



DATE: 29 AUGUST 2026

1 Bharat Stage Emission Norms (Source: The Hindu)

Bharat Stage (BS) emission norms are India's legally enforceable standards to limit air pollutants from motor vehicles, framed under the Motor Vehicles Act and aligned with European (Euro) norms.

- *Bharat Stage Emission Standards (BSES) regulate tailpipe emissions of carbon monoxide (CO), hydrocarbons (HC), nitrogen oxides (NOx), particulate matter (PM), and, in later stages, particulate number (PN).*
- They apply to compression-ignition (diesel) and spark-ignition (petrol/CNG) engines in two-wheelers, three-wheelers, cars, buses, trucks, and non-road equipment.
- The standards are notified by the Ministry of Environment, Forest and Climate Change (MoEFCC) and implemented through the Central Pollution Control Board (CPCB)

Evolution of Bharat Stage Emission Norms

- **BS-I Norms**
 - **When:** Introduced nationwide in 2000 (also called India 2000, aligned with Euro I).
 - **What it did:** Set India's first pan-India limits on tailpipe pollutants—mainly CO, HC, NOx, and PM—for petrol and diesel vehicles.
- **BS-II Norms**
 - **When:** 2001 in metro cities; expanded to more cities by 2003; nationwide by 2005.
 - **Key Changes vs BS-I:** Tighter limits on CO, HC, NOx, and PM; better engine calibration and fuel quality push.
- **BS-III Norms**
 - **When:** 2005 in metros/major cities; nationwide by 2010.
 - **Key Changes:** Further reduction in NOx and PM; greater emphasis on on-board diagnostics (OBD) beginnings and better combustion control.
- **BS-IV Norms**
 - **When:** 2010 in metros/major cities; nationwide from April 2017.
 - **Key Changes:** Significant cut in NOx and PM, especially for diesel; stronger OBD requirements; push for cleaner fuels (sulfur reduction).
- **BS-V Norms**
 - **Status:** Skipped by policy decision; India moved directly from BS-IV to BS-VI.
- **BS-VI Norms**
 - **When:** 2018 in Delhi; 2019 in NCR; nationwide from 1 April 2020.
 - **Fuel Change:** Sulfur in petrol/diesel cut from 50 ppm (BS-IV) to 10 ppm (BS-VI), enabling advanced after-treatment.

2 Emergency Credit Linked Guarantee Scheme (ECLGS) 5.0 (Source: The Hindu)

EMERGENCY CREDIT LINKED GUARANTEE SCHEME (ECLGS) 5.0

Credit Support Today, Stronger MSMEs Tomorrow

ECLGS 5.0 is a guarantee scheme by the Government of India to provide collateral-free credit to MSMEs and Mid-Corporates to help them tide over economic challenges and support growth and investment.

LAUNCHED
1st August 2025

ANNOUNCED BY
Hon'ble Finance Minister
in the Union Budget
2025-26

IMPLEMENTING AGENCY
National Credit
Guarantee Trustee
Company Limited (NCGTC)

TOTAL OUTLAY
₹1,50,000 crore

TENURE
Coverage till
March 2026

OBJECTIVES

- Facilitate additional collateral-free credit for MSMEs and Mid-Corporates.
- Support new investments and capacity expansion.
- Strengthen the resilience of businesses against economic uncertainties.
- Enhance credit flow to productive sectors and employment generation.

KEY FEATURES OF ECLGS 5.0

- 100% GUARANTEE COVER**
Collateral-free guarantee cover to MLIs on loans sanctioned.
- LOAN AMOUNT**
Maximum loan of ₹250 crore per borrowing entity (earlier ₹200 crore in ECLGS 4.0).
- TENURE OF LOAN**
Up to 10 years with a moratorium period of up to 24 months.
- SCHEME FEE**
Up to 1.00% p.a. on reducing balance of the guaranteed amount.
- NO FEE FOR MLI**
No guarantee fee to be paid by MLIs under the scheme.

ELIGIBILITY

- MSMEs as defined under the MSME Development Act, 2006.
- Mid-Corporates with annual turnover up to ₹1,000 crore.
- Businesses with credit up to ₹250 crore as on 31 March 2025 are eligible.
- Applicable to existing as well as new loans sanctioned during the scheme period.

COVERAGE & SECTORS

- Comprehensive coverage across all eligible sectors including manufacturing, services, and trade.
- Focus on sectors with strong employment potential and supply chain linkages.

BENEFITS

- Easier access to credit without collateral.
- Supports business growth, investment and competitiveness.
- Helps in safeguarding employment and livelihoods.
- Strengthens financial resilience of MSMEs and Mid-Corporates.

HOW ECLGS 5.0 WORKS

1
Borrower applies for loan to a Member Lending Institution (MLI).

2
MLI sanctions the loan under ECLGS 5.0 as per eligibility.

3
NCGTC provides 100% guarantee cover to the MLI.

4
Credit is disbursed to the borrower collateral-free.

5
Business grows, credit flow strengthens economy.

ECLGS 5.0 builds on the success of previous tranches and reaffirms the Government's commitment to Atmanirbhar Bharat by empowering businesses to grow and contribute to India's economic development.

3 Barrier Lakes (Source: The Indian Express)

BARRIER LAKES

Lakes formed when natural barriers block the flow of rivers or streams.

DEFINITION

Barrier lakes are water bodies formed when the natural flow of water in a valley is obstructed by a barrier such as landslide debris, moraine, lava, sand dunes, or tectonic activity.

HOW BARRIER LAKES ARE FORMED

- River/stream flows through a valley.
- A natural event creates a barrier.
- Water gets blocked and accumulates.
- A lake is formed behind the barrier.
- If the barrier is breached, water escapes.

TYPES OF BARRIERS

- Landslide Dam**
Formed by rock or soil debris from landslides.
- Moraine Dam**
Formed by glacial debris (moraine).
- Lava Dam**
Formed by cooled lava flow.
- Sand Dune Dam**
Formed by sand dunes in deserts or coastal areas.
- Tectonic Dam**
Formed due to crustal movements.

EXAMPLES FROM INDIA AND WORLD

INDIA	WORLD
Sikkim – South Lhonak Lake (formed by landslide)	USA – Spirit Lake (Mount St. Helens landslide)
Himachal Pradesh – Renuka Lake (moraine dam)	Peru – Lake Palcacocha (glacial moraine dam)
Uttarakhand – Vasudhara Tal (landslide dam)	New Zealand – Lake Ohau (landslide dam)

IMPORTANCE

- Store large amount of freshwater.
- Support irrigation, drinking water and hydropower.
- Support fisheries and local biodiversity.
- Enhance scenic beauty and promote tourism.
- Potential water resource in arid or mountain regions.

RISKS ASSOCIATED

- Outburst Flood**
Sudden breaching of the barrier can release huge water, causing destructive flash floods downstream.
- Threat to Communities**
People and infrastructure downstream are at high risk due to sudden outburst.
- Unstable Barriers**
Many barriers are temporary and can fail due to heavy rainfall, earthquakes or erosion.

MANAGEMENT AND MONITORING

- Regular monitoring using satellite imagery and field surveys.
- Installation of water level sensors and early warning systems.
- Strengthening or controlled drainage of unstable dams.
- Community awareness and disaster preparedness.
- Scientific assessment and timely risk mitigation.

Barrier lakes are valuable natural resources but need continuous monitoring and management to reduce the risk of sudden outburst floods.