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## DAILY CURRENT AFFAIRS

**Important Current News for UPSC & UPPSC**

*17th April 2026*

### **TOPICS:-**

- 1. MyLIC & Super Sales Saathi Mobile Applications**
- 2. National Backward Classes Finance and Development Corporation (NBCFDC)**
- 3. Byzantine Empire**
- 4. Dillenia nagalim**
- 5. Potomac River**
- 6. Andaman Sea**
- 7. Other Important News of the day**
- 8. Uttar Pradesh in News**

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# MYLIC & SUPER SALES SAATHI MOBILE APPLICATIONS

PIB

LIC Launches 'MyLIC' and 'Super Sales Saathi' Mobile Applications to Enhance Customer Experience and Digital Accessibility



LIC Launches 'MyLIC' and 'Super Sales Saathi' Mobile Applications to Enhance Customer Experience and Digital Accessibility...

## Why in News

- Life Insurance Corporation of India (LIC) launched **MyLIC** and **Super Sales Saathi** mobile applications to enhance digital service delivery.

## Digital Governance Dimensions

- The applications are built on **DIVE (Digital Innovation & Value Enhancement)** platform ensuring secure and scalable infrastructure.
  - The initiative aligns with **Digital India** objectives by reducing paperwork and enhancing service transparency.
  - It integrates customers, intermediaries, and employees on a unified digital ecosystem.

### Super Sales Saathi

- The app supports LIC agents with **AI-driven insights** for improving customer engagement.
- It provides **digital sales tools** and **automated follow-up reminders** for productivity gains.
- It offers **performance dashboards** to track targets and achievements effectively.

## Customer-Centric Functionalities (MyLIC)

- The app provides a **360-degree digital interface** for managing insurance portfolios in one place.
- It enables **instant premium payments** and **real-time policy tracking** for better financial planning.
- It allows **paperless policy loans**, **e-KYC**, and **revival of lapsed policies** digitally.

# NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION (NBCFDC)

## Why in News

- **NBCFDC** recorded a disbursement of **₹613.75 crore in FY 2025-26**, benefiting over **61,000 individuals**.

economic times

LIC logs highest ever disbursement of Rs 613.75 crore to Govt

National Backward Classes Finance and Development Corporation recorded its highest disbursement of Rs 613.75 crore in FY 2025-26.



## Institutional Framework

- It operates under the **Ministry of Social Justice and Empowerment** as a **Section 8 company under Companies Act, 2013**.
- It was established in **1992 under Companies Act, 1956** as a non-profit entity.

## Socio-Economic Objectives

- It aims to promote **economic empowerment of Backward Classes**, especially weaker sections.
- It provides **concessional financial assistance** for self-employment and skill development.

## Implementation Mechanism

- Funds are routed through **State Channelizing Agencies (SCAs) and PSBs/RRBs** for wider outreach.
- It ensures last-mile delivery through institutional coordination with States and banks.

## BYZANTINE EMPIRE



### Unique Byzantine fortress discovered in Spain passed from Visigothic into Muslim hands

Researchers have identified a fortified hilltop complex in southeastern Spain as a rare Byzantine stronghold established by soldiers and...



## Why in News

- A **Byzantine stronghold** was recently discovered in **southeastern Spain**.

## Historical Evolution

- It originated after the division of the **Roman Empire in 330 CE by Emperor Constantine**.
- It is also known as the **Eastern Roman Empire or Byzantium**.

## Political and Administrative Structure

- Governance was based on **absolute monarchy**, with emperors considered **divinely appointed**.
- Despite Greek dominance, citizens identified themselves as **Romans**.

## Cultural and Strategic Significance

- Capital **Constantinople (modern Istanbul)** was located on the **Bosphorus Strait**, ensuring trade dominance.

- The reign of **Justinian (527–565 CE)** marked a golden age with architectural achievements like **Hagia Sophia**.



## Decline and Legacy

- The empire weakened after territorial losses and internal religious conflicts.
- It ended with the **Ottoman conquest of Constantinople in 1453 CE**.

## DILLENIA NAGALIM

 Northeast Now (English)

**‘Dillenia nagalim’: New plant species discovered in Manipur named after Naga homeland**

New plant species *Dillenia nagalim* discovered in Kamjong district, Manipur, highlights rich biodiversity of Northeast India.

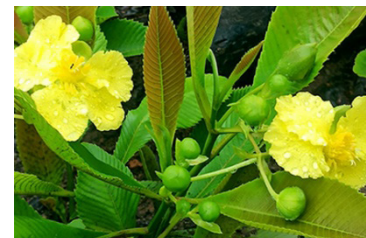


### Why in News

- A new plant species ***Dillenia nagalim*** was discovered in **Manipur’s Kamjong district**.

### Taxonomic Identity

- It belongs to genus ***Dillenia***, related to species like ***Dillenia pentagyna***.
- It is named after **Naga communities**, reflecting regional identity.



### Geographical Endemism

- It is **endemic to a single location near Indo-Myanmar border**.
- It grows in **tropical deciduous forests at 250–350 m altitude**.


## Botanical Characteristics

- It is a **small shrub (~1.2 m)** with **bright yellow flowers**.
- It has **double-serrated leaves** and a higher number of reproductive structures.

## Conservation Concerns

- It is provisionally classified as **Critically Endangered under IUCN criteria**.
- Local communities use its **leaves and fruits as edible resources**.

## POTOMAC RIVER

 Down To Earth

The Potomac, flowing through Washington DC, is America's most endangered river in 2026: Study



The Potomac River, flowing through Washington DC and serving over 6 million people, has been named America's most endangered river for 2026.

## Why in News

- The **Potomac River** was declared **America's most endangered river (2026)** by **American Rivers**.

## Geographical Features

- It originates in the **Appalachian Mountains (West Virginia)** and flows into **Chesapeake Bay**.
- It passes through **five states including Washington D.C.** and is **616 km long**.



## Hydrological Significance

- It is the **4th largest river on the Atlantic coast** of the United States.
- It contains major tributaries like **Shenandoah and Anacostia rivers**.

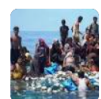
## Historical Importance

- It served as a **boundary during the American Civil War**.
- It is known as **"The Nation's River"** due to its political and historical relevance.

## ANDAMAN SEA

 Republic World

Rohingya Boat Disaster: 250 Feared Dead After Malaysia-Bound Overcrowded Vessel Capsizes In Andaman Sea



At least 250 people are feared dead after an overcrowded vessel carrying Rohingya refugees and Bangladeshi nationals capsized in the Andaman...

## Why in News

- A boat capsizing incident involving refugees occurred in the **Andaman Sea**.

### Geographical Setting

- It is a **semi-enclosed sea in the northeastern Indian Ocean.**
- It lies between **India, Myanmar, Thailand, and Sumatra (Indonesia)**, connected via **Strait of Malacca.**



### Geological Characteristics

- It lies on a **tectonically active boundary involving Indian, Sunda, and Australian plates.**

### Ecological Importance

- It hosts **coral reefs, mangroves, and seagrass ecosystems** supporting biodiversity.

## OTHER IMPORTANT NEWS OF THE DAY

### Persons in News

## R VAISHALI WINS 2026 FIDE WOMEN'S CANDIDATES TOURNAMENT

NDTV Sports

### R Vaishali Wins FIDE Women's Candidates, To Face Ju Wenjun For World Championship Title





India's R Vaishali on Wednesday won the FIDE Women's Candidates Tournament 2026, earning her the chance to compete for the World...

### Why in News

- R Vaishali won the **2026 FIDE Women's Candidates Tournament**, earning the right to challenge Ju Wenjun.

#### Key Facts about FIDE

- **Founded:** 20 July 1924, Paris
- **HQ:** Lausanne, Switzerland
- **Role:** Global governing body of chess
- **Functions:**
  - Sets official rules of chess
  - Organizes major events like World Chess Championship & Chess Olympiad
- **Significance:**
  - Recognized by the International Olympic Committee (IOC) in 1999
  - Oversees 200+ national chess federations worldwide

	<p><b>Strategic Significance</b></p> <ul style="list-style-type: none"> <li>➤ The <b>Candidates Tournament</b> determines the challenger for the <b>Women’s World Chess Championship</b>.</li> <li>➤ Vaishali emerged <b>as winner despite being lowest-rated</b>, marking a major upset.</li> </ul>
	<p><b>Key Performance Highlights</b></p> <ul style="list-style-type: none"> <li>➤ She clinched the title by defeating <b>Kateryna Lagno</b> in the final round.</li> </ul> <p><b>Career Milestone</b></p> <ul style="list-style-type: none"> <li>➤ She improved from <b>joint second (2024)</b> to winner in 2026.</li> <li>➤ She qualified via the <b>FIDE Grand Swiss Tournament</b>, showing strong resilience.</li> </ul>
<p><b>Places in News</b></p>	<p><b>SCARBOROUGH SHOAL</b></p> <p> Reuters</p> <p><b>Exclusive: China moves to block entrance to disputed South China Sea shoal, images show</b></p> <p>China is employing ships and a barrier to tighten control of the entrance to the Scarborough Shoal in the South China Sea amid roiling...</p>  <p><b>Why in News</b></p> <ul style="list-style-type: none"> <li>➤ China has intensified control over <b>Scarborough Shoal</b> amid tensions with the Philippines.</li> </ul> <p><b>Geostrategic Location</b></p> <ul style="list-style-type: none"> <li>➤ It is a <b>disputed atoll in the South China Sea</b>, located near <b>Luzon (Philippines)</b>.</li> <li>➤ It lies within the <b>200 nautical mile EEZ under UNCLOS (1982)</b> claimed by the Philippines.</li> </ul> <p><b>Conflict Dynamics</b></p> <ul style="list-style-type: none"> <li>➤ China asserts <b>historical claims dating back to Yuan Dynasty</b>.</li> <li>➤ The Philippines bases its claim on <b>geographical proximity and UNCLOS provisions</b>.</li> </ul> <p><b>Economic Significance</b></p> <ul style="list-style-type: none"> <li>➤ The region has <b>rich fishing grounds</b> and potential <b>hydrocarbon reserves</b>.</li> </ul>

### Disputed claims in the South China Sea

**Claims**

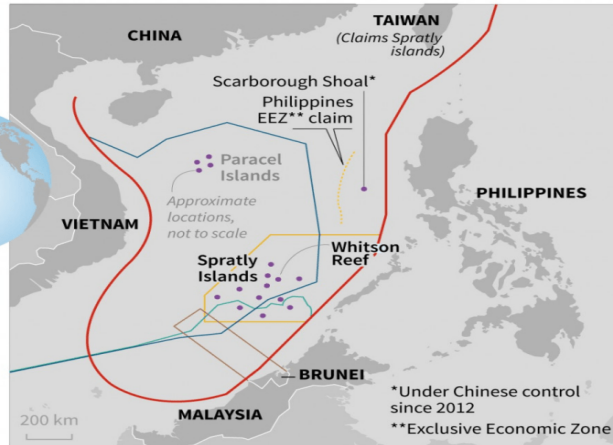
- China
- Philippines
- Malaysia
- Brunei
- Vietnam



**Area:** South China Sea covers more than 3 million sq km

**Trade:** Over \$5 trillion in ship-borne trade passes through the sea annually

**Oil and gas:** Major unexploited oil and gas deposits are believed to lie under the seabed



Sources: CSIS/AMTI/D.Rosenberg/MiddleburyCollege/HarvardAsiaQuarterly/Phil govt/ChinaMaritimeSafetyAdministration



- China maintains **de facto control since 2012** with coast guard presence.

**Environment**

## PAINTED LEOPARD GECKO



### Rare Painted Leopard Gecko Spotted At Bastar Railway Station, Forest Officials Confirm Rescue



A rare gecko found near a railway station underscores how human spaces are increasingly intersecting with fragile wildlife habitats,...

### Why in News

- A **Painted Leopard Gecko** was recently spotted in **Bastar district, Chhattisgarh**.

### Taxonomic Classification

- Scientific name is **Eublepharis pictus**, belonging to family **Eublepharidae**.
- The genus **Eublepharis** includes species distributed across **Asia, Africa, and the Americas**.

### Geographical Distribution

- It was first described in **2022 from Eastern Ghats (Andhra Pradesh and Odisha)**.
- The **Brahmani River** acts as a geographical barrier separating it from related species.

## Ecological Behaviour

- It is a **strictly nocturnal reptile** inhabiting dry evergreen forests and scrublands.
- It hides in **burrows, rocks, and shrubs during daytime** for protection.

## Morphological Features

- It measures about **11.7 cm** and exhibits **brown-yellow coloration**.
- Its tail has **distinct black and white bands**, aiding identification.

## TIBETAN ANTELOPE

DD News

### [Shahtoosh Trader Convicted After 17-Year Probe in Landmark Wildlife Case](#)



In a landmark judgement for wildlife law enforcement in India, a Delhi court has convicted a Jaipur-based art gallery owner for attempting...

## Why in News

- A court in **New Delhi** convicted an individual for illegal export of **Shahtoosh shawls** made from Tibetan antelope.

## Species Profile

- Scientific name is **Pantholops hodgsonii**, commonly called **Chiru**.
- It inhabits **cold alpine and steppe ecosystems** in Tibet and Ladakh.

## Legal Protection Framework

- Listed under **IUCN: Near Threatened, CITES Appendix I**, and **Schedule I of Wildlife Protection Act, 1972**.
- International trade in **Shahtoosh shawls is banned since 1975 under CITES**.

## Biological Traits

- Males possess **horns and black leg stripes**, unlike females.
- It is a **migratory herbivore**, travelling up to **400 km seasonally**.

## Health

## BCG VACCINE

DD News

India sends 13 tonnes of BCG vaccines to support Afghanistan's child immunisation drive

India on Tuesday announced that it has supplied 13 tonnes of Bacille Calmette-Guerin (BCG) vaccines along with related dry materials to...

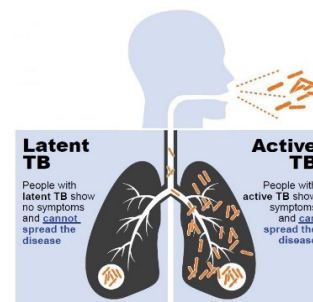


## Why in News

- India supplied **13 tonnes of BCG vaccines to Afghanistan.**

## Scientific Composition

- It is a **live attenuated vaccine derived from Mycobacterium bovis.**
- It is the **only vaccine available against tuberculosis (TB).**



## Public Health Significance

- It is part of **Universal Immunization Programme (UIP)** for newborns.
- It provides protection against **severe TB forms and diseases like leprosy.**

## Administration and Storage

- It is administered **intradermally** and stored at **2°C–8°C.**
- It is supplied as **freeze-dried vaccine with diluent in ampoules.**

## SYMPTOMS



## About TB

- TB is caused by **Mycobacterium tuberculosis** and spreads via **airborne droplets.**
- Common symptoms include **persistent cough, fever, weight loss, and night sweats.**
- Strengthening **TB elimination programmes like National TB Elimination Programme (NTEP)** is essential.

## UTTAR PRADESH IN NEWS

### BANARAS HINDU UNIVERSITY WINS NATIONAL MOOT COURT COMPETITION 2026

**TOI** The Times of India

BHU wins Nat'l Moot Court competition, Chandigarh Univ runner-up

BHU wins AIU National Moot Court Competition 2026 at Integral University, earning Rs 25000; Chandigarh University runner-up.



#### Why in News

- Banaras Hindu University won the **National Moot Court Competition 2026**, showcasing excellence in legal advocacy.

#### Institutional Significance

- The competition enhances **practical legal education** through simulated court proceedings.
- It promotes skills like **legal research, drafting, and oral advocacy**, crucial for judicial services.
- Such platforms support capacity building aligned **with constitutional governance and rule of law**.

#### Event Highlights

- **Banaras Hindu University (BHU)** secured the **first position** in the competition.
- Chandigarh University finished as the **runner-up**.
- The event was hosted by **Chandigarh University** with participation from law institutions nationwide.

#### Awards and Recognition

- **Best Memorial Award** was given to Army Institute of Law.
- **Best Speaker Award** was won by **Mallika Chadha** from Lovely Professional University.
- **Best Researcher Award** was secured by Ram Manohar Lohia University.
- Aligarh Muslim University received recognition for excellence.