

## Current Affairs - 23 March 2026

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### SAHIWAL CATTLE



- It is considered to be one of the best **milch cattle breed of India.**
- The breed derives its name from **Sahiwal area in Montgomery district of Punjab in Pakistan.**
- **Other Names:** These animals are also known as “Lambi Bar”, “Lola”, “Montgomery”, “Multani” and “Teli”.
- **Appearance**
  - The cows are **brownish red in colour**; shades may vary from a mahogany red brown to more greyish red.
  - Extremities in bulls are darker than rest of body colour. Occasionally there are white patches.
- Its unique traits are, **tick-resistant, heat tolerant**, high milk production and noted for its **high resistance to parasites**, both internal and external
- Due to their heat tolerance and high milk production they have been **exported to other Asian countries as well as Africa and the Caribbean.**

### **What is Ovum Pick-Up-In Vitro Fertilization (OPU-IVF) Technology?**

- **Ovum Pick-Up (OPU)** is one of the recent and remarkable technologies in the field of reproductive biotechnology.
  - It allows the **collection of oocytes** from the **ovaries of live animals** of known pedigree and additionally decreases the interval between generations.
  - This procedure can be performed on **pregnant animals less than 100 days in gestation.**
    - In OPU, **ovarian follicles are punctured** in a live animal.
    - The oocytes obtained are then **subjected to in vitro maturation (IVM)**, in vitro fertilization (IVF) and culture (IVC) for embryo production.
    - The embryos thus produced can then be **transferred to suitably synchronized recipients** for producing offspring of known pedigree.
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### CABINET COMMITTEE ON SECURITY



- It is headed by the **Prime Minister of India** and is responsible for important discussions and decisions on defence policy, expenditure, and matters related to national security.
- **History:**
  - A committee **comparable to the current CCS** structure was first formed in independent India in 1947 by then-**Prime Minister Jawaharlal Nehru**.
  - Formed against the background of a newly independent nation facing national security challenges.
  - It was reportedly chaired by **Prime Minister Jawaharlal Nehru**, with Home Minister Sardar Patel and Defence Minister Baldev Singh as its members.
  - It was after the **1999 Kargil War** that the committee evolved to adopt the present formal structure of the CCS and became a high-powered committee for defence and national security.
  - Over time, the CCS has evolved into the **apex decision-making body concerning** internal and external security matters of the Government of India.
- **Composition:**
  - With the **Prime Minister as its chairperson**, the committee typically comprises the **Home Minister, Defence Minister, Finance Minister, and External Affairs Minister** as members.
  - The **National Security Advisor (NSA)** acts as secretary-level coordinator on matters within its purview.
  - While the **Defence Minister** is a **permanent invitee** to the panel, other members may be included as per requirements.

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- The **Cabinet Secretariat** is responsible for **maintaining records of all the meetings** and proceedings of the CCS.
  - **Function:** The CCS concerns itself with all matters related to **defence, foreign affairs, intelligence, nuclear issues**, space policy, and major appointments related to national security.
    - It is also the apex body when it comes to the appointments of the officials in the national security bodies.
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### KOLLERU LAKE



- **Location:** It is a **shallow lake** located in **Andhra Pradesh**.
  - It is **nestled in the inter-deltaic plain** of rivers **Krishna and Godavari** near the city of Eluru and serves as a natural flood-balancing reservoir for these two rivers.
  - This lake is also known as the “**Peerless Fisherman’s Paradise and Bird Heaven**”.
  - It receives water from four rivers, namely **Budameru, Ramileru, Tammileru, and Errakalva**,
  - This lake **empties its water into the Bay of Bengal** through an outlet called ‘**upputera**’.
  - The lake was declared as a **wildlife sanctuary in 1999**.
  - It was designated as a **wetland of international importance** in 2002 under the International Ramsar Convention.
  - **Fauna:**
    - It supports many migratory birds annually, including grey pelicans, painted storks, and open-billed storks.
    - It is a haven for species migrating from **Siberia, Central Asia, and the Himalayas**.
  - **Significance:** The Lake is deeply intertwined with **local livelihoods**, sustaining thousands who depend on fishing, duck farming, and paddy cultivation.
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### INSURANCE PENETRATION AND DENSITY IN INDIA

- Insurance penetration and density are widely used indicators to assess the size and development of the insurance sector.
  - **Insurance Penetration:** Ratio of total insurance premiums to GDP
  - **Insurance Density:** Per capita premium paid (usually in US dollars)
- These indicators are internationally accepted and are useful for cross-country comparisons and tracking industry growth.
- However, their interpretation often leads to misleading conclusions about insurance coverage and financial security.

#### Limitations of These Indicators

- **Focus on Premiums, Not Protection**
  - Both indicators measure **premium collection**, not the extent of financial protection provided to households.
  - They do not indicate how many people are insured neither do they show whether coverage is sufficient to replace lost income.
  - Thus, high premium growth may not necessarily translate into better financial security.
- **Misleading Interpretation in Public Discourse**
  - Insurance penetration is often equated with coverage, which is incorrect.
  - It reflects industry revenue relative to GDP.
  - Changes in GDP growth can affect penetration without any change in actual coverage.
  - Similarly, insurance density does not account for income differences across countries, making international comparisons misleading.

#### Factors Distorting Insurance Indicators

- Several factors can distort these indicators without reflecting real improvements in protection:

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- **Economic Growth:** Rapid GDP growth can reduce penetration ratios even if insurance uptake increases.
- **Product Strategy:** Insurers may sell high-premium products, raising penetration without improving coverage.
- **Regulatory Changes:** Policy changes affecting commissions or product design can temporarily alter premium trends.
- These factors show that fluctuations in these indicators do not necessarily reflect changes in insurance adequacy.

### Gap Between Premium and Protection

- A key issue in India's insurance sector is the mismatch between premiums paid and actual protection received.
- Insurance products are often marketed as savings instruments rather than risk protection tools.
- As a result, premiums may be high, but coverage remains limited.
- Life insurers settled over **10 lakh death claims**, paying around **33,000 crore**, with an average payout of about **Rs. 3.3 lakh per claim**.
- While the **97% claim settlement ratio** indicates efficiency, the relatively low payout suggests limited financial support for families.
- For most households, such payouts may not provide long-term income replacement.

### Policy Implications

- **Improving Financial Protection:** Policies should prioritise **adequate life cover** rather than merely increasing premium volumes.
  - **Product Reforms:** Encouraging pure risk-based products (like term insurance) can enhance protection.
  - **Better Data Framework:** Developing new metrics focused on **coverage adequacy** can improve policy formulation.
  - **Public Awareness:** Shifting consumer perception from insurance as savings to insurance as protection is essential.
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### CHILDREN AND SOCIAL MEDIA: INDIA'S RULES, AND THE GAPS THAT REMAIN

#### Risks for Children in the Online Space

- **Exposure to Harmful Content** - Increased screen time exposes children to inappropriate and harmful content. This can negatively impact mental health, leading to anxiety, stress, and social isolation.
- **Threat of Online Grooming** - Children are vulnerable to online grooming, where predators exploit them through digital platforms. This poses serious risks to their safety and well-being.
- **Rising Cybercrime Against Children** - NCRB data shows a 32% increase in cybercrimes against children (2021–2022). Indicates growing threats as more children engage online.
- **Increasing Internet Usage Among Children**
  - A NITI Aayog report reveals the following average daily online usage among Indian children in 2023:
    - Up to 5 years: ~1.5 hours daily (educational content, games)
    - 6–10 years: ~2.5 hours (social media, gaming, videos)
    - 11–15 years: ~4 hours daily
    - 16–18 years: ~6 hours daily
  - As screen time rises sharply with age, so does exposure to unregulated content and online risks.
  - The data underscores the urgency of stronger child safety frameworks in India's digital space.

#### India's Regulatory Framework for Children on the Internet

- India has developed a multi-layered framework combining legislation, platform regulations, and educational initiatives to protect children online.
- However, critics note that enforcement remains inconsistent.

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- **Data Protection**
  - Under the **Digital Personal Data Protection Act, 2023**, companies collecting data of users under 18 must obtain parental or guardian consent.
  - Platforms are also prohibited from tracking or monitoring children's behaviour and serving them targeted advertisements. A key concern, however, is that children can easily bypass these protections by misrepresenting their age.
- **Laws Against Online Exploitation**
  - Key laws addressing child safety online include:
    - **Information Technology Act, 2000** - Criminalises the creation of child sexual abuse material (CSAM).
    - **POCSO Act, 2012** — Defines and penalises online sexual exploitation and grooming.
    - **Bharatiya Nyaya Sanhita, 2023** — Extends liability to digital offences including trafficking and harassment of children.
    - **Juvenile Justice Act, 2015** — Addresses online facilitation of child exploitation.
- **Content Classification and Parental Controls**
  - Under the **IT (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021**, OTT platforms must classify their content into five age-based categories:
    - U, U/A 7+, U/A 13+, U/A 16+, A
  - Mandatory measures include:
    - Parental locks (U/A 13+ and above)
    - Age verification (Adult content)
- **Screen Time and Digital Wellness in Education**
  - The Ministry of Education introduced the **PRAGYATA Guidelines** in July 2020, recommending age-appropriate screen time limits for students.
  - The guidelines aim to safeguard both the safety and academic welfare of children in a digital learning environment.

### INDIA MUST USE THE AYUSH OPPORTUNITY

#### Strengthening Ayurveda within India

- **Increased Budgetary Support**
  - The Indian government's growing commitment to Ayurveda is evident in the significant rise in funding for the AYUSH Ministry, which has nearly doubled over the past five years.
  - This financial expansion reflects a policy shift aimed at **embedding traditional medicine** within the mainstream healthcare system rather than treating it as a parallel alternative.
- **Institutional Development and Research**
  - The announcement of three new All-India Institutes of Ayurveda marks an important step toward institutionalising traditional medicine.
  - Additionally, the expansion of the **National AYUSH Mission** aims to modernise dispensaries, integrate AYUSH clinics into government hospitals, and strengthen drug-testing infrastructure.

#### Global Expansion through the India–EU FTA

- **Opportunities in International Markets**
  - The India–EU FTA provides Ayurveda with unprecedented global exposure.
  - It allows Indian practitioners to offer services in certain European countries and enables Indian companies to establish **Ayurvedic clinics abroad**.
  - The agreement also opens the possibility of mutual recognition of safety certifications, potentially simplifying the export of Ayurvedic products.
- **Regulatory Challenges and Expectations**
  - However, entering global markets also means operating within stringent regulatory frameworks. Ayurveda, as part of Traditional, Complementary, and Alternative Medicine (TCAM), will be evaluated based on **international standards** of safety, efficacy, and quality.

### The Imperative of Scientific Evidence

- **Bridging the Gap Between Claims and Proof**
  - A major challenge in Ayurveda's global journey is the gap between traditional claims and scientific validation.
  - Without robust evidence, there is a risk of legal disputes, reputational harm, and the reinforcement of stereotypes about unscientific practices.
- **Need for Independent Research**
  - Currently, much of the research on AYUSH systems is conducted or overseen by the same institutions that promote them, raising concerns about conflicts of interest.
  - To build **global credibility**, Ayurveda must undergo rigorous, independent scientific evaluation. This includes:
    - Independently funded clinical trials
    - Transparent research methodologies
    - Peer-reviewed publications
    - Willingness to publish negative findings
  - Such measures are essential for establishing trust in international markets.

### Conclusion

- Ayurveda's expansion, supported by domestic **policy and international agreements**, represents a transformative moment in India's healthcare landscape.
- **The future of Ayurveda** depends not on assertion or cultural pride alone, but on its willingness to embrace rigorous evaluation, transparency, and intellectual openness.
- By focusing on dialogue between tradition and science, India has the opportunity to position Ayurveda as a credible and valuable contributor to global healthcare.
- Ultimately, its success will be determined by **evidence, integrity, and the courage** to be critically examined.