

1. **First Anti-Submarine Warfare Shallow Water Craft (ASW-SWC):** Recently, the Indian Navy announced its plans to commission '**INS Arnala**'—the **first Anti-Submarine Warfare Shallow Water Craft (ASW-SWC)**—at the Naval Dockyard in Visakhapatnam.
 - **About INS Arnala: first of 16 vessels** under the **ASW-SWC** project.
 - Designed and built by Garden Reach Shipbuilders & Engineers (GRSE), Kolkata in collaboration with: L&T Shipbuilding
 - **Named after: Arnala Fort, off the Vasai coast in Maharashtra.** Just like the fort once defended India's western coastline, INS Arnala is built to strengthen India's maritime defence and submarine detection capabilities.
 - **Features :** Measuring 77 metres in length ,displacing over 1490 tonnes, and the **largest Indian warship to be powered by a diesel engine-waterjet combination.**
 - **Operational Roles:** Subsurface Surveillance , Anti-Submarine Warfare (ASW), Search and Rescue (SAR) Missions and Low-Intensity Maritime Operations (LIMO)
 - **About ASW-SWC:** Compact vessels propelled by waterjet, capable of speeds up to 25 knots, offering high agility and rapid tactical response.
 - Equipped with an advanced anti-submarine warfare suite, including lightweight torpedoes, ASW rockets, and mines, making them effective for coastal defence.
 - Fitted with Hull-Mounted Sonar and Low-Frequency Variable Depth Sonar systems for extensive underwater surveillance and improved detection.
2. **Elephant Endotheliotropic Herpesvirus (EEHV):** Recently, data from the Central Zoo Authority (CZA) of India revealed that 12 wild elephants died due to EEHV between 2009 and 2021, particularly in Karnataka, Assam, and Chhattisgarh
 - **About EEHV : A double-stranded DNA virus** causing a rapid, often fatal haemorrhagic disease in juvenile Asian and African elephants (1-12 years), with an **~85% fatality rate.**
 - It spreads through contact with bodily fluids and shared water or food.
 - Symptoms include reduced appetite, nasal discharge, and swollen glands; some elephants carry it without symptoms.
 - **No cure exists as the virus remains latent;** treatment focuses on antiviral drugs, fluid therapy, and immune support..

- **Other Diseases Affecting Elephants:** Obesity, Tuberculosis (TB), Anthrax(Bacterial infection spread via contaminated soil, water, and plants), Rabies and Haemorrhagic Septicaemia(Bacterial disease from cattle spreading through water)
- **About CZA:** An autonomous **statutory body under the MoEFCC**, established in 1992 under the Wildlife Protection Act, 1972.
 - **Main objective:** To enforce minimum standards for animal care and upkeep in Indian zoos and provides technical and financial assistance when needed.
 - All zoos in India must obtain recognition from CZA to operate legally.
- 3. **Cash Reserve Ratio (CRR):** Recently, the Reserve Bank of India's (RBI) Monetary Policy Committee (MPC) cut the policy repo rate by 50 basis points to 5.50% to stimulate economic growth.
 - Additionally, the RBI announced a staggered reduction of **100 basis points in the Cash Reserve Ratio (CRR)** over the year.
- **About CRR:** CRR is the portion of a bank's total deposits that must be kept as liquid cash reserves with the RBI. As of the latest update, the **CRR stands at 3%.**
- **Regulation and Objectives of CRR:** Set and enforced by the country's central bank (RBI).
 - **Main objective:** to ensure banks maintain a minimum level of liquidity relative to their liabilities.
 - This helps prevent liquidity shortages during times of increased demand for funds.
 - Calculated as a percentage of Net Demand and Time Liabilities (NDTL).
 - NDTL refers to the total demand and time liabilities of a bank, including aggregate savings and deposits.
- **About Repo rate (Repurchase Agreement Rate):** The interest rate at which commercial banks borrow funds from the central bank.
 - It enables banks to meet short-term liquidity requirements by borrowing money.
 - Banks provide securities as collateral and agree to repurchase them later at a higher price that includes interest.
- 4. **800-year-old Shiva Temple:** Recently, a significant archaeological discovery was made in Udampatti village of Melur taluk, Madurai district, Tamil Nadu, where remnants of an 800-year-old Shiva temple dating back to the later Pandya period were unearthed.

- **About Pandya Dynasty:** One of the three major Tamil dynasties of the Sangam Age—Chera, Chola, and Pandya—collectively called 'Muvendar'.
 - It ruled over parts of present-day Tamil Nadu and made **Madurai** its capital.
 - The Pandyas were known for their contributions to **literature, architecture, temple building, trade,** and administration.
- **Phases of Pandya Rule:** **Early Pandyas (4th BCE – 3rd CE):** Flourished during Sangam Age; known for Roman trade, patronage of Shaivism, and Sangam literature.
 - **Medieval Pandyas (6th CE – 14th CE):** Revived after Kalabhra rule; faced rivalry with Cholas and Cheras; supported Tamil-Sanskrit literature.
 - **Later Pandyas (14th CE – 16th CE):** Declined due to Delhi Sultanate and Vijayanagara invasions; ended with defeat of Varaguna Pandya III.
- 5. **Bharatiya Bhasha Anubhag (BBA) :** Recently, the Union Home Minister launched the Bharatiya Bhasha Anubhag (BBA) or **Indian Languages Section** to promote linguistic diversity in governance.
 - **About BBA:** Aims to free administration from foreign language influence by promoting Indian languages.
 - Seeks to **incorporate India's linguistic diversity** and enable thinking, analysis, and decision-making in mother tongues.
 - Facilitate **universal translation of official communications**, especially for Region C states (Tamil Nadu, Kerala, Karnataka) where English is currently used.
 - Collaboration with Centre for Development of Advanced Computing (C-DAC) for translation technology.
 - Aligns with the **National Education Policy (NEP) 2020**, which advocates promoting **regional languages** at all levels of education and administration.
- 6. **Loan-to-Value (LTV) Ratio :** Recently, the Reserve Bank of India (RBI) announced plans to raise the loan-to-value (LTV) ratio for gold-backed loans from 75% to 85% for loans up to ₹2.5 lakh, aiming to offer more flexible borrowing options while maintaining regulatory safeguards.
 - **About LTV:** The ratio of the sanctioned loan amount to the value of the gold pledged as collateral.

- The collateral value is determined by the actual weight of the gold, excluding its purchase price.
- Making charges and the value of any precious or semi-precious stones in the jewelry are excluded.
- **Calculation Formula:** Ratio is calculated using the following formula: **LTV = Loan amount / Market value of the collateral.**

7. Extreme Poverty in India: Recently, according to the latest **World Bank data**, India's extreme poverty rate declined significantly to **5.3% in 2022-23, down from 27.1% in 2011-12.**

- This follows the World Bank's increase of the global extreme poverty line from \$2.15 to \$3 per day.

• **Major highlights of the report:**

- Major progress in states like - **Uttar Pradesh, Maharashtra, Bihar, West Bengal, and Madhya Pradesh**, which together **accounted for 65% of India's extreme poor** in 2011-12.
- These states contributed to **75% of the total poverty reduction** over the past decade.
- Multidimensional Poverty Index: ↓ from 54% in 2005-06 to 15.5% in 2022-23.
- **Urban and rural poverty:** The decline in poverty has been widespread across both rural and urban areas.
 - ✓ **Rural poverty:** decreased from 18.4% to 2.8%,
 - ✓ **urban poverty:** fell from 10.7% to just 1.1% over the 11-year period.

• **About World Bank:** Founded in 1944 at the Bretton Woods Conference to create a new post-World War II international economic system.

- **HQ:** Washington DC, USA & **Member countries:** 189 (India is a founding member).
- Formed by the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA) together.

8. Wildlife Biobank : Recently, the National Zoological Park (NZP), Delhi, announced plans to create an on-site wildlife biobank to preserve genetic material like DNA, tissues, and reproductive cells from its animals for long-term conservation and research.

- **About Wildlife Biobank :** Functions as a 'frozen zoo,' storing DNA, cellular, and tissue samples from endangered animals at -196°C using liquid nitrogen.

- This cryogenic preservation ensures genetic materials remain viable for future research, breeding programs, and species revival efforts.
- The biobank aims to create a long-term genetic repository to help conservationists prevent species loss.
- The facility supports genetic research on wildlife diseases, population genetics, and breeding techniques.
- By preserving genetic samples, the biobank safeguards species against extinction caused by environmental threats and climate change.
- **Cryogenics** is the study of producing and handling materials at extremely low temperatures below -150°C , commonly involving liquefied gases like oxygen, nitrogen, hydrogen, and helium.

9. **Chenab Railway Bridge** : Recently, the Prime Minister of India **inaugurated the Chenab Railway Bridge**, marking the successful completion of the Udhampur–Srinagar–Baramulla Rail Link (USBRL) project.



- **About Chenab Railway Bridge**: It is a steel-arch railway bridge spanning the **Chenab River** in Jammu & Kashmir with total length of 1,315 meters.
 - Located between the villages of Bakkal and Kauri in Reasi district, it plays a vital role in the USBRL project.
 - The bridge links **Katra to Sangaldan**, facilitating **rail connectivity to Srinagar**.
 - It can withstand wind speeds up to 266 km/h and is earthquake-resistant up to magnitude 8.
- **Chenab river**: Major river of India and Pakistan. It is a tributary of the Indus River.
 - **Course**: It is formed by the confluence of two streams, **Chandra and Bhaga**, at Tandi in the upper Himalayas in the **Lahaul and Spiti Districts of Himachal Pradesh**.
 - In its upper reaches, it is also known as the **Chandrabhaga**.
 - After **receiving the Jhelum River**, the Chenab **empties into the Sutlej River**, a tributary of the Indus River.