

## Current Affairs - 27 March 2026

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### SOCIAL MEDIA ADDICTION TRIAL: WHY META AND YOUTUBE WERE FOUND LIABLE

- The case highlights allegations that Meta (Facebook, Instagram) and YouTube intentionally designed addictive platforms that harmed young users.
- A 20-year-old plaintiff argued that early exposure led to anxiety, depression, and body dysmorphia.
- The lawsuit treats social media as a product, comparing its design to “digital casinos” that exploit dopamine-driven engagement.

#### **Overcoming Section 230: The Legal Shift in Social Media Liability**

- Past lawsuits against social media companies often failed due to **Section 230 of the Communications Decency Act**, which protects platforms from liability for user-generated content.
- Plaintiffs bypassed Section 230 by focusing on **product design**, arguing that harm arose from platform architecture—such as feeds and engagement mechanisms—rather than specific content.
- The jury examined whether harm stemmed from platform design (not third-party content) and whether companies met negligence criteria: duty of care, breach, causation, and harm.
- Despite arguments about external factors, the jury applied the “substantial factor” test and concluded that platform design significantly contributed to the harm.
- The jury found evidence of **conscious disregard for user safety**, supported by internal research showing companies were aware of risks but continued harmful design practices.

#### **Parallel Verdict Highlights Platform Safety Concerns**

- A New Mexico jury found Meta liable under consumer protection law for misleading users about platform safety, awarding \$375 million in damages.
- The case focused on decisions like expanding end-to-end encryption despite internal warnings about child exploitation risks.

### India's regulatory framework for children on the internet

- **Information Technology Act, 2000**
  - Prohibits harmful and explicit content involving children.
  - Mandates quick removal (within 2–3 hours) of unlawful content.
  - Requires reporting offences under relevant laws like POCSO.
- **Digital Personal Data Protection Act, 2023**
  - Requires verifiable parental consent for processing children's data.
  - Prohibits tracking, behavioural monitoring, and targeted advertising directed at children.
- **Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011, (SPDI Rules)**
  - Ensure data is collected for specific purposes with consent.
  - Restrict disclosure of sensitive personal data.
- **Awareness and Capacity Building**
  - **CERT-In Initiatives** - Provides safety advisories, awareness campaigns, and cybersecurity guidance.
  - **Information Security Education and Awareness (ISEA)** - Conducted thousands of workshops covering lakhs of participants. Trained teachers, police personnel, and volunteers as cybersecurity trainers.
- **Technical and Enforcement Measures**
  - Blocking of child sexual abuse material (CSAM) through global databases.
  - Collaboration with international agencies like NCMEC (USA).
  - Promotion of parental control filters and cyber safety awareness.
- **Overall Significance**
  - India has adopted a multi-layered approach combining legal provisions, regulatory frameworks, awareness programmes, and institutional mechanisms to mitigate risks from AI and protect children in the digital ecosystem.



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### GRUHA SUGAM PORTAL



- It enables **Defence / Government personnel** to avail **home loans** with ease from the location of their posting.
- It will **accelerate digital lending** adoption and financial inclusion.
- It will **facilitate increased home ownership** through improved access to housing loans, strengthening the mission of promoting affordable and sustainable housing finance.

#### **Salient features of the portal:**

- Defence Personnel, Members of Paramilitary Forces, Government Employees (State and Central) can apply for housing loans digitally through their respective administrative units.
- **No need** to visit **the banks and financial institutions** for loan approvals and processing.
- **Unified Digital Marketplace** which enables market transparency and discovery of best suited offer
- **Seamless digital integration** with NHB and lending institutions to ensure ease of operations
- Enhanced Loan Processing Efficiency
- Grievance Redressal and Consumer Protection
- Online Chat facility for quick query resolution

#### **Key Facts about National Housing Bank**

- It is an apex agency established to promote **housing finance companies (HFCs)** in **India**.
- It is an All-India Financial Institution (AIFI) **wholly owned by the Government of India (GoI)**.



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- NHB supervises HFCs, while regulation of HFCs is with the Reserve Bank of India (RBI).
- NHB is wholly owned by the Government of India, post the 2019 notification of RBI i.e. the entire paid-up capital of NHB is held by the government.

### Functions of NHB

- Supervision and grievance redressal regarding HFCs
- Financing
- Promotion and Development

Head Office: New Delhi.

## ORGANISATION FOR ECONOMIC COOPERATION AND DEVELOPMENT



- The OECD was established in 1960, by 18 European nations, plus the United States and Canada.
- OECD members are typically democratic countries that support free-market economies.

**Members:** It is an international organisation of **38 countries** committed to democracy and the market economy.

**Goal:** The stated goal of the OECD is to shape policies that foster prosperity, equality, opportunity and well-being for all.

- The OECD publishes economic reports, statistical databases, analyses, and forecasts on the outlook for economic growth worldwide.
- The organization also seeks to eliminate bribery and other financial crime worldwide.



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- The OECD maintains a so-called “black list” of nations that are considered uncooperative tax havens.
- **India** is one of the many **non-member economies** with which the OECD has working relationships in addition to its member countries.
  - **India** has been an OECD Key **Partner since 2007**
- **Headquarters:** Paris, France.

### CALM BRAIN



- It is a **first-of-its-kind digital repository** of data in India on **brain structure** and function from a range of psychiatric disorders.
- It was **initiated in 2016** as part of the **Accelerator program for Discovery in Brain disorders using Stem cells (ADBS project)**.
- **Funding:** It was jointly funded by the Department of Biotechnology and the Pratiksha Trust.
- **Goal:** To better understand neuropsychiatric disorders, disease onset, progression, and underlying biological changes.
- It will be made open source, **thereby opening it up for clinicians and researchers** aiming to study neuropsychiatric disorders and to better understand disease onset, progression and underlying biological changes leading to disease symptoms.
- It collects clinical, neuro-imaging, behavioural, genetic and other datasets on five disorders – addiction, **bipolar disorder, dementia, obsessive compulsive disorder (OCD)** and
- CALM-Brain will help clinicians and researchers
  - To understand the onset of neuropsychiatric disease
  - Check progression
  - Decode underlying biological changes
  - Provide better diagnosis
  - Plan personalized treatments for patients.

### WHAT ARE SHAURYA SQUADRONS?



- Shaurya Squadrons are **dedicated drone sub-units** being inducted into the **Indian Army's armoured regiments**.
- They give **tank commanders real-time surveillance and precision-strike capability at the unit level**.
- Each **squadron** comprises **20 to 30 personnel** trained in drone and counter-drone operations.
- They **operate a mix of surveillance drones, attack drones, swarm drones, first-person view (FPV) drones, and loitering munitions**.
  - The **FPV drones** can strike enemy armour and logistics nodes, **allowing commanders to act without routing requests** up the chain of command.
- The **aim** is to **compress the sensor-to-shooter cycle and push drone capability down to the unit level for faster targeting and engagement**.
  - The **sensor-to-shooter cycle** refers to the **time between detecting a target and destroying it, which** is the problem Shaurya Squadrons directly address.
  - The Army intends to compress this gap from minutes to seconds.
- The Shaurya Squadron **draws from the Army's prior deployment of Ashni Platoons within infantry battalions**.
  - Ashni units are also **25 to 30 personnel strong** and carry the **same blend of surveillance drones, attack drones, and loitering munitions, and are now an integral part of all infantry battalions**.

### INDIA'S FOREX RESERVES: A REAL CUSHION OR OVERSTATED COMFORT

- India's forex reserves comprise four elements:
  - Foreign Currency (FX) Assets
  - Gold Holdings
  - Special Drawing Rights (SDRs)
  - Reserve Tranche Position with the IMF
- **Minor Components: Limited Immediate Use**
  - **Special Drawing Rights (SDRs)**
    - Valued at \$18.7 billion
    - Based on a basket of global currencies
    - Serve as a buffer that can be exchanged during crises
  - **IMF Reserve Tranche Position**
    - Worth \$4.8 billion
    - Functions as an emergency credit line with the IMF

#### **Major Components: Real Strength of Reserves**

- **Foreign Currency (FX) Assets**
  - Valued at \$556 billion
  - Primary tool for RBI to manage currency volatility
  - Most liquid and usable component
- **Gold Holdings**
  - Valued at \$131 billion
  - Acts as a long-term store of value
  - Not easily deployable for routine currency defence
- While total reserves appear large, **FX assets are the most relevant measure** of the RBI's ability to defend the rupee in the short term, though even this requires further adjustments.

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### Dual Strategy for Defending the Rupee

- **Spot Market Intervention**
  - The RBI sells foreign exchange (FX) in the spot market, immediately reducing forex reserves and supporting the rupee.
  - Impact
    - Strengthens or stabilises the rupee
    - Reduces rupee liquidity in the system
    - Leads to higher domestic interest rates
- **Forward Market Intervention**
  - The RBI sells FX in the forward market, agreeing to deliver dollars at a future date rather than immediately.
  - **Impact**
    - Helps defend the rupee without immediate reserve depletion
    - Avoids tightening of rupee liquidity
    - Prevents upward pressure on interest rates

### RBI's Forex Reserves: Adjusted Reality Raises Concerns

- Although headline FX assets appear strong, RBI's net forward sales of \$68 billion (as of January) reduce effective reserves to below \$500 billion.
- With continued rupee pressure, this gap may have widened further.
- Analysts warn that reserve adequacy—measured by import cover—is nearing 2013 BoP stress levels, raising concerns about external vulnerability.

### RBI's Dilemma: Defend the Rupee or Preserve Forex Reserves

- Despite selling \$94 billion in FX since October 2024, the rupee has weakened sharply, highlighting limits of intervention amid global pressures and capital outflows.
  - Analysts warn the rupee could fall to 97–98 if conditions persist.
  - With rising oil prices and investor exits increasing the import bill, economists suggest the RBI may need to allow a controlled depreciation to conserve reserves during a prolonged crisis.
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### WTO (WORLD TRADE ORGANISATION)

- The World Trade Organisation (WTO) is a global international body established in **1995** to regulate and facilitate international trade among nations.
- **Objectives**
  - Promote free and fair global trade.
  - Ensure predictability and transparency in trade rules.
  - Provide a platform for negotiation and dispute settlement.
  - Support development through trade integration.
- **Key Principles**
  - **Most-Favoured Nation (MFN):** Equal treatment to all member countries in trade.
  - **National Treatment:** Imported goods should be treated equally with domestic goods.
  - **Consensus-based decision-making:** Decisions are typically taken with agreement from all of the members.
- **Institutional Mechanisms**
  - **Ministerial Conference:** The highest decision-making body, held every two years.
  - **Dispute Settlement Body:** Resolves trade disputes among member countries.
  - **Trade Policy Review Mechanism:** Monitors trade policies of member countries.
- **Significance**
  - The WTO plays a crucial role in maintaining a stable global trade system.
  - However, in recent years, it has faced challenges such as weakening dispute settlement mechanisms and rising protectionism.