

# CURRENT AFFAIRS

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# Credit guarantee plan expanded to aid hospitality, related sectors

'Loan cover of ₹50,000 cr. for sustenance, recovery of firms dented by COVID-19'

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NEW DELHI

The Union Cabinet on Wednesday approved an enhancement of ₹50,000 crore in the Emergency Credit Line Guarantee Scheme (ECLGS), raising its limit to ₹5 lakh crore, with the additional amount set to be deployed for enterprises in the hospitality and related sectors that were hit hard by the COVID-19 pandemic.

As of August 5, loans of ₹3.67 lakh crore had been sanctioned under the ECLGS, which was introduced to provide guarantees for additional credit needs of businesses hit by lockdowns and disruptions since the onset



**A leg up:** Demand remains subdued for the contact-intensive sectors while others have recovered faster. • VIBHAV BIRWATKAR

of the pandemic in 2020.

The Cabinet decided that the additional amount of ₹50,000 crore would be made applicable to enterprises in hospitality and related sectors till March 31,

2023. This step had been announced in this year's Union Budget. "The enhancement is expected to provide much needed relief to enterprises in these sectors by incentivising lending institutions to

provide additional credit of up to ₹50,000 crore at low cost," the Finance Ministry said in a statement.

The pandemic had adversely affected contact-intensive sectors, and demand has continued to be subdued for them even as other sectors have returned to the recovery path faster.

Justifying the need for interventions for such businesses' 'sustenance and recovery', the Ministry added that their revival was also necessary for supporting the overall economic rebound, taking into account their high employment intensity as well as their linkages with other sectors.

## Emergency credit line guarantee Scheme.

- ✓ The scheme is a part of the AtmaNirbhar Bharat Abhiyan to make India a self-dependent country.
- ✓ Under the ECLGS, all loans sanctioned under the Guaranteed Emergency Credit Line (GECL) facility will be provided with additional credit. However, there are two specifications.
- ✓ As per this scheme, 100% guarantee coverage is to be provided by National Credit Guarantee Trustee Company Limited (NCGTC) to the Member Lending Institutions (MLI), Banks, Financial Institutions, and Non-Banking Financial Companies (NBFC)
- ✓ It would increase access to, and enable the availability of additional funding facilities to MSME and MUDRA borrowers

## **TOPIC: RIVER AND WATER RESOURCES**

# Vaiko urges Tamil Nadu government to prevent construction of check dams across Kosasthalaiyar

- Kosasthalaiyar River, also known as Kortalaiyar River
- Kosasthalaiyar is 136-kilometre long and originates near Pallipattu in Thiruvallur district and drains into the Bay of Bengal. Its northern tributary Nagari river originates in Chittoor district of Andhra Pradesh and joins the main river in the backwaters of Poondi reservoir. Its catchment area is spread over Vellore, Chittoor, North Arcot, Thiruvallur and Chennai districts.

## TOPIC: ENVIRONMENTAL POLLUTION

# 'Delhi's PM2.5 levels worst in the world'

Kolkata placed second; study says Indian cities witness high PM emissions, but low NO<sub>2</sub> emissions

JACOB KOSHY  
NEW DELHI

A global analysis of air quality found that Indian cities, while recording particulate matter emissions (PM2.5) that are among the highest in the world, do relatively better on nitrogen dioxide (NO<sub>2</sub>) emissions.

The report, *Air Quality and Health in Cities*, released by U.S.-based Health Effects Institute on Wednesday, analyses pollution and global health effects for more than 7,000 cities around the world, focusing on two of the most harmful pollutants - fine particulate matter (PM2.5) and nitrogen dioxide (NO<sub>2</sub>).

The report, using data from 2010 to 2019, found that global patterns for exposures to the two key air pollutants were "strikingly different." While exposures to PM2.5 pollution tend to be higher in cities located in low- and middle-income countries, exposure to NO<sub>2</sub> is high across cities in high-in-

come as well as low- and middle-income countries.

Delhi and Kolkata were ranked first and second in the list of top 10 most polluted cities when PM2.5 levels were compared, with Delhi and Kolkata reporting an average annual exposure of (relative to population) of 110 ug/m<sup>3</sup> and 84 ug/m<sup>3</sup> respectively. ug/m<sup>3</sup> refers to microgram per cubic metre.

However no Indian city appeared in the list of top 10 - or even top 20 - polluted cities when NO<sub>2</sub> levels were compared. This list saw Shanghai at the top with an average annual exposure of 41 ug/m<sup>3</sup>. Average NO<sub>2</sub> levels for Delhi, Kolkata and Mumbai, according to the report, ranged from 20-30 ug/m<sup>3</sup>.

NO<sub>2</sub> comes mainly from the burning of fuels in older vehicles, power plants, industrial facilities and residential cooking and heating.

As city residents tend to live closer to busy roads with dense traffic, they are often exposed to higher NO<sub>2</sub> pollu-



Gasping for air: Motorist and pedestrian travelling amid heavy smog conditions in New Delhi. • FILE PHOTO

expert on air pollution in India. Other cities with high NO<sub>2</sub> population levels included Moscow, Beijing, Paris, Istanbul and Seoul.

Due to their highly reactive nature, nitrogen oxides also contributed to the formation of other pollutants, including ozone and particulate matter. NO<sub>2</sub> also has a shorter lifetime compared with PM2.5 and other air pollutants. As a result, NO<sub>2</sub> levels show very high variability in space and time - levels can vary significantly even across a few kilometres. In comparison, PM2.5 levels tend to show less spatial variation.

In 2019, the global average NO<sub>2</sub> exposure was 15.5 ug/m<sup>3</sup>, but exposure levels varied considerably across cities.

Ground monitoring of air quality remains limited in many regions of the world, the report adds, obscuring the true degree of NO<sub>2</sub> pollution in countries such as India.

tion than residents of rural areas.

In 2019, 86% of the more than 7,000 cities analysed in the report exceeded the WHO's 10 ug/m<sup>3</sup> guideline for NO<sub>2</sub>, impacting about 2.6 billion people.

"While PM2.5 pollution tends to get more attention on known hotspots around the world, less data has been available for NO<sub>2</sub> at this global scale," the report notes.

An expert, who was not associated with the study, told *The Hindu* that this paradoxical situation in India was likely due to the relatively lower adoption of high-efficiency engine vehicles. "Complete combustion of fuel results in higher NO<sub>x</sub> (nitrogen oxides) where incomplete combustion sees other kinds of emissions," said Sachchida Nand Tripathi, Professor, IIT-Kanpur and an

PM2.5 .

- ✓ The term fine particles, or particulate matter 2.5 (PM<sub>2.5</sub>), refers to tiny particles or droplets in the air that are two and half microns or less in width.
- ✓ Effect on health. Particles in the PM<sub>2.5</sub> size range are able to travel deeply into the respiratory tract, reaching the lungs.
- Exposure to fine particles can cause short-term health effects such as eye, nose, throat and lung irritation, coughing, sneezing, runny nose and shortness of breath.
- Long term exposure to fine particulate matter may be associated with reduced lung function and increased mortality from lung cancer and heart disease.

- ✓ **Nitrogen Dioxide(NO<sub>2</sub>)** belongs to one of the highly reactive gases known as oxides of nitrogen or nitrogen oxides (NO<sub>x</sub>). Other nitrogen oxides include nitrous acid and nitric acid.
- ✓ **Formation.** NO<sub>2</sub> is formed when fossil fuels like coal, oil, gas and diesel are burned at high temperatures. It is also formed during the burning of wood and natural gases.
- ✓ **Effects of NO<sub>2</sub>.** Breathing air with a high concentration of NO<sub>2</sub> can irritate airways in the human respiratory system. Such exposures can aggravate respiratory diseases particularly asthma.

## TOPIC: AGRICULTURE

# Centre projects record production of rice

Maize, gram, pulses, rapeseed and sugarcane could also witness high yields, says Agriculture Ministry

**SPECIAL CORRESPONDENT**  
NEW DELHI

The Union Agriculture Ministry released on Wednesday the fourth advance estimates of production of major agricultural crops for 2021-22. The Ministry said the production of foodgrains in the country is estimated at 315.72 million tonnes, which is higher by 4.98 million tonnes than 2020-21.

A Central government release said the production during 2021-22 is higher by 25 million tonnes than the previous five years' (2016-17



**Fruitful outcome:** The production of rice is expected at 130.29 million tonnes in the country. ■ FILE PHOTO

to 2020-21) average production of foodgrains.

“Record production is estimated of rice, maize, gram,

pulses, rapeseed and mustard, oilseeds and sugarcane,” it said.

Union Agriculture and

Farmers Welfare Minister Narendra Singh Tomar said the record production of so many crops is the result of the farmer-friendly policies of the Centre and the hard work of the farmers and the diligence of the scientists.

### Wheat output

While the estimate of foodgrains production is 315.72 million tonnes, the production of rice is expected at 130.29 million tonnes, which, according to the Centre, is a record.

Wheat production could

touch 106.84 million tonnes and for coarse cereals it could be 50.90 million tonnes. “Total production of rice during 2021-22 is estimated at record 130.29 million tonnes. It is higher by 13.85 million tonnes than the last five years’ average production of 116.44 million tonnes. Production of wheat during 2021-22 is estimated at 106.84 million tonnes. It is higher by 2.96 million tonnes than the last five years’ average wheat production of 103.88 million tonnes,” the release said.

## **TOPIC: ENVIRONMENT**

### **Kerala seeks review of SC order on ESZ**

#### **Eco-Sensitive Zones (ESZs):**

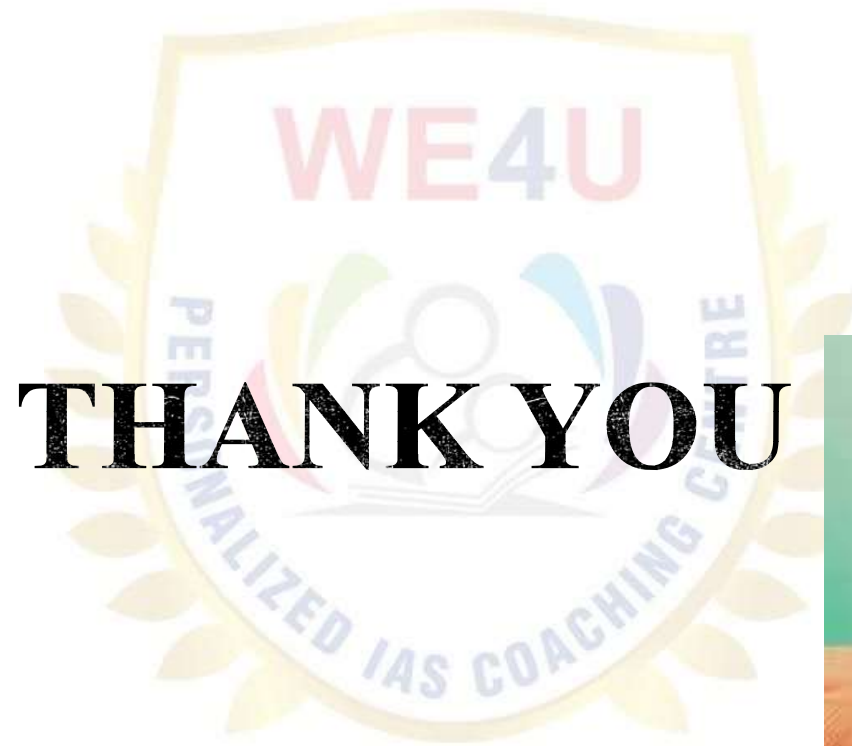
- ✓ Eco-Sensitive Zones or Ecologically Fragile Areas are areas within 10 kms around Protected Areas, National Parks and Wildlife Sanctuaries.
- ✓ ESZs are notified by MoEFCC, Government of India under Environment Protection Act 1986.
- ✓ In case of places with sensitive corridors, connectivity and ecologically important patches, crucial for landscape linkage, even area beyond 10 km width can also be included in the eco-sensitive zone.
- ✓ The basic aim is to regulate certain activities around National Parks and Wildlife Sanctuaries so as to minimise the negative impacts of such activities on the fragile ecosystem encompassing the protected areas.

# CJ receives complaint of manual scavenging right outside HC

‘Corporation told to stop the work’

- ✓ Manual scavenging is the practice of removing human excreta by hand from sewers or septic tanks.
- ✓ India banned the practice under the Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 (PEMSR).
- ✓ The Act recognizes manual scavenging as a “dehumanizing practice,” and cites a need to “correct the historical injustice and indignity suffered by the manual scavengers.”
- ✓ Why is manual scavenging still prevalent in India?
- ✓ The lack of enforcement of the Act.
- ✓ Exploitation of unskilled labourers.
- ✓ The practice is driven by caste, class and income divides.
- ✓ Constitutional guarantee: Article 21 of the Constitution guarantees ‘Right to Life’ and that also with dignity. This right is available to both citizens and non-citizens. The ban Manual Scavenging should, therefore, should be implemented in letter and spirit.





**THANK YOU**

