

GOVERNANCE**Expansion of Emergency Credit Line Guarantee Scheme**

Recently, the government has extended the Rs. 3-lakh-crore Emergency Credit Line Guarantee Scheme (ECLGS) until 30th June 2021, and also widened its scope to new sectors, including hospitality, travel and tourism.

- ECLGS was rolled out in May 2020 as part of the Centre's Atmanirbhar package in response to the Covid-19 crisis.
- The objective was to support small businesses struggling to meet their operational liabilities due to the imposition of a nationwide lockdown.

Key Points**ECLGS 1.0:**

- To provide fully guaranteed and collateral free additional credit to MSMEs, business enterprises, MUDRA borrowers and individual loans for business purposes to the extent of 20% of their credit outstanding as on 29th February, 2020.
- MSMEs with up to Rs 25. crore outstanding and Rs. 100 crore turnover were eligible.
- However, the turnover cap was removed post amendment to ECLGS 2.0 in November 2020.

ECLGS 2.0:

- The amended version focused on entities in 26 stressed sectors identified by the Kamath Committee along with the healthcare sector with credit outstanding of more than Rs. 50 crore and up to Rs. 500 crore as of 29th February, 2020.
- The scheme also mandated borrower accounts to be less than or equal to 30 days past due as of 29th February, 2020, that is, they should not have been classified as SMA 1, SMA 2, or NPA by any of the lenders as of 29th February 2020.
- SMAs are special mention accounts, which show signs of incipient stress, that lead to the borrower defaulting in servicing the debt.
- While SMA-0 are accounts having payments partially or wholly overdue for 1-30 days, SMA-1 and SMA-2 accounts have payments overdue for 31-60 days and 61-90 days respectively.
- The revised scheme also has a five-year repayment window up from four years in ECLGS 1.0.

ECLGS 3.0:

- It involves extending credit of up to 40% of total credit outstanding across all lending institutions as on 29th February 2020.
- The tenor of loans granted under ECLGS 3.0 would be 6 years, including a moratorium period of 2 years.
- Covers business enterprises in Hospitality, Travel & Tourism, Leisure & Sporting sectors,
- Which had, as on 29th february 2020,
- Total credit outstanding not exceeding Rs. 500 crore and overdues, if any, were for 60 days or less.
- National Credit Guarantee Trustee Company (NCGTC) is the guarantee provider under the ECLGS scheme.

NEW GOVERNMENT SCHEME**MyNEP2020 Platform**

"MyNEP2020" Platform of NCTE Web Portal was recently launched.

Ministry: Ministry of Education

Key Points

- The platform seeks to invite suggestions from the stakeholders for preparing draft for development of National Professional Standards for Teachers (NPST) and National Mission for Mentoring Program membership (NMM).
- NPST and NMM are two major recommendations of NEP 2020.
- The platform will be operational from 1st April 2021 to 15th May 2021.
- For preparing the documents, NCTE will work in close consultation with individuals/organizations.
- Expert committee will extensively review the inputs collected during the consultation period and will finally formulate the Drafts for public review.
- Comments will then be used to prepare a final Draft for notification.

Do you know?

National Council for Teacher Education (NCTE) is a statutory body of Indian government set up under the National Council for Teacher Education Act, 1993 in 1995 to formally oversee standards, procedures and processes in the Indian education system.

SOCIAL JUSTICE**Increased Maternal Deaths Due to Covid: Lancet Report**

According to a study published in The Lancet Global Health Journal, the failure of the health system to cope with Covid-19 pandemic resulted in an increase in maternal deaths and stillbirths.

The report is an analysis of 40 studies across 17 countries including Brazil, Mexico, the US, Canada, the U.K., Denmark, Netherlands, Italy, India, China and Nepal.

Key Points**Global Scenario:****Increase in Death:**

- Overall, there was a 28% increase in the odds of stillbirth, and the risk of mothers dying during pregnancy or childbirth increased by about one-third.
- The disruption caused by the Covid-19 pandemic has led to avoidable deaths of both mothers and babies.
- There was also a rise in maternal depression.
- Covid-19 impact on pregnancy outcomes was disproportionately high on poorer countries.

The impact was high among the marginalised across various settings such as:

- In Nepal where hospital deliveries decreased most markedly among disadvantaged groups.
- In the U.K., where 88% of pregnant women, who died during the first wave of the pandemic, were from black and minority ethnic groups.

Indian Scenario:

During the months of national lockdown in 2020 between April and June, compared to the same period in 2019, there was:

- 27% drop in pregnant women receiving four or more ante-natal check-ups.
- 28% decline in institutional deliveries.
- 22% decline in prenatal services.

Reason:**Failure of Healthcare:**

- The inefficiency of the healthcare system and their inability to cope with the pandemic instead of strict lockdown measures resulted in reduced access to care.

Societal Changes:

- Wider societal changes could have also led to deterioration in maternal health including intimate-partner violence (domestic violence), loss of employment and additional care-responsibilities because of closure of schools.

Suggestions:**Device Strategies:**

- Policy makers and healthcare leaders must urgently investigate robust strategies for preserving safe and respectful maternity care, even during the ongoing global emergency.

Avoid Rolling Back of Investments:

- Immediate action is required to avoid rolling back decades of investment in reducing mother and infant mortality in low-resource settings.

Don't Redeploy Personnel for Maternity Services:

- Personnel for maternity services not be redeployed for other critical and medical care during the pandemic and in response to future health system shocks.

Some Indian Initiatives for Mother and Child health:

- LaQshya program.
- Safe Motherhood Assurance (SUMAN) initiative.
- Janani Suraksha Yojana.
- Janani Shishu Suraksha Karyakaram (JSSK).
- Pradhan Mantri Matru Vandana Yojana (PMMVY).
- Mission Indradhanush.
- Poshan Abhiyan.
- Mother and Child Protection Card.

INDIAN ECONOMY**Oil Import Contracts**

Amid tensions with Saudi Arabia over oil production cuts, the Indian government has asked its state refiners (IOC, BPCL and HPCL) to look for oil supplies from outside the Middle East region and use collective bargaining power to get favourable terms.

Key Points**Tension with Saudi Arabia:**

- When oil prices started to rise in early 2021, India wanted Saudi Arabia to relax output controls but the Kingdom ignored its calls.
- This has led to the Indian government pressing for diversification of the supply base.

- Saudi Arabia and other OPEC (Organization of the Petroleum Exporting Countries) producers have been the mainstay suppliers of crude oil for India. But their terms have often been loaded against the buyers.
- OPEC is a permanent intergovernmental organization of 13 oil-exporting developing nations that coordinates and unifies the petroleum policies of its Member countries.
- Member Countries: Iran, Iraq, Kuwait, United Arab Emirates (UAE), Saudi Arabia, Algeria, Libya, Nigeria, Gabon, Equatorial Guinea, Republic of Congo, Angola, and Venezuela.

Issues With the Contracts with OPEC Producers:

- Indian firms buy two-third of their purchases on term or fixed annual contracts.
- These term contracts provide assured supplies of the contracted quantity but the pricing and other terms favour only the supplier.
- The buyer has to indicate at least six weeks in advance of their intention to lift quantity out of the annual term contract in any month and has to pay an average official price announced by the producer.
- While buyers have an obligation to lift all of the contracted quantity, Saudi Arabia and other producers have the option to reduce supplies in case OPEC decides to keep production artificially lower to boost prices.

Options for India:

- India needs pricing flexibility as well as the certainty of supply even during times when production falls due to any reason.
- Besides, choice of time of supply and flexibility on quantity (ability to reduce or increase) is what India should be looking at.
- Indian refiners can look to reduce the quantity they buy through term contracts and instead buy more from the spot or current market.
- Buying from the spot market would ensure that India can take advantage of any fall in prices on any day and book quantities.
- It's like the stock market where shares can be brought on a day or time when the prices are low.
- State-owned refineries have also been asked to coordinate buying and also explore joint strategy with private refiners such as Reliance Industries and Nayara Energy.

INTERNATIONAL RELATION**India's Role in BIMSTEC**

Recently, the External Affairs Minister of India participated in the **17th Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)** Ministerial Meeting.

The meeting, chaired by **Sri Lanka**, was held in virtual mode.

Key Points**India's Commitment:**

- To further build the momentum of regional cooperation under the BIMSTEC framework and make the organization stronger, vibrant, more effective and result-oriented.

Progress:

- Highlighted progress achieved in sectors where India is the Lead Country viz Counter Terrorism & Trans-national Crime, Transport & Communication, Tourism, and Environmental & Disaster management and other activities.

Importance of Connectivity:

- Robust connectivity is an essential prerequisite for economic integration of the region with smooth cross-border movement of people and goods.

Outcome of the Meeting:

- The meeting endorsed the BIMSTEC Master Plan for Transport Connectivity for adoption at the next BIMSTEC Summit, which will be held in Sri Lanka.
- India's northeastern states form a key part of the master plan, with several road and river links passing through the region.

Called for early adoption of the BIMSTEC Charter.

- The meeting also endorsed three MoUs/agreements relating to convention on Mutual Legal Assistance in Criminal matters, cooperation between diplomatic and training academies and establishment of BIMSTEC Technology Transfer Facility in Colombo (Sri Lanka).
- Took note that the BIMSTEC Centre for Weather and Climate, being hosted in India, is fully functional with state of the art facilities to provide Disaster Early Warnings.

Concern:

- Cohesion among the members has been difficult to achieve mainly because of the Rohingya refugee crisis which created bitterness between Myanmar and Bangladesh.
- This affected the working of the organisation to some extent as it could not develop a common charter.

SCIENCE AND TECHNOLOGY

Covid-19 Reinfection :ICMR

A team of scientists from the Indian Council of Medical Research (ICMR) examined the cases of 1,300 individuals who had tested positive for the corona virus twice.

- It was found that 58 cases of the 1,300 individuals or 4.5% could be classified as possible reinfections.

Key Points

Worldwide Cases of Reinfection:

- The first confirmed case was reported from Hong Kong.
- A couple of cases from the United States and Belgium also emerged.
- However, there have been several cases of people testing positive for the virus multiple times, even in India, but not all such cases are considered reinfections.
- Such cases are the result of what is called “**persistent viral shedding**”.

Significance of the Study of Reinfection:

- It is crucial to make it clear whether a person who has been infected once develops permanent immunity against the disease, or can get reinfected after some time.
- This understanding of the possibility of reinfection is crucial to the fight against the Covid-19 pandemic.
- It will help decide the intervention strategies required to control the spread of the disease.
- It will also help assess how long people would have to depend on masks and physical distancing.
- It will have implications on the vaccination drive as well.

Determination of Reinfection:

- Genome sequence analysis of the virus sample is done by scientists for conclusive proof of reinfection.
- Because the virus mutates continuously, the genome sequences of the two samples would have some differences.
- However, virus samples from every infected person are not being collected for genome analysis.
- Therefore, in most of the cases there is usually no genome sequence from the previous infection to compare with.
- Thus the scientists of ICMR looked at cases in which patients had reported positive results at least at the gap of 102 days. That would not include the disease from persistent viral shedding.
- According to the Centers for Disease Control (CDC) in the USA, viral shedding continues until only about 90 days.

Symptoms in Reinfection:

- The majority of the disinfected patients remained asymptomatic during the intervening period, while few reported mild symptoms.
- Some had symptoms such as intermittent fever, cough, or shortness of breath.

Implications of the Reinfection:

- The scientists point out that permanent immunity cannot be assumed.
- Reinfection might very well be happening and could be confirmed if it was possible to do genome analysis of every infected person.
- If reinfection is the case the use of masks and social distancing would be a new normal.

NATIONAL DEVELOPMENT

Development in Ladakh

Union Minister for Road Transport & Highways has approved a 780 Crore rupees project for upgradation of Kargil Zaskar road.

Key takeaways

- The 2 lane Kargil Zaskar NH 301 road is sanctioned under Engineering, Procurement and Construction (EPC) mode.
- Zaskar- Kargil road was declared National Highway in 2017.
- This road from Zaskar valley, also connects Suru valley, Sankoo valley of Kargil Ladakh with the Highway.
- It will be a key for economic development of the remote region of Ladakh.

IMPORTANT FACTS FOR PRELIM

World Cities Culture Forum

The Chief Minister of Delhi will represent Delhi and India at the World Cities Culture Forum (WCCF).

The date for this year's annual summit is yet to be announced on the forum's website.

Key Points

- **Establishment:** WCCF was established in London in 2012 with eight cities.
- **Member Cities:** It has 43 participating member cities.
- Participating member cities include London, Hong Kong, Amsterdam, Edinburgh, Lisbon, San Francisco, Shanghai, etc.
- Delhi is invited this year but it is not a part of member cities.
- **Role:** It enables the policy makers of member cities to share research and intelligence, and explores the vital role of culture in their future prosperity.
- **Managed By:** The activities of the World Cities Culture Forum are organised and delivered by BOP Consulting, a specialist consulting firm, on behalf of the Greater London Authority, London's Municipal Government.
- BOP conducts comparative research to measure the impact and importance of culture and creativity, and shares it with the Forum so members can make evidence-based policy decisions.
- **World Cities Culture Summit:** Forum members collaborate via a programme of events including themed symposia, regional summits and workshops. These events feed into the annual World Cities Culture Summit.
- Hosted on a rotating basis by member cities, this unique gathering allows city leaders to share ideas and knowledge about the role of culture as an organising principle for the sustainable city of the future.
- It is attended by Deputy Mayors for Culture and Heads of Culture from the member cities.

2021 Theme: The Future of Culture.

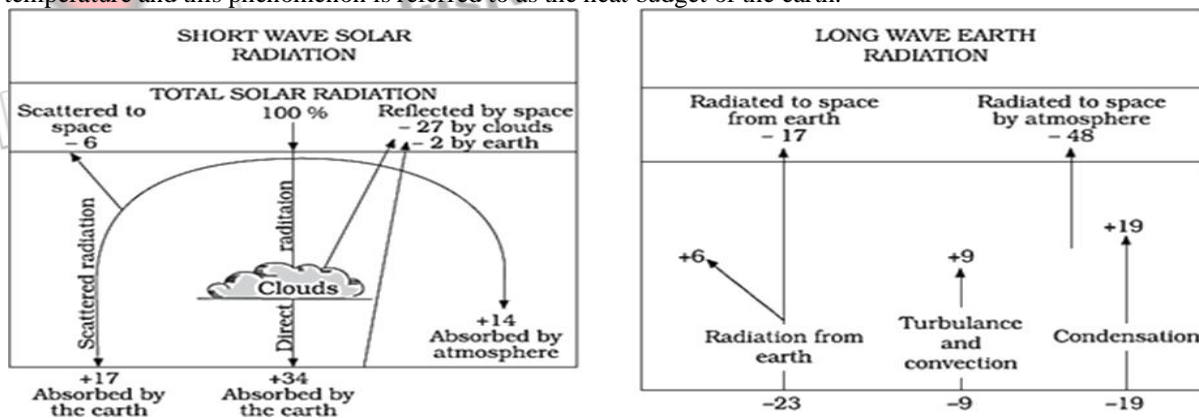
- **World Cities Culture Report:** Delhi will also be part of the World Cities Culture Report - the most comprehensive global dataset on culture in cities.
- It is published by the forum every three years, with data and details on innovative projects from cities across the world. The last report was published in 2018.

DAILY ANSWER WRITING PRACTICE

Qns Discuss the term heat budget and how it impacts the temperature in the earth's atmosphere. (150 words)

Ans:

The earth receives a certain amount of Insolation (short waves) and gives back heat into space by terrestrial radiation (longwave radiation). Through this inflow and outflow of heat, the earth maintains a constant temperature and this phenomenon is referred to as the heat budget of the earth.



- The Sun doesn't heat the Earth evenly. Because the Earth is a sphere, the Sun heats equatorial regions more than polar regions. The atmosphere and ocean work non-stop to even out solar heating imbalances through evaporation of surface water, convection, rainfall, winds, and ocean circulation.

This coupled atmosphere and ocean circulation maintain the temperature on earth in the following ways:

- The climate's heat engine must not only redistribute solar heat from the equator toward the poles but also from the Earth's surface and lower atmosphere back to space.
- When the flow of incoming solar energy is balanced by an equal flow of heat to space, Earth is in radiative equilibrium, and global temperature is relatively stable.
- Regions within the equator and 40° N and S latitudes receive abundant sunlight and hence they are energy surplus regions. Regions beyond 40° N and S latitudes lose more heat than that gained from sunlight and hence they are energy deficit regions.

- The atmosphere (planetary winds) and the oceans (ocean currents) transfer excess heat from the tropics (energy surplus region) towards the poles (energy deficit regions) making up for heat loss at higher latitudes.
- Most of the heat transfer takes place across the mid-latitudes (30° to 50°)[more while studying jet streams and cyclones], and hence much of the stormy weather is associated with this region.
- Thus, the transfer of surplus energy from the lower latitudes to the deficit energy zone of the higher latitudes maintains an overall balance over the earth's surface.

Conclusion

Sun is the ultimate source of heat. And the differential heat received from the sun by different regions on earth is the ultimate reason behind all climatic features. So understanding the patterns of distribution of temperature in different seasons is important for understanding various climatic features like wind systems, pressure systems, precipitation, etc.

DAILY QUIZ

1. With reference to scheduled tribal areas, consider the following statements:

1. Article 244(A) allows for creation of an 'autonomous state' within the state Assam only.
2. Tribal habitations in the states of Kerala and Tamil Nadu are under the Fifth schedule of the constitution.

Which of the statements given above is/are correct ?

- a) **1 only**
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

2. With reference to Lingayats, consider the following statements:

1. The sect was founded by social reformer and philosopher Basavanna in vedic period.
2. The Lingayats are strict monotheists and worship only Vishnu.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) **Neither 1 nor 2**

3. Central Pollution Control Board is a statutory organisation which was constituted under the

- a) **Water (Prevention and Control of Pollution) Act, 1974.**
- b) Air (Prevention and Control of Pollution) Act, 1981
- c) Environment (Protection) Act, 1986.
- d) National Environment Tribunal Act, 1995.

4. With reference to the Access to Covid-19 Tools Accelerator (ACT-Accelerator), consider the following statements:

1. It is a global collaboration launched by the G20 countries.
2. It aims to end the Covid-19 pandemic and restore full societal and economic activity globally.

Which of the statements given above is/are correct?

- a) 1 only
- b) **2 only**
- c) Both 1 and 2
- d) Neither 1 nor 2

5. With reference to a 'star campaigner', consider the following statements:

1. Expenditure incurred on electioneering by a star campaigner is borne by the concerned political party and not by an individual candidate.
2. When the Prime Minister is a Star Campaigner the expenditure incurred on security is borne by the government.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) **Both 1 and 2**
- d) Neither 1 nor 2