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History, Art and Culture

Shaheed Diwas Tribute 23rd March

PM Modi paid solemn tribute to iconic freedom fighters Bhagat Singh, Rajguru, and Sukhdev on Shaheed Diwas, honoring their supreme sacrifice for India.

• In 1931, these three young icons were executed by the colonial government for their roles in the _Lahore Conspiracy Case and the 1929 Central Legislative Assembly bombing._

• **Historic Significance -** Their sacrifice marked a pivotal shift in the Indian independence movement, moving away from traditional petitioning, toward a more assertive demand for _Purna Swaraj_ (Complete Independence).

• **Core Ideals**

• **Inquilab Zindabad-** A slogan popularized by Bhagat Singh that became the heartbeat of the youth movement.

• **Fearless Resistance -** Choosing the gallows over compromise to ignite a fire in the hearts of fellow citizens.

• **Social Justice -** Bhagat Singh's writings emphasized a vision for an India free from both foreign rule and internal exploitation.

• **Modern Remembrance -** Across the nation, tributes involve floral offerings, seminars on revolutionary history, and silent prayers to these "_Sons of Bharat Mata_," ensuring their commitment to the nation remains etched in collective memory.

Birth Anniversary of Dr. Ram Manohar Lohia

PM Modi paid solemn tributes to the legendary socialist thinker, **Dr. Ram Manohar Lohia**, on his birth anniversary on 23rd March, honoring his enduring legacy in Indian politics.

Role in the Freedom Movement - Dr. Lohia was a pivotal figure in the **Quit India Movement (1942)**. Alongside other socialist leaders, he operated underground radio stations.

Core Philosophies

'Sapta Kranti' theory: A comprehensive framework for global and domestic transformation.

He believed that political independence was only the beginning and that true freedom required the abolition of seven specific types of injustice:

- **Gender Equality -** Ending the inequality between men and women.
- **Against Racial Inequality -** Abolition of inequalities based on skin color or race.
- **Caste Abolition -** Eradication of the caste system and the privileges associated with "high birth."
- **End of Colonialism -** Freedom from foreign rule and the liberation of all colonized people.
- **Economic Equality -** Eliminating vast disparities in wealth and striving for planned production.
- **Right to Privacy -** Protecting the individual against unjust interference from the state or collective.
- **Non-violence -** The rejection of weapons and the promotion of *Satyagraha* (civil resistance) as a tool for change.

Polity & Governance

Digital Lending for Frontline Heroes

The portal specifically targets *Defence personnel, Paramilitary forces, and Government employees.*

- It allows them to secure housing finance directly from their remote postings or administrative units without physical bank visits.
- **Unified Digital Marketplace -** Gruh Sugam acts as a transparent hub where users can discover and compare various loan products.
- **Seamless Integration -** Real-time connectivity between the NHB, lenders, and government units.
- **Simplified Application -** Employees register with minimal data to receive competitive institutional offers.
- **Efficiency and Support -** The platform features enhanced processing speeds, grievance redressal, and an *online chat facility* for instant query resolution.
- **Financial Inclusion Impact -** By digitizing the "last mile," the portal accelerates affordable home ownership and ensures financial services reach even the most geographically isolated personnel.
- **Strengthening National Housing -** This initiative bolsters the mission of sustainable housing finance while promoting transparency and consumer protection across the lending ecosystem.

Election Commission of India Allots Digital Time Vouchers

ECI has issued digital time vouchers to recognized National and State political parties for the 2026 Assembly Elections in Assam, Kerala, Puducherry, Tamil Nadu & West Bengal.

• **Initiative under** - The *Representation of the People Act, 1951*, ensures equitable access to public airwaves.

• **Broadcast Scheduling -** Parties can utilize Doordarshan and All India Radio (AIR) from the date candidate lists are finalized until 48 hours before polling.

• Specific slots are determined via a transparent draw of lots involving party representatives and state election officials.

• **Time Allocation Formula -** Each party receives a base of **45 minutes** on regional networks. Supplemental time is granted based on the party's performance in previous state assembly elections.

• **Content Guidelines -** Parties must submit transcripts and recordings in advance, ensuring they meet Prasar Bharati's technical standards. Recording facilities are available at Doordarshan and AIR Kendras.

• **Panel Discussions -** Beyond solo broadcasts, Prasar Bharati will host up to two moderated panel discussions or debates, allowing each eligible party to nominate one representative to participate.

Economy

Indian health insurance experiencing Growth

Indian health insurance sector is experiencing a **9% growth surge**, with premiums surpassing **₹1.2 lakh crore** in 2024-25, driven by rising medical awareness and expanded coverage.

• **Robust Market Momentum -** The sector's growth reflects a higher demand for financial protection. Factors like an aging population and enhanced policy features have contributed to this record premium volume.

• **Accelerated Cashless Processing -** To improve patient care, *Insurance Regulatory and Development Authority of India (IRDAI)* has mandated strict timelines: **one hour** for cashless pre-authorization and three hours for final discharge authorization.

• *The IRDAI is India's statutory body that regulates and promotes the insurance industry. It protects policyholders' interests while ensuring the sector's financial viability through strict licensing, pricing, and claims-processing standards.*

• **Claims paid ratio** - Reached a high of **87.50%** in 2024-25, showing a steady recovery and improvement in operational efficiency compared to previous years.

• **Efficient Grievance Redressal -** According to the Bima Bharosa portal, the industry successfully resolved **93%** of the 1.37 lakh reported grievances within the same financial year.

• **Understanding Claim Disallowance -** Repudiations often stem from specific policy limits, such as room rent capping, co-payments, and non-medical expenses, rather than systemic failures.

• **Regulatory Oversight -** IRDAI's 2024 regulations ensure that products remain fairly priced and value-driven, utilizing actuary reviews and customer feedback to maintain transparency.

Department for Promotion of Industry and Internal Trade (DPIIT) and KRAFTON Partner to Bolster India's Digital Economy

The **DPIIT** has signed a Memorandum of Understanding (MoU) with **KRAFTON India Private Limited** to strengthen the startup ecosystem in digital entertainment and AI.

• **Collaboration** - Targets product startups in _online gaming, esports, and interactive media,_ helping them develop scalable, industry-relevant solutions through structured engagement.

• **Mentorship -** Startups will gain access to expert mentorship and knowledge exchange platforms, providing critical insights into global best practices and emerging technology trends.

• **Proof-of-Concept (PoC) -** Facilitated by Partners development and market access, ensuring innovators can integrate effectively into the broader industrial ecosystem.

• **Innovation Challenges -** Both entities will organize the Bharat Startup Grand Challenge, featuring hackathons and masterclasses in game design, animation, and immersive technologies.

• **Global Connectivity -** Selected startups may explore pilot collaborations, benefiting from exposure to global standards and fostering a more competitive creative economy.

• **Ecosystem Expansion -** By aligning with the Startup India initiative, this MoU enhances outreach and ensures sustainable growth for entrepreneurs in high-tech domains.

India Launches Seventh Tranche of Critical Mineral Auctions

Ministry of Mines launched the 7th Tranche of auctions for 19 critical mineral blocks on March 23, 2026, to secure India's green energy future.

• **Resource Security -** Minerals like Lithium and Rare Earth Elements are vital for high-tech industries.

• Geographical scarcity makes domestic auctioning essential for resilient national supply chains.

• **Legal Framework -** The 2023 amendment to the _Mines and Minerals (Development and Regulation) Act (MMDR Act)_ enables the Centre to auction 24 specific strategic minerals.

• **Revenue for State Governments -** While the Central Government conducts the bidding for Mining Leases, all generated revenue flows directly to the respective State Governments.

• **Sustained Auction Momentum -** Building on six successful rounds, the Ministry has already auctioned **46 blocks**, demonstrating high industry confidence in India's mineral sector.

• **Scope of the Seventh Tranche -** This round offers 19 new blocks across multiple states, providing essential raw materials for fertilizers, defence, and clean energy technologies.

• **2026 Regulatory Reforms -** New _Mineral (Auction) Amendment Rules introduce Insurance Surety Bonds_, offering bidders flexible alternatives to traditional bank guarantees for faster project operationalization.

Security

• **India-Seychelles Landmark Tri-Services Exercise**

INS Trikand recently concluded the first-ever tri-services edition of **Exercise Lamitiye 2026** in Seychelles, marking the Indian Navy's maiden participation in this historically bilateral engagement.

• **Strengthening Strategic Ties -** Meaning "friendship" in Creole, Lamitiye reflects the deep-rooted partnership between India and the _Seychelles Defence Forces (SDF),_ enhancing regional maritime cooperation.

• **Specialized Tactical Training -** The harbor phase focused on **_VBSS (Visit, Board, Search, and Seizure)_** drills, fostering seamless coordination between Indian Marine Commandos and SDF Special Forces.

• **Joint Sea Operations -** During the sea phase, INS Trikand and **SCGS Le Vigilant** executed complex boarding operations and coordinated troop landings on Praslin Island.

• **Critical Resource Support -** Beyond combat drills, India handed over essential stores and critical spares to the Seychelles Government, reinforcing its role as a reliable regional partner.

• **Vision of MAHASAGAR -** This mission aligns with India's MAHASAGAR initiative, positioning the Indian Navy as the "Preferred Security Partner" and "First Responder" in the Indian Ocean.

Science

Kavach

Indian Railway recently reviewed **Kavach**, India's indigenous _Automatic Train Protection system_, focusing on rapid deployment and high-tech integration to bolster rail safety.

• **Technological Innovation -** The system now features a _Universal Braking Algorithm (UBA_**)** to standardize performance across manufacturers, alongside AI-driven design automation and enhanced interlocking software for locomotive stability.

• **Real-Time Monitoring -** Railways is developing _SURAKSHA_, a centralized platform for operational management.

• This system enables predictive maintenance and real-time oversight of all Kavach installations nationwide.

• **Implementation Milestones -** Kavach is active on **3,103 route km**, with version 4.0 recently commissioned on the 190 km Prayagraj–Kanpur section of the critical Delhi–Howrah corridor.

• **Infrastructure Progress -** _Work spans 24,427 km, supported by 8,921 km of Optical Fiber Cable, 1,183 telecom towers, and data centers at 767 stations._

• **Locomotive Integration -** Currently, **4,277 locomotives** are equipped with Kavach, with installations underway for an additional 8,979 engines to ensure comprehensive fleet coverage.

• **Ambitious Expansion Goals -** The network aims to add **9,000 km** over the next two years, eventually scaling to a massive deployment rate of **10,000 km annually**.