer would be responsible for executing orders, ensuring compliance through regular audits and reporting, and would face the threat of consequences for failing to execute such orders.

It is essential to leverage technologies to identify government departments and agencies whose jurisdictions align with specific judicial directives enabling the entities to report back to the court within designated time frames. Enforcement mechanisms play a critical role in encouraging compliance, particularly through the use of positive measures Transparency, as a key mechanism, fosters compliance by ensuring robust policy formation and the effective dissemination of information.

In conclusion, the effectiveness of judicial reform in India is undermined by weak enforcement mechanisms. To bridge these systemic gaps, it is imperative to establish a structured system with officers accountable to the judiciary while maintaining transparency. Tech-driven monitoring, clear accountability frameworks, and fostering public engagement can significantly improve compliance. Furthermore, inter-agency coordination is essential to translate judicial rulings into tangible real-world outcomes

The effectiveness of judicial reform in India is undermined by weak enforcement mechanisms



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#### • Issue of Enforcement in Judicial Orders:

- The article discusses the persistent challenges in enforcing judicial orders in India, using the example of **air horn usage in Jaipur**, which continues to violate National Green Tribunal (NGT) orders.
- Despite existing regulations, enforcement agencies like **traffic police and pollution control boards** have failed to ensure compliance, leaving the issue unresolved for over two <u>years</u>.



# • Challenges of Enforcement:

- A significant gap exists between judicial intent and ground-level enforcement.
- Many judicial orders are made without considering practical hurdles to implementation.
- As seen in the State of Tamil Nadu v. K. Balu (2017) case, the liquor ban decision faced circumvention due to weak enforcement frameworks.





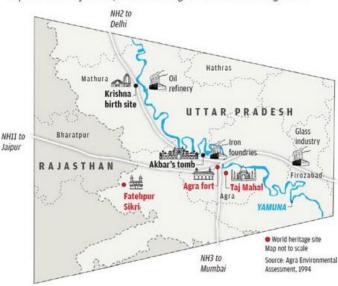


# **Role of Enforcement Agencies:**

- Enforcement agencies often overlook what they perceive as "minor" violations, leading to systemic inefficiencies in the judicial process.
- This reflects poorly on governance and erodes public trust in the judiciary.

# The right zone

The 10,400 sq km Taj Trapezium Zone, which was demarcated in 1983 to protect the Taj Mahal, has three Mughal-era World Heritage Sites



#### **Successful Judicial Enforcement:**

- Examples of successful enforcement include the Common Cause v. Union of India (2018) case, where passive euthanasia was legalized with clear guidelines for healthcare institutions.
- Similarly, the *Taj Trapezium Zone* directives demonstrated effective interagency coordination in environmental monitoring.





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- **Recommendations for Strengthening Enforcement:** 
  - **Accountability Framework:** Appointing officers in every government department and agency to monitor and ensure compliance with judicial orders.
  - Use of Technology: Leveraging technology for real-time monitoring of government departments and agencies to ensure that judicial directives are implemented efficiently.
  - **Public Engagement:** Encouraging transparency and public involvement to increase compliance with judicial decisions.
  - Inter-agency Collaboration: Strengthening collaboration between various agencies to address enforcement challenges.

# Why is active mobility necessary in India?

# Why in News?

Massive urbanization challenges in metro cities + Karnataka Active Mobility Bill, 2022

# **Syllabus**

**GS Paper 2** – Governance & Social Justice

# ny is active mobility necessary in India?

What is active mobility and how is it a sustainable mode of transportation? What is the Karnataka Active Mobility Bill, 2022? How will non-motorised modes of transport increase health benefits? How have other countries integrated active mobility in their infrastructures?

#### EXPLAINER

# Dev Nath Pathak Ruth Anna. A

#### The story so far:

poradic reports of accidental deaths and injuries of pedestrians, cyclists, street-hawkers, and others in the metro cities of India are on the rise. While urban development in various metro cities include patches of dedicated service luses for modestrians and could like service. lanes for pedestrians and cyclists, motor vehicles tend to ply on them as well. As a result, the risk of accidents are as high on result, the risk of accidents are as high of these pathways as on the main roads with vehicular traffic. In such a grim situation, active mobility is the need of the hour.

#### What is active mobility?

Active mobility refers to modes of Active mobility refers to modes of transportation that use human power instead of a motorised form of mobility. Active modes of transport include walking, cycling, skateboarding, and other non-motorised modes that are used for transport and transportion of control of the con for travel and not recreational activities.

Active mobility in India has gained Active mobility in India has gained attention due to increasing traffic congestion, pollution, health concerns, and rising pedestrian deaths. This is accompanied by the growing importance of sustainable transport in national policies like the National Transit Oriented Development (NTOD) policy and the Smart Cities Mission (SCM), along with international efforts such as the Daris international efforts such as the Paris Agreement which emphasises reducing

Agreement which emphasises reducing carbon emissions and promoting eco-friendly mobility.

Bengaluru's first Bicycle Mayor, Sathya Sankaran, has been a key advocate for cycling and pedestrian-friendly. infrastructure since 2018. His efforts infrastructure since 2018. His efforts contributed to the drafting of the Karnataka Active Mobility Bill, 2022. In 2020, Karnataka recorded the highest number of pedestrian deaths in the country at 13%. Therefore, the Bill aims to



wards a healthy city: Cycling lanes in Bengaluru. SPECIAL ARI

protection of the rights of pedestrians and cyclists. The inherent goal of this bill is to provide a legal structure protecting and promoting active mobility, and ensuring equal access to public space. Several other States are also giving attention to active mobility. Delhi is expanding cycling treeds and pedestrian friendly states. tracks and pedestrian-friendly streets tracks and pedestrian-rriendly streets under its Delhi EV policy. Pune has implemented a Comprehensive Bicycle Plan and developed over 300 km of cycling lanes. Chemial is redesigning roads under the SCM to improve pedestrian safety, while Kochi has introduced a Public Bicycle Sharing (PBS) extent to enhance let rulle connectifity. system to enhance last-mile connectivity.

#### What is its significance? As stated by the World Health Organization (WHO), active mobility in all its forms has geopolic social. its forms has economic, social, nvironmental, and health benefits. The

economic benefits include reduced economic penents include reduced household expenditure on fuel and transportation and lower healthcare costs due to enhanced public health. It also boosts local businesses since pedestrian-friendly infrastructure attracts higher foot traffic.

Welking and custlent are sustainable.

Walking and cycling are sustainable Walking and cycling are sustainable modes of transport as compared to motorised vehicles due to their marginal carbon emissions. They enhance energy security and significantly reduce India's 12% carbon emissions from road transportation. Cities with well-developed infrastructure for active transport proport infrastructure for active transport report cleaner air and reduced traffic cleaner air and reduced traffic congestion. Moreover, active modes of transport are known to reduce the risk of chronic diseases, improve cardiovascular health, promote mental well-being, and enhance public health among citizens. It is a mode of transportation that makes is a mode of transportation that makes

cities more vibrant and climate-conscious.

# What are the barriers? Active mobility remains severely underutilised because urban infrastructure actively discourages it. The

lack of adequate pedestrian and cyclist-friendly infrastructure hinders cyclist-frendly infrastructure finiders active mobility as a primary mode of transport. As of 2021, more than 85% of roads do not meet the minimum safety requirements for walking and cycling. This is also accompanied by the availability of low-cost, alternative modes of magnized transport. Additionally. of motorised transport. Additionally,

of moorised transport. Additionally, extreme weather conditions and long distances of travel discourage people from adopting active modes of transport. Moreover, social perceptions act as significant barriers. In many regions, cars and bikes are associated with a higher social status. India has a burgeoning evapore of privide wavelet of the control number of privately owned motor number of privately owned motor vehicles plying on the road. According to the Society of Indian Automobile Manufacturers, over 12,000 cars are sold every day in India. High traffic congestion, along with weak enforcement of traffic regulations, makes walking and certainty useful. cycling unsafe.

How have other countries fared? with more than 35,000 km of dedicated cycling lanes, The Netherlands is a global leader in promoting active mobility through cycling. The European Union's Mobility and Transport department prioritises promoting walking and cycling as a means of transport to enable more sustainable mobility. This is accompanied sustainable mobility. This is accompanied by Vision Zero, which aims to mitigate the number of incidents between pedestrians, cyclists, and motor vehicles. Germany's Berlin Mobility Act mandates wider sidewalks and dedicated cycling wider sidewaiss and dedicated cycling lanes, reduced speed limits for motorised vehicles within city limits, and prioritises pedestrians/cyclists in urban planning. Dev Nath Pathak, Associate Dean, Faculty of Social Science, South Asian University, Ruth Anna A is a Research Scholar, Christ University.

#### THE GIST

Active modes of transport Active modes of transport include walking, cycling, skateboarding, and other non-motorised modes that are used for travel and not recreational activities.

Bengaluru's first Bicycle Mayor, Sathya Sankaran, has been a key advocate for cycling and pedestrian-friendly infrastructure since 2018. His efforts contributed to the drafting of the Karnataka Active Mobility Bill, 2022.

With more than 35,000 km of dedicated cycling lanes, The Netherlands is a global leader in promoting active mobility through cycling.



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# **Key Takeaways from the Article**

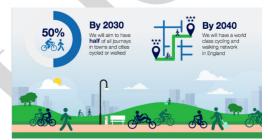
# • What is Active Mobility?

- Active Mobility refers to non-motorised transportation modes like walking, cycling, and skateboarding, primarily used for travel rather than recreation.
- In the context of India, active mobility is gaining attention due to urban challenges such as traffic congestion, pollution, health concerns, and the increasing number of pedestrian deaths.
- These factors make it essential to encourage and integrate active mobility into India's urban infrastructure.

# Incorporate physical activity into everyday life, such as walking, cycling or combining with public transport instead of travelling by car

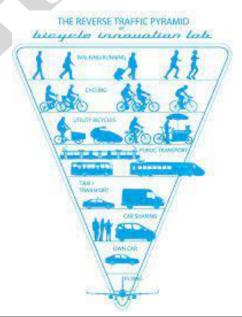
#### • Rising Need for Active Mobility:

- Urban Infrastructure Shortcomings: While urban areas have made some strides in creating pedestrian and cyclist-friendly zones, these areas are often shared with motor vehicles, leading to accidents and making active mobility unsafe.
- The Karnataka Active Mobility Bill, 2022 was introduced to address such issues, aiming to promote the rights of pedestrians and cyclists



## • Health Benefits:

- Active mobility can significantly reduce the risk of chronic diseases, improve cardiovascular health, and enhance mental well-being.
- In **Karnataka**, which recorded the highest pedestrian death rates in 2020, the Bill aims to protect pedestrian rights and promote safe non-motorised transport.





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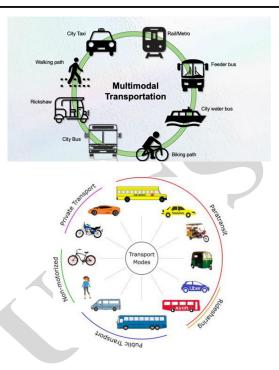


#### • Environmental Benefits:

- Walking and cycling are sustainable modes of transportation.
- They contribute marginally to carbon emissions compared to motorised vehicles, and thus reduce the overall carbon footprint of road transport in India.
- India's 12% road transportation emissions could be mitigated by increasing the adoption of active mobility.



- Active mobility leads to economic savings in household transportation costs and boosts local businesses by creating pedestrian-friendly spaces that attract more foot traffic.
- It also reduces healthcare costs due to improved public health.



# • Challenges in Promoting Active Mobility:

- Lack of Infrastructure: Over 85% of Indian roads do not meet the minimum safety requirements for walking or cycling.
- Social Perception: In India, motor vehicles are often associated with social status, which discourages people from opting for non-motorised modes.
- Weather and Distance: Extreme weather conditions and long travel distances further hinder active mobility.
- Traffic Congestion: High congestion and weak traffic enforcement make walking and cycling unsafe.

# • Government Initiatives:

- Karnataka Active Mobility Bill, 2022:
- This Bill aims to promote urban mobility by **protecting pedestrians' and cyclists' rights**, ensuring equal access to public spaces, and creating a legal framework to support active mobility.

#### Salient features of the bill ■ Urban streets to ■ New roads must have prioritise mobility of cycle tracks and footpaths people over vehicles of adequate width and connect to existing ■ Complete missing links network in existing pedestrian and During redevelopment, cycling networks roads must be redesigned Footpaths must be with footpaths, cycle well-drained, well-lit, tracks or shared paths connect public transport Pedestrians and cyclists ■ Walking and cycling should get adequate time paths set up in parks and to move in signalised lake bunds where intersections applicable Send your suggestions on the draft bill to dult@karnataka.gov.in by January 31, 2022





#### • Government Initiatives:

- Delhi is expanding cycling tracks and pedestrianfriendly streets under its Delhi EV Policy.
- Pune has implemented a Comprehensive Bicycle Plan, creating over 300 km of cycling lanes.
- Chennai is redesigning roads to enhance pedestrian safety under the Smart Cities Mission.
- Kochi has introduced a Public Bicycle Sharing (PBS) system to improve last-mile connectivity.

# • Global Examples:

- The Netherlands is a global leader in promoting active mobility, with over 35,000 km of dedicated cycling lanes.
- The European Union emphasizes walking and cycling to reduce emissions and enhance sustainability, backed by initiatives like Vision Zero, which seeks to eliminate traffic incidents involving pedestrians and cyclists.
- Germany's Berlin Mobility Act mandates the creation of wider sidewalks and cycling lanes, along with reduced speed limits for motor vehicles within city limits.

# **MUDRA Yojana**

- The government launched it in 2015 for providing loans up to Rs 10 lakh to the noncorporate, non-farm small/micro-enterprises.
- It provides funding to the non-corporate small business sector through various last-mile financial institutions like Banks, Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs).



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#### **Zabarwan Mountains**

- It **does not** lend directly to microentrepreneurs/individuals.
- MUDRA has created three products, i.e. 'Shishu', 'Kishore' and 'Tarun', as per the growth and funding needs of the beneficiary micro-units.



# **Prelims Practice Question**

Question: Which of the following statements is/are correct regarding the Pradhan Mantri MUDRA Yojana (PMMY)?

- 1. MUDRA directly lends to micro-entrepreneurs and individuals.
- 2. The three categories of MUDRA products are 'Shishu', 'Kishore', and 'Tarun', catering to different loan
- 3. MUDRA provides funding to the non-corporate, non-farm small/micro-enterprises through Banks, NBFCs, and MFIs.
- 4. The maximum loan amount under the 'Tarun' category is Rs. 50 lakh.
- (a) 1, 2, and 3
- (b) 2 and 3 only
- (c) 3 and 4 only
- (d) 1, 3, and 4 only





