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**MADE EASY
WEEKLY
CURRENT AFFAIRS**

WEEK-4

22nd May - 31st May, 2021

TARGETED EXAMINATIONS

**CSE, ESE, PSUs, State Exams,
SSC and Banking Exams**

22nd MAY 2021

Cyclone Yaas

- India Meteorological Department has informed that, Cyclone Yaas, a low pressure area is formed over north Andaman Sea and adjoining east central Bay of Bengal.

Key Points:

- Cyclone Yaas affected the coastal parts of Odisha and West Bengal.
- The name 'Yaas' was suggested by Oman and refers to a tree with good fragrance and in English, the word is similar to Jasmine.
- The next cyclone—after Yaas—is likely to be named Gulab, suggested by Pakistan.
- IMD has issued a warning in the aftermath of a low-pressure area forming over the east-central Bay of Bengal and adjoining north Andaman Sea. Formation of low areas is the first stage of formation of cyclones. Thus, IMD also informed, it is not necessary that all low-pressure areas will intensify into cyclonic storms. The cyclone is likely to move north-westwards and intensify into a cyclonic storm.

Classification:

- It has been classified as a very severe cyclone.
- The India Meteorological Department (IMD) classifies cyclones on the basis of the maximum sustained surface wind speed (MSW) they generate.
- The cyclones are classified as severe (MSW of 48-63 knots), very severe (MSW of 64-89 knots), extremely severe (MSW of 90-119 knots) and super cyclonic storm (MSW of 120 knots or more).

Dipcovan: DRDO developed Covid-19 antibody kit

- The Defense Research and Development Organisation (DRDO) has developed a Covid-19 antibody detection kit named Dipcovan.

Key Points:

- Dipcovan or DIPAS-VDx COVID 19 IgG Antibody Microwell ELISA is an antibody detection-based kit that can be used for sero-surveillance for detecting the presence of Covid antibodies amongst the population.
- The kit can detect both spikes and nucleocapsid (S&N) proteins of the SARS-CoV-2 virus with a high sensitivity of 97% and specificity of 99%.
- The kit offers a significantly faster turn-around time. It requires just 75 minutes to conduct the test without any cross-reactivity with other diseases. It also has a shelf life of 18 months.

About Antibody:

- Antibody, also called immunoglobulin, is a protective protein produced by the immune system in response to the presence of a foreign substance, called an antigen.
- Antibodies recognize and attack onto antigens in order to remove them from the body.

23rd MAY 2021

Kyasanur Forest Disease

- Recently, researchers found a new point-of-care test to be highly sensitive for rapid diagnosis of Kyasanur forest disease (KFD) which is emerging as a new public health problem & challenge in India.

Point-of-care tests:

- It is developed by Indian Council of Medical Research (ICMR)-National Institute of Virology.
- It includes a battery-operated Polymerase Chain Reaction (PCR) analyser, which is a portable, lightweight and universal cartridge-based sample pre-treatment kit and nucleic acid extraction device that aid in sample processing at the point of care.
- It would be beneficial for the diagnosis of KFD as the outbreaks mainly happen in remote areas, where there is lack of well-equipped sample handling and laboratory testing facilities. Also, this would be useful in quick patient management and controlling further spread of the virus.

About Kyasanur Forest Disease:

- The disease is tick-borne viral haemorrhagic fever which is endemic to South-western part of India. It is caused by a virus from the family Flaviviridae. Virus is transmitted to humans through bite of infected hard ticks, acting as a reservoir of KFD Virus.

Sanjeevani Pariyojana

- The Government of Haryana, with support from Deloitte, has launched Sanjeevani Pariyojana (or 'the life project').

Key Points:

- It is a supervised, virtual home-care initiative to help people quickly access healthcare for mild-to-moderate symptoms of COVID-19.
- It provides individuals with support and resources to manage their care at home including access to virtual triage, as well as COVID-19 field hospitals and in-patient facilities, when deemed appropriate by the state-trained medical staff.
- This initiative comprises an Integrated Command and Control Centre to manage critical resources such as ambulance tracking, oxygen supply, hospital beds availability besides, door-to-door awareness campaign. Thus, it will help the district administration in keeping a bird's eye view of the entire healthcare system.

Significance:

- The Sanjeevani Pariyojana initiative will help transform the healthcare services provided to the people of Haryana. The initiative is being supported by Deloitte.
- The ASHA (Accredited Social Health Activist) workers will continue to provide primary front-line healthcare support and they will also inform citizens about the benefits of this new programme.

Draft norms for 4-Wheeler Tyres to Raise Fuel Efficiency

- The transport ministry has issued draft norms for tyres of four-wheelers that aim to increase the vehicle's fuel efficiency and enable better braking under wet conditions.

Key Points:

- The standard will align the tyre performance with regard to their sound emissions, rolling resistance and adhesion performance on wet surfaces with the stage-II limits of European regulations
- Norms for new model tyres will come in effect from October 1, 2021 while for the existing model, from October 1, 2022.
- As per the draft norms, tyres of cars, buses and trucks should meet requirements like wet grip, rolling resistance and rolling sound emissions.
- New norms have been proposed with the aim of ensuring quality and reliability of tyres. New norms were proposed in accordance with the rules specified in Stage-II of Automotive Industry Standards (AIS) 142:2019.

NOTE:

AIS are automotive technical specifications followed in India and are drafted based on UNECE (United Nations Economic Commission for Europe) norms.

24th MAY 2021

Version 3.0 of MCA21

- Recently, the government launched the first phase of the latest update to its digital corporate compliance portal, Ministry of Corporate Affairs (MCA) 21 Version 3.0.
- It will help in improving Ease of Doing Business in India. India ranked 63rd out of 190 countries in Ease of Doing Business 2020: World Bank Report.

About MCA21 Version 3.0

- The MCA21 system is the first Mission Mode e-Governance project of the Government of India.
- The Version will have additional modules for e-Adjudication, e-Consultation and Compliance Management.

- The MCA21 V3 Project is a technology-driven forward looking project. It is envisioned to strengthen enforcement, promote Ease of Doing Business, enhance user experience, facilitate seamless integration and data exchange among Regulators.
- The MCA21 V3 is envisioned to transform the corporate regulatory environment in India.

What is MCA21?

- It is an online portal of the corporate affairs ministry. Launched in 2006, the portal has made all the information related to the company, accessible to stakeholders and the general public.

Gharial Hatchlings seen in Odisha

- Forest Department of Odisha has witnessed an adult Gharial surrounded by 28 hatchlings at Satkosia gorge in Mahanadi river which is considered as southernmost limit of gharials' home range in India.

About Gharial:

- Gharial is also known as the gavial or the fish-eating crocodile. It is longest among all living crocodylians
- **Conservation:**
 - Critically Endangered (IUCN Red List)
 - **Schedule I:** Indian Wildlife Protection Act, 1972
 - **Appendix I:** CITES
- Threats: Loss of habitat because of sand mining and conversion to agriculture, depletion of fish resources and detrimental fishing.
- Odisha is the only State in India having all three species of crocodiles (gharial, mugger and saltwater crocodiles).
- Gharial reserves of India: Uttar Pradesh (Ghaghara river), Madhya Pradesh and Rajasthan.
- Today, their major population occurs in three tributaries of the Ganga River: the Chambal and the Girwa Rivers in India and the Rapti-Narayani River in Nepal.

India Biodiversity Awards 2021

- Shaji N.M. fondly called as 'Tuber Man' of Kerala has been awarded the India Biodiversity Award 2021 in the category of 'Conservation of domesticated species'.
- The India Biodiversity Awards was founded in 2012 jointly by the ministry of environment, forest and climate change and UNDP-India.
- Over an area of seven acres, he cultivates 200 varieties of tuber crops, earning the nickname 'tuber-man'.

Key Points:

- Krishi Avam Paristhiti Vikas Sansthan (KRAPAVIS) won the award under the category 'Sustainable Use of Biological Resources.'
- Shaji N.M., who is also called as 'Tuber Man' of Kerala has won in the individual category of 'Conservation of domesticated species.'
- Khonoma Nature Conservation & Tragopan Sanctuary (KNCTS) in Nagaland won the award under 'Sustainable Use of Biological Resources' category.

■ NOTE:

The India Biodiversity Awards initiative was started jointly by the ministry of environment, forest & climate change; National Biodiversity Authority (NBA) and United Nations Development Programme (UNDP) in 2012.

25th MAY 2021

IMF warns for 'Ricochet Impact'

- According to the International Monetary Fund (IMF), the struggle of emerging-market countries to emerge from a pandemic-induced economic crisis might harm developed countries. According to the report, the crisis is having a "Ricochet effect" on the developed and advanced countries.

- The IMF recommends that industrialized countries do all possible to guarantee better and more fair access to vaccinations, as well as fair recovery.
- Poorer nations are facing the risk of increasing interest rates even though their economies aren't growing.

■ NOTE:

Ricochet means rebound, bounce, or skip off from the surface, particularly in projectile cases.

NASA's New Earth System Observatory

- NASA will design new, Earth-focused missions to support our growing understanding of climate change and provide important information to those on Earth impacted by its effects.
- With the Earth System Observatory, each satellite will be uniquely designed to complement the others, working in tandem to create a 3D, holistic view of Earth, from bedrock to atmosphere, according to a press release published by National Aeronautics and Space Administration (NASA).

About Earth System Observatory:

- It is a program by the US Space Agency, NASA consisting of a series of artificial satellite missions and scientific instruments in Earth orbit. It is designed for long-term global observations of the biosphere, land surface, atmosphere, and oceans. Satellite component of this program was launched in 1997.

Mekedatu Dam

- Recently, the Karnataka government has decided to challenge before the National Green Tribunal (NGT) its decision to appoint a joint committee.
- The joint committee is supposed to look into allegations of unauthorised construction activity taking place in Mekedatu, where Karnataka had proposed to construct a dam across the Cauvery.

Key Highlights:

- The NGT also directed the joint committee to assess the damage caused to the environment in case of any construction made and determine the compensation payable by the respective authorities who are responsible.
- If the project is to be implemented without conducting any Environmental Impact Assessment (EIA) study and without obtaining necessary clearance, if any required, then it will be an unauthorized act affecting the environment.
- Environmental Impact Assessment (EIA) is a process of evaluating the likely environmental impacts of a proposed project or development, taking into account inter-related socio-economic, cultural and human-health impacts, both beneficial and adverse.

Mekedatu Dam

- The Mekedatu dam is being constructed by the Karnataka government across the Cauvery River.
- The proposal is aimed at providing drinking water facilities to Bengaluru Metropolitan region and its surrounding areas (4.75 TMC) and generate 400 MW of power as an additional benefit.
- The project cost is estimated at Rs 9,000 crore

26th MAY 2021

SeHAT OPD Portal

- Defence Minister, Rajnath Singh launched SeHAT OPD portal to provide tele-medicine services to Armed Forces personnel and veterans.

Key Highlights:

- The portal provides telemedicine services to the serving Armed Forces personnel, veterans, and their families.
- The services can be availed by registering on the website.
- This is the final version of the SeHAT OPD portal with advanced safety features. The trial version was made functional in August 2020.

- The Department of Military Affairs (DMA), Armed Forces Medical Services (AFMS), Integrated Defence Staff (IDS), and Centre for Development of Artificial Computing (C-DAC) Mohali are involved in the development of the portal.
- The portal will help reduce the load on hospitals and patients will be able to get contactless consultations in an easy and effective manner.

Ayush Clinical Case Repository Portal

- Recently, the Ministry of Ayush launched its Ayush Clinical Case Repository (ACCR) portal and the third version of Ayush Sanjivani App in a virtual event.

Ayush Clinical Repository portal

- The Ministry of Ayush has conceptualized and developed the Ayush Clinical Case Repository (ACCR) Portal. It is a platform to support both Ayush practitioners and the public.
- The portal aims at aggregating information about clinical outcomes achieved by Ayush practitioners on a large scale.

Third Version of Ayush Sanjivani App

- This app will facilitate a significant study and documentation regarding the efficacy of selected Ayush interventions such as Ayush-64 and Kabasura Kudineer medicines in managing asymptomatic and mild to moderate patients of COVID-19.

Prevention of Anti-Social Activity (PASA) Act in Lakshadweep

- Policies introduced by Lakshadweep Administrator Praful Khoda Patel in Lakshadweep have sparked protests in the union territory. Patel was made administrator of Lakshadweep in December 2020.
- He took over as the Administrator after the passing of Dineshwar Sharma, former Director, Intelligence Bureau.

Key Highlights about policies:

- **Draft Lakshadweep Development Authority Regulation 2021 (LDAR)**
 - Lakshadweep Development Authority (LDA) was recently created with extensive powers such as eviction of land owners. This is being criticised as they think LDA was pushed by the real estate lobby against the will of islanders. The legislation, LDAR, provides extensive powers to authority to prepare comprehensive development plans for any area and to remove or relocate people living in Lakshadweep from their property for the purpose of town planning or any developmental activity.
- **Prevention of Anti-Social Activities Act (PASA)**
 - This act was introduced in January 2021. According to it, a person can be detained without any public disclosure for a period of up to one year.
- **Draft Panchayat notification**
 - According to the notification, a member with more than two children stands disqualified from being a member.

NOTE:

Administrator is appointed by the President of India. This is an important post for any union territory because a person is charged to do all functions in an area. Administrator acts on behalf of the President.

27th MAY 2021

RBI Annual Report-2021

- Reserve Bank of India (RBI) has published its annual report and highlights "asset quality of banks and their preparedness. According to report, it requires close monitoring for higher provisioning for upcoming quarters.

Key Highlights

- Gross NPA ratio of banks decreased from 8.2% in March 2020 to 6.8% in December 2020.

- Provision Coverage Ratio (PCR) of banks improved from 66.6% in March 2020 to 75.5 % by December 2020.
- Capital to risk-weighted assets ratio (CRAR) of banks increased to 15.9% by December 2020, in March it was 14.8%.
- Gross NPA ratio for non-banking financial institutions (NBFCs) increased from 6.8% in March to 5.7% in December 2020.
- Capital adequacy ratio of NBFCs increased from 24.8% in December 2020 from 23.7% in March.
- Waiver of compound interest on all loan accounts opted for moratorium during March-August 2020 would put stress on financial health of banks.

Citizenship by Investment programme

- Recently, Prime Minister of Antigua and Barbuda, Gaston Browne, asked neighbouring Dominica to hand over India's fugitive businessman MehulChoksi to India directly.

About Citizenship by Investment Programme

- It is a program allowing individuals to get residence or citizenship of a country in return for making qualifying investments.
- **These programs offer:**
 - Citizenship by investment in which the person gets "golden passport" or "cash-for-passports"
 - Residence by investment in which person gets a "golden visa" or
 - Hybrid with immediate residence followed by accelerated citizenship.
 - Applicants of the Program must fulfil multiple qualification criteria. Investment by them can be done in various forms including contribution to government funds, purchase of qualifying real estate, investment in qualifying business or creation of a specific number of jobs.
- As of now, five countries in Caribbean – Antigua & Barbuda, Grenada, Dominica, Saint Kitts and Nevis and Saint Lucia); Egypt; Cambodia, Malta; Jordan, Montenegro, Vanuatu and North Macedonia are running the citizenship by investment programme.

Background

- MehulChoksi was living in Antigua and Barbuda since 2018 after taking citizenship in 2017 under the 'Citizenship by Investment Programme'. He will not be having the same rights in Dominica as he was having in Antigua and Barbuda.

Smart Kitchen Scheme

Kerala Government has announced a secretary level committee will formulate guidelines and recommendations on implementation of "Smart Kitchen Scheme" in state to fulfil commitments of Left Democratic Front (LDF) Government.

Key Highlights

- Smart Kitchen Scheme will be launched by July 10, 2021.
- Under the scheme, women of state will be given loans to refurbish their kitchen.
- Loan will be provided with a low-interest rate in instalment schemes.
- Scheme seeks to reduce the workload of women's domestic labour.

About Left Democratic Front (LDF)

- LDF is an alliance of left-wing political parties of Kerala which has again come to power after winning elections in 2021. The party has been in power since 2016. It has major political alliances in Kerala along with Congress-led UDF.

28th MAY 2021

Kaleidoscope Effect

- Recently, people of Bangalore observed a bright rainbow ring around the sun for a few seconds. This is a rare optical and atmospheric phenomenon known as Kaleidoscopic Effect which is also known as "22-degree circular halo".

About 22-degree circular Halo

- A 22-degree circular halo is observed around the sun and occasionally around the Moon. It is also called a moon ring or winter halo.
- This phenomenon occurs when rays from the sun or moon get refracted through hexagonal ice crystals present in cirrus clouds. Cirrus clouds are thin, detached, hair-like clouds formed in the atmosphere, at a height of 20,000 feet.
- The halo or ring forming around the sun or moon has an apparent radius of 22 degrees. It is the brightest part, present at the inner edge of a circular disk, where there is no light inside the disk because no light is refracted through smaller angles.

Unified Health Interface

- Prime Minister Narendra Modi recently chaired a high-level meeting and reviewed the progress of National Digital Health Mission (NDHM). It was highlighted that a Unified Health Interface (UHI) will be rolled out soon.

About National Digital Health Mission (NDHM)

- NDHM is a complete digital health ecosystem having four key features — health ID, Digi Doctor, personal health records and health facility registry.
- Later, it will also include e-pharmacy & telemedicine services. It will be implemented by the National Health Authority (NHA) under the Ministry of Health and Family Welfare. App version as well as website version of NDHM platform will be available.
- Digi Doctor: It will allow doctors to enrol and their details, as per their consent, will be made available. Doctors will also be assigned a digital signature for free for writing prescriptions.
- Unique Health ID: This ID will be a repository of all health-related information of citizens. Various healthcare providers including hospitals, laboratories, online pharmacies, telemedicine firms etc will participate in the health ID system.

Bashar Al-Assad re-Elected as President of Syria

- Bashar al-Assad was re-elected as President for a fourth term in war-ravaged Syria, amid accusations that polls were “neither free nor fair”.
- Assad got 95.1 percent of votes cast. In the last multi-candidate poll of 2014, he had won 88 percent of the vote.
- Bashar al-Assad is a Syrian politician, who is the 19th president of Syria since 2000, succeeding his father who served from 1971 to 2000. He also served as commander-in-chief of Syrian Armed Forces and regional secretary of Arab Socialist Ba’ath Party in Syria. He started to work as a doctor in Syrian Army.

About Syria

- Syria is located in Western Asia. It shares a border with Mediterranean Sea in the west, Turkey in the north, Iraq in the east, Jordan in the south, and Israel & Lebanon in the southwest.
- Known for fertile plains, high mountains, and deserts, country is home to ethnic & religious groups such as Kurds, Syrian Arabs, Turkmens, Armenians, Assyrians, Circassians, Mandeans and Greeks.
- Major religious groups include Sunnis, Christians, Salafis, and Yazidis. Arabs are the largest ethnic group while Sunnis are the largest religious group on the Syrian land.

29TH MAY 2021

Steadfast Defender 21 war Games

- North Atlantic Treaty Organisation (NATO) organised “Steadfast Defender 21 war games” military exercises in Europe as tensions with Russia increases.

Key Highlights

- In the war names, NATO troops, warships and dozens of aircrafts took part. Military exercises took place across the Atlantic, through Europe and into Black Sea region.

- These war games are being organised with the aim of simulating the response of a 30-nation military organisation for attack on any one of its members. It seeks to test the ability of NATO to deploy troops from America.

Background

- These war games were launched in the aftermath of Russia's decision to send thousands of troops across the border area with Ukraine. It has raised concern at the military alliance that launched the biggest ever defense spending initiatives after Russian troops acquired Crimean Peninsula of Ukraine in 2014.

About North Atlantic Treaty Organization (NATO)

- It is an intergovernmental military alliance of European and North American countries. NATO implements the North Atlantic Treaty which was signed in 1949.
- NATO comprises a system of collective defence in which independent member states provide for mutual defence if any member is attacked by an external party.
- Organisation is headquartered in Brussels (Belgium).

IBF to be renamed as IBDF

- Indian Broadcasting Foundation (IBF), the apex body of broadcasters, has extended its purview to cover digital streaming platforms. Also, it will be renamed as Indian Broadcasting and Digital Foundation (IBDF) to bring digital OTT platforms under its purview.
- Extended coverage will bring broadcasters and OTT (over-the-top) platforms under one roof.
- To regulate them, IBDF is considering forming a new wholly-owned subsidiary which will handle all matters of digital media.
- A self-regulatory body called 'Digital Media Content Regulatory Council (DMCRC)' will also be established for digital OTT platforms.

About Indian Broadcasting Foundation (IBF)

- IBF is a unified representative body of television broadcasters, established in 1999.
- About 250 Indian television channels are associated with it.
- IBF acts as spokesman of India Broadcasting Industry.
- It is the parent organisation of Broadcasting Content Complaints Council (BCCC), established in 2011, to examine content-related complaints.

US- Russia Open Skies Treaty

- The US administration announced that it does not seek to re-join the Open Skies Treaty with Russia.

Highlights

- The treaty is a key arms control agreement, that allowed US and Russia to fly surveillance aircraft over their military facilities
- According to the US administration, the US does not seek to enter the pact because of Russia's failure to comply with it.
- Now, "New START treaty" is the only major arms control pact between both the countries which was extended for five years recently by the US.

About Open Skies Treaty

- The Open Skies Treaty was signed by the United States on March 24, 1992. It came into effect in 2002.
- The Treaty allows both member countries to fly surveillance aircraft over military facilities. The treaty was signed to promote transparency among member countries.

NOTE:

Former President of the US, Donald Trump, announced its withdrawal in November 2020 while Russia announced to withdraw in January 2021.

30th MAY 2021

YUVA Scheme

- The Ministry of Education has launched “YUVA- Prime Minister’s Scheme for Mentoring Young Authors”.
- YUVA is an Author Mentorship programme which will train young and budding authors aged below 30 years in order to promote reading, writing and book culture in India. It will also project India and Indian writings worldwide.

Key Highlights

- YUVA stands for “Young, Upcoming and Versatile Authors”.
- The scheme is in line with the PM’s vision of encouraging young writers to write about India’s freedom struggle.
- Call on the young generation to write about freedom fighters was taken in PM’s Mann ki Baat in January 2021. YUVA is a part of India@75 Project which seeks to bring perspectives of the young generation of writers on themes including Freedom Fighter, Unsung Heroes, Unknown and Forgotten Places etc.
- The Scheme will be implemented by “National Book Trust of India” under the Ministry of Education. Books written under this scheme will be published by National Book Trust. Books will be translated into different languages to exchange culture and literature.
- Under the YUVA scheme, a total of 75 authors will be selected by an All-India Contest and the winners will be announced on August 15, 2021. Young winning authors will be trained by eminent authors to prepare manuscripts.
- The published books will be launched in January 2022 on the occasion of National Youth Day.

PM-CARES for Children Scheme

- Prime Minister, Narendra Modi, launched a PM-CARES for Children scheme for children orphaned due to COVID-19.
- Children who lost either parents or surviving parents or legal guardians or adoptive parents due to

COVID-19 disease, will be supported through the PM-CARES fund.

- As per data, about 577 children have lost their parents till date.

Key Highlights

- Measures under the scheme include free education, creation of Rs 10 lakh corpus for each child- to be given to them at the age of 23.
- Under the PM-CARES scheme, contributions will be made through the PM CARES Fund till they attain the age of 18 years. Contribution will help in creating a corpus of Rs 10 lakh for them.
- They will be given a monthly stipend for five years starting from 18 years till 23 years to fulfil their personal requirements.
- Students going for higher education will be given education loans for which PM CARES will pay interest and scholarships.
- After they attain 23 years of age, they will be given a full amount of Rs 10 lakh to use it professionally or personally.
- Scheme will ensure free education for such kids by giving them admissions in nearest Kendriya Vidyalayas or private schools fees for which will be given from the PM CARES fund.
- Provisions are there for educating kids between 11 to 18 years in residential schools like Sainik Schools and Navodaya Vidyalayas.
- All expenditure concerned with child’s education such as expenditure on notebooks, textbooks and uniform will be made through the PM CARES Fund.
- They will also be enrolled under Ayushman Bharat Scheme to provide them health insurance cover of Rs 5 lakh till 18 years.

Solar-based Electrification Programme

- Goa Government launched a solar-based electrification programme for rural households of the state, on the occasion of Goa statehood Day (May 30).

- This programme will bring electricity using renewable energy to rural areas in Goa where grid connectivity is not feasible.
- It was launched with focus on delivering clean, reliable and affordable energy to all.
- Solar PV-based home lighting systems were inaugurated two days after an agreement was signed between Convergence Energy Services Ltd (CESL) and Goa Energy Development Agency (GEDA).
- Electrification project is first off-grid electricity engagement by CESL which will install and maintain the solar PV systems for five years under Remote Village Electrification (RVE) programme.
- CESL will undertake programmes across villages and hamlets in coordination with Gram panchayats.

About CESL

- CESL is a new energy company which focuses on delivering clean, affordable, and reliable energy. It focuses on energy solutions which can be generated with the confluence of renewable energy, electric mobility, and climate change.

31st MAY 2021

NGC 691 Galaxy

- NASA's Hubble Space Telescope captured a beautiful photo of a spiral galaxy called "NGC 691".
- NGC 691 is an unbarred spiral galaxy located about 125 million light-years away in the Aries constellation.
- It was discovered by German-born British astronomer William Herschel in November, 1786. Spiral galaxy is the foremost member of NGC 691 group which is the collection of nine galaxies with different shapes and colours.
- It is referred to as "LEDA 6793, UGC 1305 and TC 448". The Spiral galaxy has a diameter of 130,000 light-years.
- It comprises multiple ring structures. Out of them, three rings are recognized in infrared light.

About Hubble Space Telescope

- This space telescope was launched into low Earth orbit in 1990. It is still in operation. It is the largest

and most versatile telescope which is renowned as a vital research tool as well as public relations boon for astronomy. It has been named after astronomer Edwin Hubble.

Emergency Credit Line Guarantee Scheme (ECLGS) 4.0

- Government has increased the scope of the Emergency Credit Line Guarantee Scheme (ECLGS) for three more months, overlooking the disruptions caused by the second wave of COVID 19 pandemic.
- Modifications in ECLGS will enhance utility and impact of ECLGS by providing additional support to MSMEs.
- It will safeguard livelihoods and help in resumption of business activity. It will facilitate flow of institutional credit at reasonable terms

Key Highlights

- 100% guarantee cover to be provided on loans, in hospitals/nursing clinics/medical colleges/homes, up to Rs.2 crore. Loan can be utilized to set up on-site oxygen generation plants. Interest rate on load was capped at 7.5%.
- Ceiling of Rs. 500 Cr. of loan outstanding for eligibility under ECLGS 3.0 will be removed.
- Additional ECLGS assistance of up to 10% of outstanding by February 2020 to borrowers who are covered under ECLGS 1.0.
- Civil Aviation sector will be eligible under ECLGS 3.0
- Validity of ECLGS extended to 30.09.2021.

About Emergency Credit Line Guarantee Scheme (ECLGS)

- ECLGS was launched under Atmanirbhar Bharat Abhiyan package in May 2020.
- It was launched to overcome the distress caused on economy due to lockdown. It helped different sectors by providing credit to them.
- The credit is provided to them for four years besides one year moratorium period on principled repayment.