

1 Non-Performing Assets (NPAs) (Source: The Hindu)

A NPA is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days.

Classification of Assets: As per the RBI guideline, banks are required to classify NPAs further into:

- **Substandard Assets:** Assets that have remained NPA for a period less than or equal to 12 months.
- **Doubtful Assets:** An asset that has remained in the substandard category for a period of 12 months.
- **Loss Assets:** It is considered uncollectible and of such little value that its continuance as a bankable asset is not warranted, although there may be some recovery value.



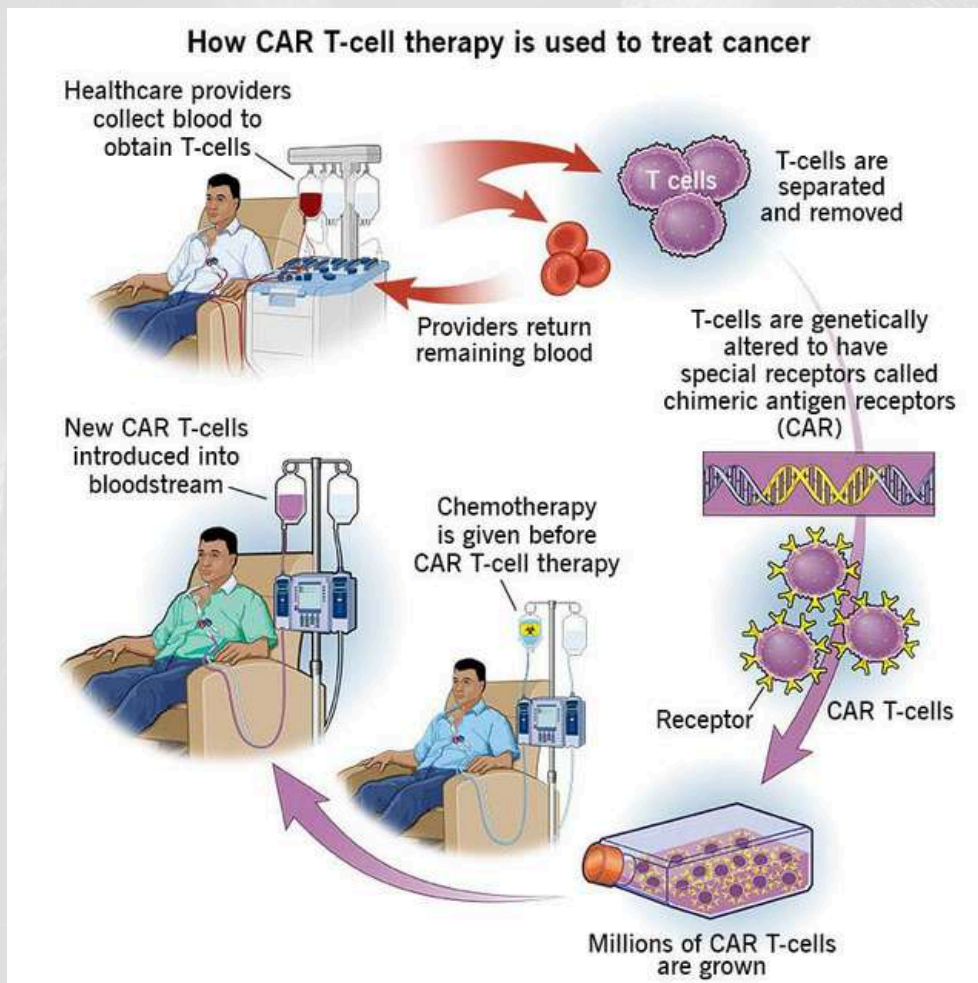
2 CAR-T Cell Therapy (Source: The Hindu)

CAR-T cell therapy, also known as chimeric antigen receptor T-cell therapy, is a type of immunotherapy that uses a patient's own immune system to fight cancer.

- Currently, it is approved for treating leukaemias, lymphomas.

Procedure for the Therapy

- **Collecting T Cells:** T cells, a type of white blood cell that helps fight infection, are extracted from the patient's blood through a process known as Apheresis.
- **Genetic Engineering:** In the laboratory, the T cells are genetically modified to express a special protein called a chimeric antigen receptor (CAR) on their surface.
- **Expansion:** The engineered T cells are multiplied in large numbers in the lab.
- **Infusion:** The expanded CAR-T cells are then infused back into the patient's bloodstream, where they can identify and attack cancer cells that express the targeted antigen.



3 Atacama Desert (Source: The Hindu)

The Atacama Desert is the driest non-polar place on earth. It is located in Chile.

Facts to Know About the Atacama Desert

- It is an example of a coastal desert.
- It is situated between the Andes and the Pacific Ocean.
- It is known for its Martian-like landscape and high-altitude salt flats.
- It is rich in various resources like copper.

How are deserts formed?

- An area must receive less than 12.5 centimetres of rainfall a year is recognised as a desert.
- They can be formed due to the impact of air current like subtropical deserts(Mojave of the USA).

Important Deserts Around the World

