



27 Mar 2025

## National and International News

<p><b>Non-Performing Assets (NPAs)</b></p>	<p><b>Why in news?</b></p> <ul style="list-style-type: none"> <li>Finance Minister Nirmala Sitharaman stated that non-performing assets (NPAs) of banks have reached a multi-year low due to government measures.</li> </ul> <p><b>Key Points:</b></p> <ul style="list-style-type: none"> <li>A NPA is a <b>loan or advance for which the principal or interest payment remained overdue for a period of 90 days.</b></li> <li><b>Classification of assets:</b> <ul style="list-style-type: none"> <li>As per the RBI guideline, banks are required to classify NPAs further into -</li> <li>Substandard assets: Assets which have remained NPA for a period less than or equal to 12 months.</li> <li>Doubtful assets: An asset that has remained in the substandard category for a period of 12 months.</li> <li>Loss assets: It is considered uncollectible and of such little value that its continuance as a bankable asset is not warranted, although there may be some recovery value.</li> </ul> </li> </ul>
<p><b>Tejas Mk1A</b></p>	<p><b>Why in news?</b></p> <ul style="list-style-type: none"> <li>GE Aerospace will supply jet engines for the Tejas LCA-Mk1A.</li> </ul> <p><b>Key Points:</b></p> <ul style="list-style-type: none"> <li>It is a <b>4.5-generation single-seat supersonic multirole fighter aircraft.</b></li> <li>It is <b>India's second indigenous fighter jet after the HAL HF-24 Marut.</b></li> <li>It is <b>designed for offensive air support, close combat, and ground attack roles.</b></li> <li>It has <b>three production models: Tejas Mark 1, Mark 1A, and trainer variant.</b></li> <li><b>Features:</b> <ul style="list-style-type: none"> <li>It is the smallest and lightest in its class of contemporary supersonic combat aircraft.</li> <li>It features a fin but lacks a horizontal tail.</li> <li>The aircraft weighs approximately 5,450 kg and has a maximum take-off weight of 13,500 kg.</li> <li>It is powered by a single-uprated General Electric F404-GE-IN20 engine.</li> <li>It is designed to carry a range of air-to-air,</li> </ul> </li> </ul>



	air-to-surface, precision-guided weapons.
<b>Public Accounts Committee (PAC)</b>	<p><b>Why in news?</b></p> <ul style="list-style-type: none"> <li>Aiming for a simplified Goods and Services Tax (GST) system, Parliament's Public Accounts Committee (PAC) has suggested that the Finance Ministry conduct a thorough review of the GST framework to identify and eliminate unnecessary procedures and requirements that complicate compliance.</li> </ul> <p><b>Key Points:</b></p> <ul style="list-style-type: none"> <li><b>Established in 1921</b> (oldest parliamentary committee in India).</li> <li><b>Purpose:</b> Audits the revenue and expenditure of the Government of India to ensure public funds are spent efficiently and legally.</li> <li><b>Key functions:</b> <ul style="list-style-type: none"> <li>Examines the CAG audit report on government expenditure.</li> <li>Ensures money sanctioned by Parliament is spent properly.</li> <li>Investigates financial irregularities, losses, and inefficiencies in government spending.</li> </ul> </li> <li><b>Membership:</b> <ul style="list-style-type: none"> <li>22 members (15 from Lok Sabha, 7 from Rajya Sabha).</li> <li>Chairperson: A Lok Sabha MP, traditionally from the Opposition.</li> </ul> </li> <li><b>Term:</b> One year.</li> <li>Ministers cannot be members of the PAC.</li> </ul>
<b>PM Matru Vandana Yojana</b>	<p><b>Why in news?</b></p> <ul style="list-style-type: none"> <li>Sonia Gandhi has stated that the scheme for pregnant women is severely underfunded.</li> </ul> <p><b>Key Points:</b></p> <ul style="list-style-type: none"> <li>It is a <b>Centrally Sponsored Direct Benefit Transfer (DBT) scheme launched in 2017.</b></li> <li><b>Objectives</b> <ul style="list-style-type: none"> <li>Providing partial compensation for the wage loss in terms of cash incentive, so that the woman can take adequate rest before and after delivery of the first child</li> <li>To improve health-seeking behaviour amongst Pregnant Women &amp; Lactating Mothers (PW&amp;LM).</li> </ul> </li> <li><b>Features of the Scheme:</b> <ul style="list-style-type: none"> <li>Provides maternity benefits to women from socially and economically disadvantaged sections.</li> <li>Benefit applies to the first two living children, with the second child being a girl.</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>○ A monetary benefit of ₹5,000 is given from early pregnancy until childbirth.</li> <li>○ An additional ₹1,000 is provided under Janani Suraksha Yojana after institutional delivery.</li> <li>○ ₹5,000 is distributed in three installments:</li> <li>○ First installment: ₹1,000 at pregnancy registration.</li> <li>○ Second installment: ₹2,000 after 6 months of pregnancy and one antenatal checkup.</li> <li>○ Third installment: ₹2,000 after the birth and registration of the child, along with the first cycle of immunization (BCG, OPV, DPT, Hepatitis-B).</li> </ul>
<b>Tribhuvan Sahkari University Bill, 2025</b>	<p><b>Why in news?</b></p> <ul style="list-style-type: none"> <li>● The Tribhuvan Sahkari University Bill, 2025 was introduced in Lok Sabha to establish India's first national cooperative university at IRMA, Gujarat.</li> </ul> <p><b>Key Points:</b></p> <ul style="list-style-type: none"> <li>● India's <b>first national cooperative university, focused on education, training, and research in the cooperative sector, has been declared an institution of national importance.</b></li> <li>● <b>Proposed at:</b> Institute of Rural Management Anand (IRMA), Gujarat.</li> <li>● <b>Aim:</b> <ul style="list-style-type: none"> <li>○ To develop skilled professionals for managerial, technical, and administrative roles in cooperative societies.</li> <li>○ To promote standardized cooperative education across India.</li> </ul> </li> <li>● <b>Features:</b> <ul style="list-style-type: none"> <li>○ <b>Sector-Specific Schools:</b> Dairy, fishery, sugar, banking, rural credit, cooperative finance, cooperative marketing, cooperative laws, and multi-state cooperatives.</li> <li>○ <b>Affiliated Colleges Nationwide:</b> 4-5 in states with high cooperative presence, 1-2 in others.</li> <li>○ <b>Digital Learning:</b> To integrate with SWAYAM e-learning platform.</li> <li>○ <b>Global Collaboration:</b> To partner with universities, colleges, and cooperative institutions for research and development.</li> </ul> </li> </ul>
<b>Corals</b>	<p><b>Why in news?</b></p> <ul style="list-style-type: none"> <li>● Scientists reported that an "unprecedented" mass bleaching event has occurred off Australia's western coast, causing large sections of a renowned reef system to turn a pale, unhealthy white.</li> </ul> <p><b>Key Points:</b></p>

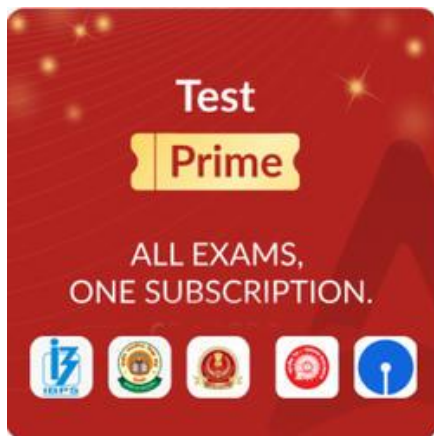


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### Daily Current Affairs Encyclopedia

	<ul style="list-style-type: none"> <li>• Corals are essentially animals, which are <b>sessile</b>, meaning they permanently attach themselves to the <b>ocean floor</b>.</li> <li>• Corals share a <b>symbiotic relationship with single-celled algae called zooxanthellae</b>.</li> <li>• The algae <b>provide the coral with food and nutrients, which they make through photosynthesis, using the sun's light</b>.</li> <li>• They use their tiny <b>tentacle-like hands to catch food from the water and sweep into their mouth</b>.</li> <li>• Each individual coral animal is known as a <b>polyp</b> and it <b>lives in groups of hundreds to thousands of genetically identical polyps that form a 'colony'</b>.</li> <li>• Corals are largely classified as either <b>hard coral or soft coral</b>. It is the <b>hard corals that are the architects of coral reefs — complex three-dimensional structures built up over thousands of years</b>.</li> </ul> <p><b>What is Coral Bleaching?</b></p> <ul style="list-style-type: none"> <li>• It happens when <b>corals experience stress in their environment due to changes in temperature, pollution or high levels of ocean acidity</b>.</li> <li>• Under stressed conditions, the <b>zooxanthellae or food-producing algae living inside coral polyps start producing reactive oxygen species, which are not beneficial to the corals</b>.</li> </ul>
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