



# February 2026

## 1-15

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## 1. G.V. Satish Sir (Best Picks)

1. Union Budget 2026-27: Vision for 'Viksit Bharat' Presented in Kartavya Bhawan
  - Union Finance Minister Nirmala Sitharaman presented the Union Budget for 2026-2027 in Parliament.
  - This was the 1st Budget prepared in the newly inaugurated Kartavya Bhawan.
  - The budget was presented on February 1, 2026, coinciding with Magha Purnima and the birth anniversary of Guru Ravidas.
  - The framework is built around 3 'Kartavyas' (Duties):
    - i. Accelerating economic growth.
    - ii. Fulfilling citizen aspirations.
    - iii. Ensuring inclusive development.
  - The Finance Minister proposed "Bharat-VISTAAR" (Virtually Integrated System to Access Agricultural Resources), a multilingual AI tool integrating AgriStack and ICAR packages.
2. Reserve Bank of India Announces Revised Norms for Kisan Credit Card (KCC)
  - The Reserve Bank of India (RBI) issued revised draft norms for the KCC scheme.
  - Key Changes:
    - Tenure: Extension of KCC validity to 6 years (previously 5 years).
    - Collateral: The draft allows for the waiver of collateral and margin requirements for agricultural loans.
    - Alignment: Drawing limits will be aligned with the Scale of Finance (SoF) for each crop season.
3. Launch of 'Bharat Taxi': India's First Cooperative-Led Ride-Hailing Platform
  - Union Minister of Home & Cooperation Amit Shah launched "Bharat Taxi" in Delhi-NCR.
  - Capital: The initiative is backed by an authorised capital of ₹300 crore.
4. Kota Ravi Appointed as CMD of Hindustan Aeronautics Limited (HAL)
  - Kota Ravi has been appointed as the Chairman and Managing Director (CMD) of Hindustan Aeronautics Limited (HAL).
  - He succeeds Dr. D.K. Sunil.
  - HAL was established in 1940 and is headquartered in Bengaluru.
5. Gujarat Emerges as Largest Contributor to Renewable Energy Capacity
  - As of December 31, 2025, Gujarat became the largest contributor to India's renewable energy capacity.
  - Capacity: Cumulative installations reached 42.583 GW.
  - Gujarat now accounts for 16.50% of India's total renewable energy capacity, highlighting its leadership in the green transition.
6. MoSPI Revises Base Year for Consumer Price Index (CPI) to 2024
  - The Ministry of Statistics and Programme Implementation (MoSPI) updates base years to reflect current economic patterns.
  - The base year for the Consumer Price Index (CPI) has been revised to 2024.
  - Methodology: The Jevons index (Geometric Mean) formula is now used for compiling elementary indices.
  - New Inclusions: Rural House Rent has been included for the 1st time to improve rural housing coverage.

7. Apple Partners with MAHE to Launch Education Hub in Bengaluru
  - Apple launched an education hub in collaboration with the Manipal Academy of Higher Education (MAHE).
  - Location: Bengaluru, Karnataka.
  - Apple CEO is Tim Cook; HQ is in California, US.
8. Withdrawal of 18% Excise Duty on Unmanufactured Tobacco
  - The Union Government withdrew the 18% excise duty on unmanufactured tobacco or tobacco refuse.
  - Condition: Applies to products not bearing a brand name and not packed for retail sale.
9. Discovery of Ancient Indian Inscriptions in Egypt
  - Tamil Brahmi, Prakrit, and Sanskrit inscriptions were discovered in the Valley of the Kings, Egypt.
  - The findings were presented at the International Conference on Tamil Epigraphy.
  - The name 'Cikai Korran' was found 8 times across 5 tombs, indicating significant Indian presence in ancient times.
  - Egypt President: Abdel Fattah el-Sisi; Currency: Egyptian Pound.
10. FICCI FLO Inaugurates Women-Led Industrial Park in Karnataka
  - FICCI Ladies Organisation (FICCI FLO) inaugurated a women-led industrial park.
  - Location: Gauriibidanur, Chickballapur district, Karnataka.
  - Scale: Established on 50 acres of land.
11. R. Vijay Anandh Appointed as MD & CEO of City Union Bank
  - RBI approved the appointment of R. Vijay Anandh as the MD & CEO of City Union Bank (CUB).
  - Tenure: 3 years, effective from May 1, 2026.
  - He succeeds Dr. N. Kamakodi, whose term ends on April 30, 2026.
  - R. Vijay Anandh is currently the Executive Director at RBL Bank.
  - CUB is headquartered in Kumbakonam, Tamil Nadu.
12. RBI Proposes Exemption for Small NBFCs from Mandatory Registration
  - The RBI proposed exempting small Non-Banking Financial Companies (NBFCs) from mandatory registration.
  - Criteria: NBFCs with asset size  $\leq$  ₹1,000 Crore, having no public funds, and no customer interface.
13. NITI Aayog Projects Indian Tech Service Sector to Reach \$850 Billion
  - NITI Aayog released a report projecting the Technology Service Sector to grow from \$265 billion to \$750–850 billion by 2035.
14. Biofach 2026: India Designated as 'Country of the Year'
  - India was designated as the "Country of the Year" at Biofach 2026.
  - Venue: Nuremberg, Germany.
15. V.O. Chidambaranar Port (Tamil Nadu) Receives IGBC Platinum Rating
  - V.O. Chidambaranar (V.O.C.) Port Authority became India's 1st major port to receive the "IGBC Platinum Rating".
  - Recognized by the Indian Green Building Council (IGBC) for eco-friendly and energy-efficient infrastructure.
16. Launch of 'Kaushal Rath' AI Awareness Initiative
  - IndiaAI (MeitY) and AISECT flagged off 'Kaushal Rath'.
  - It is a mobile computer lab bus designed to provide AI training.
  - Part of the "Yuva AI for All" program to build AI awareness across India.

17. ICICI Group Approval to Increase Stake in HDFC Bank
  - The RBI granted approval to ICICI Prudential AMC and ICICI group entities to increase their aggregate stake in HDFC Bank up to 9.95%.
  - As of February 6, 2026, they held 4.07%.
18. All India Institute of Ayurveda Signs MoU with General Insurance Council
  - All India Institute of Ayurveda (AIIA), New Delhi, signed a Common Empanelment MoU with the General Insurance Council (GIC).
  - Establishes a cashless treatment facility for Ayurveda across all 32 insurance companies under the GIC.
19. C.P. Radhakrishnan Elected as Vice President of India
  - C.P. Radhakrishnan (former Governor of Maharashtra) has been elected as the Vice President of India.
  - This follows the resignation of Jagdeep Dhankhar.
  - Consequently, Acharya Devvrat was appointed as the new Governor of Maharashtra.
  - Maharashtra CM is Devendra Fadnavis.
20. RBI Monetary Policy Review (February 2026): Rates Stance and Projections
  - The Monetary Policy Committee (MPC) met from February 4–6, 2026, to review the liquidity and inflation scenario.
  - Repo Rate: Kept unchanged at 5.25% with a "Neutral" stance.
  - Standing Deposit Facility (SDF): Adjusted to 5.00%.
  - Marginal Standing Facility (MSF) & Bank Rate: Adjusted to 5.50%.
  - Fixed Reverse Repo Rate: Maintained at 3.35%.
  - Reserve Ratios: Cash Reserve Ratio (CRR) at 3%; Statutory Liquidity Ratio (SLR) at 18%.
  - GDP Projection: Real GDP growth for FY26 is projected at 7.4%.
  - Inflation Projection: CPI inflation projected at 2.1% for FY26.
  - The next meeting is scheduled for April 6-8, 2026
21. RBI Imposes Penalty on Northern Arc Capital
  - RBI imposed a penalty of ₹2.70 lakh on Northern Arc Capital Ltd.
  - Reason: Non-compliance with KYC directions and failure to report suspicious transactions.
22. UAE Central Bank Approves USD-Backed Stablecoin
  - The Central Bank of the UAE granted approval for a USD-backed stablecoin.
23. Telangana Launches 'Ekam' to Promote AI Ecosystem
  - The Telangana Government launched an autonomous organization named "Ekam".
24. Assam Launches 'Atal Vichar Agradami Scheme'
  - The Assam Government launched the "Atal Vichar Agradami Scheme".
25. ADB Approves \$182 Million Loan for Assam
  - The Asian Development Bank (ADB) approved a \$182 million loan for Assam.
  - Funds will be used for riverbank erosion and flood management along the Brahmaputra River.
26. Ministry of Earth Sciences and Puducherry Sign Pact for Blue Economy
  - Ministry of Earth Sciences signed an agreement with the Puducherry Government.
  - To develop the Blue Economy (marine resources, wind energy, desalination) and coastal resilience.
27. India Signs Agreements with 23 Countries for India Stack
  - Government of India has signed MoUs/agreements with 23 countries.
28. Uttar Pradesh Presents First-Ever Economic Survey
  - Uttar Pradesh presented its 1st Annual Economic Survey.
  - UP's contribution to the national economy rose from 8.6% (2016-17) to 9.1% (2024-25).

29. Rajasthan Becomes Largest Wool Producer in India
  - Rajasthan emerged as the top wool producer, contributing 47.5% of India's total production.
  - Followed by Jammu & Kashmir (2nd) and Karnataka (3rd).
30. IRDAI Forms Reinsurance Advisory Committee
  - IRDAI constituted a Reinsurance Advisory Committee.
  - Chaired by A.V. Girija Kumar (former CMD of Oriental Insurance).
31. Discovery of New Dragonfly Species in Kerala
  - A new species of dragonfly named "Lyriothemis keralensis" was discovered.
  - Location: Kerala.
32. Shashi Tharoor Authors 'The Sage Who Reimagined Hinduism'
  - Shashi Tharoor authored the book "The Sage Who Reimagined Hinduism".
33. Swapnil Pandey Authors 'Wings of Valour'
  - Swapnil Pandey authored the book "Wings of Valour : True Story of the Indian Air Force's Daring Operations".
34. Shikhar Dhawan Appointed Brand Ambassador for Delhi Khel Mahakumbh
  - Cricketer Shikhar Dhawan was appointed as the Brand Ambassador.
35. Moody's Projects India's GDP Growth at 6.4% for FY27
  - Moody's Ratings predicted India's GDP growth at 6.4% for FY27.
36. International Day of Women and Girls in Science (Feb 11)
  - Observed on February 11, 2026.
  - Theme: "Synergizing AI, Social Science, STEM and Finance: Building Inclusive Futures for Women and Girls".
37. World Unani Day (Feb 11)
  - Observed on February 11.
  - Theme: "Innovation and Evidence in Unani Practice".
  - Marks the birth anniversary of Hakim Ajmal Khan.
38. 23rd Safer Internet Day (Feb 10)
  - Observed on February 10 (2nd Tuesday of Feb).
  - Theme: "Smart Tech, Safe Choices".
39. National Productivity Day (Feb 12) & Week
  - Day: Observed on February 12.
  - Week: February 12-18 (68th Edition).
  - Theme: "Clusters as Growth Engine: Maximizing Productivity in MSMEs".
40. Bengaluru Launches 'Kasa Surisuva Habba' Campaign
  - Bengaluru, Karnataka launched "Kasa Surisuva Habba".
  - It translates to "Garbage Dumping Festival", an awareness campaign for cleanliness.
41. National Women's Day (Feb 13)
  - Observed on February 13 to mark the birthday of Sarojini Naidu.
  - Honours her legacy as the first Indian woman President of the INC (1925).
42. World Congenital Heart Defect Awareness Day (Feb 14)
  - Observed on February 14.
43. Obituary: James Van Der Beek
  - Actor James Van Der Beek, famous for "Dawson's Creek", passed away at age 48.
44. Obituary: Sarla Maheshwari
  - Veteran Doordarshan news anchor Sarla Maheshwari passed away at age 71.

## 45. RBI Static GK Facts

- Governor: Sanjay Malhotra (26th).
- Deputy Governors: Swaminathan Janakiraman, T. Rabi Sankar, Shirish Chandra Murmu, Poonam Gupta.
- Establishment: April 1, 1935. HQ: Mumbai.
- Subsidiaries: DICGC, BRBNMPL, RBIH, IFTAS, ReBIT.

## 46. Somen Sen Appointed Chief Justice of Kerala High Court

- Somen Sen has been appointed as the Chief Justice of the Kerala High Court.

## 47. ICC Men's T20 World Cup 2026 Hosts

- The ICC Men's T20 World Cup 2026 will be hosted by India and Sri Lanka.
- Dates: Feb 07 - Mar 08, 2026.

## 48. Raksha Nikhil Khadse Appointed MoS for Youth Affairs &amp; Sports

- (i) Background / Introduction
  - Ministry portfolio update.
- (ii) Key Developments / Announcements / Decisions
  - Raksha Nikhil Khadse serves as the Minister of State (MoS) in the Ministry of Youth Affairs & Sports.

## 49. MY Bharat Budget Quest 2026 Launched

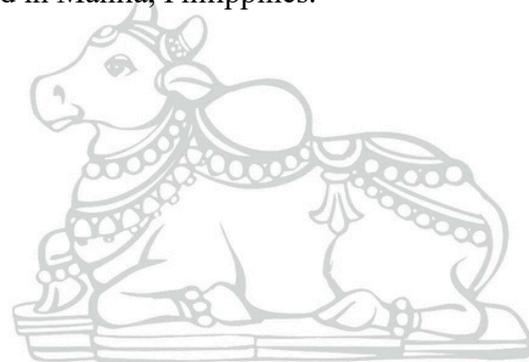
- MY Bharat Budget Quest 2026 launched to engage youth (15-29 years).
- Includes an Online Quiz (Feb 3-17) and Essay Competition (Feb 17-Mar 3).

Winners get a virtual interaction with PM Modi.



## 2. Amounts & Agreements

1. Landmark India-USA Trade Deal with \$500 Billion Purchase Commitment
  - The USA agreed to reduce the reciprocal tariff on Indian goods from 25% to 18%.
  - In return, India committed to purchasing \$500 billion worth of US products, specifically in the sectors of energy, technology, agriculture, and coal.
  - India agreed to reduce its tariffs and non-tariff barriers on US products to 0%.
  - A significant geopolitical condition of the deal is that India will stop purchasing crude oil from Russia.
2. World Bank Approves \$830 Million Loan for Skill Development (PM-SETU)
  - The World Bank approved a loan of \$830 million for the Supporting Pradhan Mantri Skilling and Employability Transformation (PM-SETU) project.
  - The PM Setu scheme was originally launched on October 4, 2025, with an initial outlay of ₹60,000 crore.
3. Defense Ministry Clears ₹3.25 Lakh Crore Deal for 114 Rafale Fighter Jets
  - The Ministry of Defence (MoD) is set to clear a deal worth ₹3.25 lakh crore for the acquisition of 114 Rafale fighter jets.
  - Under the "Make in India" initiative, 100 of these jets will be manufactured indigenously in India.
  - The manufacturing will be executed through a partnership between the French aerospace major Dassault Aviation and Tata Advanced Systems Limited (TASL), with a facility to be set up in Hyderabad.
4. ADB Approves \$182 Million Additional Financing for Assam Riverbank Protection
  - The Asian Development Bank (ADB) approved \$182 million in additional financing for the Climate Resilient Brahmaputra Integrated Flood and Riverbank Erosion Risk Management Project.
  - ADB was established in 1966 and is headquartered in Manila, Philippines.



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### 3. Appointments & Resignations

1. Vinay Muralidhar Tonse : MD & CEO of Yes Bank
  - Prashant Kumar has been serving as the Managing Director & Chief Executive Officer (MD & CEO) of Yes Bank. His extended term is expected to end on April 6, 2026.
  - The Reserve Bank of India (RBI) has approved the appointment of Vinay Muralidhar Tonse as the new MD & CEO of Yes Bank.
  - The appointment is for a tenure of 3 years, effective from April 2026.
  - Yes Bank is headquartered in Mumbai, Maharashtra and was established in 2003.
2. Yumnam Khemchand Singh Sworn in as 13th Chief Minister of Manipur Following Revocation of President's Rule
  - The oath was administered by the Governor of Manipur, Ajay Kumar Bhalla.
3. Uday Suresh Kotak Appointed as Chairman of GIFT City
  - The Gujarat government appointed veteran industrialist and banker Uday Suresh Kotak as the Chairman of Gujarat International Finance Tec-City Company Limited (GIFT City Co. Ltd.).
  - GIFT City is located in Gandhinagar, Gujarat.
4. US President Donald Trump Nominates Kevin Warsh as Chair of the Federal Reserve
  - Jerome Powell is the current Chair of the Federal Reserve (Fed), the central bank of the United States (US). His term is set to end in May 2026.
5. R. Vijay Anandh Approved as MD & CEO of City Union Bank
  - Dr. N. Kamakodi has been serving as the MD & CEO of City Union Bank (CUB) since May 2011. His term concludes on April 30, 2026.
  - City Union Bank is headquartered in Kumbakonam, Tamil Nadu.
6. Sanjay Agarwal Reappointed as MD & CEO of AU Small Finance Bank
  - AU Small Finance Bank is headquartered in Jaipur, Rajasthan.
7. Soraya Aghaei Elected as IOC Member; First Woman from Iran
8. Sunetra Pawar Becomes Maharashtra's First Woman Deputy Chief Minister
9. Kota Ravi Appointed as CMD of Hindustan Aeronautics Limited (HAL)
  - HAL was established in 1940 and is headquartered in Bengaluru.
10. Major Appointments in Indian Security Forces (BSF, ITBP, NIA)
  - Praveen Kumar has been appointed as the Director General (DG) of the Border Security Force (BSF).
  - Shatrujeet Singh Kapoor has been appointed as the Director General of the Indo-Tibetan Border Police (ITBP), succeeding Praveen Kumar.
  - Rakesh Agarwal has been appointed as the Director General of the National Investigation Agency (NIA), replacing Sadanand Vasant Date.
11. Prasanna Kumar D Appointed as President of ICAI
12. Nivedita Dubey Becomes First Woman Board Member (HR) of AAI (Airports Authority of India)
  - AAI is headquartered in New Delhi.
13. Air Marshal Inderpal Singh Walia Assumes Charge of Eastern Air Command
  - EAC Headquarters is in Shillong, Meghalaya.
14. Justice Revati Mohite Dere Appointed Chief Justice of Meghalaya High Court
15. Toyota Motor Appoints Kenta Kon as New President and CEO

## 4. Arts & Cultural Affairs

1. Discovery of 30 Ancient Indian Inscriptions in Egypt's Valley of Kings
  - The Valley of Kings is a renowned UNESCO World Heritage site in Egypt, historically used for royal burials.
2. Republic Day 2026: Maharashtra Wins Best Tableaux and 'Vande Mataram' Theme Highlights
  - The National Song, Vande Mataram, was a central focus of this year's thematic presentation.
  - Jury Awards (Best Tableaux):
    - 1st Place: Maharashtra (Theme: Ganeshotsav).
    - 2nd Place: Jammu & Kashmir.
    - 3rd Place: Kerala.
  - Popular Choice Awards (Best Tableaux):
    - 1st Place: Gujarat.
    - 2nd Place: Uttar Pradesh.
    - 3rd Place: Rajasthan.
  - Best Ministry Tableau: The Ministry of Culture won for its tableau based on the theme "Vande Mataram".
  - The overall theme of the Republic Day parade in 2026 was "Swatantrata Ka Mantra - Vande Mataram".
  - Best Marching Contingents:
    - Services: Indian Navy.
    - CAPF/Auxiliary: Delhi Police.
3. 5th Rusoma Orange Festival Commences in Kohima, Nagaland
  - The 5th Rusoma Orange Festival began in the Kohima district of Nagaland.
  - The theme for this edition is "Abundance of Rusoma."
  - Other significant festivals mentioned in this context include:
    - Hornbill Festival (Nagaland) - often called the "Festival of Festivals" (Held Dec 1–10).
    - Pakke Paga Hornbill Festival (Arunachal Pradesh).
    - Chavang Kut (Manipur - celebrated by the Kuki-Mizo community).
  - GI Tags of Nagaland mentioned: Naga Mircha (King Chilli), Naga Tomato, Nagaland Cucumber, and Chakhesang Shawl.

## 5. Awards & Prizes

1. 14th Dalai Lama Wins First Grammy Award for Audio Book
  - The 68th Grammy Awards 2025 were held at the Crypto.com Arena in Los Angeles, USA.
  - Tenzin Gyatso, the 14th Dalai Lama, won his 1st Grammy Award in the category of Best Audio Book, Narration, and Storytelling Recording.
    - Steven Spielberg won Best Music Film for “Music for John Williams”, achieving EGOT status (Emmy, Grammy, Oscar, Tony).
    - Bad Bunny won Album of the Year for “Debí Tirar Más Fotos”, the first Spanish-language album to win this category.
    - The track “Golden” from K-Pop Demon Hunters won Best Song Written for Visual Media, marking the first Grammy win for K-Pop.
2. Veerabhadran Ramanathan Awarded 2026 Crafoord Prize in Geosciences
  - The Crafoord Prize is often described as the “Nobel of Geosciences” and recognizes fundamental discoveries in fields not covered by the Nobel Prizes, such as geosciences, biosciences, mathematics, and astronomy.
  - The prize includes a cash award of 8 million Swedish kronor (approximately 900,000 dollars) and a gold medal.
3. Rouble Nagi Wins Global Teacher Prize 2026
4. Announcement of Padma Awards 2026
  - The Padma Awards are among the highest civilian honours in India, announced annually on the eve of Republic Day.
  - For the year 2026, a total of 131 Padma awards were announced, comprising:
    - 5 Padma Vibhushan
    - 13 Padma Bhushan
    - 113 Padma Shri.
  - Padma Vibhushan Winners:
    - i. Dharmendra Singh Deol (Art) - Posthumous.
    - ii. N. Rajam (Art).
    - iii. K.T. Thomas (Public Affairs).
    - iv. V.S. Achuthanandan (Public Affairs) - Posthumous.
    - v. P. Narayanan (Literature & Education).
  - The list includes 19 women, 16 posthumous awardees, and 6 Foreigners/NRI awardees, recognizing diverse contributions to the nation.
  - Notable Padma Bhushan awardees mentioned include Piyush Pandey, Shibu Soren, V.K. Malhotra, and sociologist Andre Beteille (who recently passed away).
5. Bhutan's Queen Mother Conferred 22nd Upendra Nath Brahma Soldier of Humanity Award
  - Gyalyum Ashi Dorji Wangmo Wangchuck, the Queen Mother of Bhutan, was conferred with the 22nd Upendra Nath Brahma “Soldier of Humanity” Award, 2025.
6. Oil India Limited Conferred FIPI Award 2025

**7. Paradip Port Authority Wins Swachhata Pakhwada Awards 2025**

- The awards are instituted by the Ministry of Ports, Shipping and Waterways (MoPSW) to promote cleanliness and sustainability standards in ports.
- Paradip Port Authority (PPA) was awarded the First Prize at the “Swachhata Pakhwada Awards 2025”.
- The award was presented by Union Minister Sarbananda Sonowal.

**8. Jaideep Hardikar Honoured with Inaugural Ramoji Excellence Award 2025**

- Senior journalist Jaideep Hardikar was honoured with the 1st “Ramoji Excellence Award 2025” in the category of Excellence in Journalism.

**9. Two Indian Doctors Selected for Chang-Crandall Humanitarian Award 2026**

- Dr. Haripriya Aravind (Chief, Aravind Eye Hospital, Chennai) and Dr. R. Venkatesh (CMO, Aravind Eye Hospital, Puducherry) were selected for the “Chang-Crandall Humanitarian Award 2026”.
- The award includes a \$100,000 donation to the awardee’s non-profit of choice.

**10. V.O. Chidambaranar Port Authority (Tamil Nadu) Receives IGBC Platinum Rating**

- V.O. Chidambaranar (V.O.C.) Port Authority became India’s 1st major port to receive the “IGBC Platinum Rating”.

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## 6. Banking & Finance

1. Union Finance Minister Nirmala Sitharaman presented her 9th consecutive budget on February 1, 2026.
  - This was the first budget prepared in the newly inaugurated Kartavya Bhawan.
  - (ii) Key Developments / Announcements / Decisions
    - Fiscal Deficit: Targeted at 4.3% of GDP for FY 2026-27. The Revised Estimate (RE) for FY 2025-26 was maintained at 4.4%.
    - Debt-to-GDP Ratio: Estimated to decrease to 55.6% in Budget Estimates (BE) 2026-27, down from 56.1% in RE 2025-26.
    - Expenditure: Total expenditure for 2026-27 is estimated at ₹53.5 lakh crore.
    - Receipts: Non-debt receipts are estimated at ₹36.5 lakh crore, with the Centre's net tax receipts at ₹28.7 lakh crore.
    - Capital Expenditure (Capex): Increased by 9% to a record ₹12.2 lakh crore, which constitutes 4.4% of GDP.
    - Borrowing: Gross Market Borrowing is pegged at ₹17.2 lakh crore, and Net Market Borrowing at ₹11.7 lakh crore.
    - The budget focuses on 3 'Kartavyas': Accelerating economic growth, fulfilling citizen aspirations, and ensuring inclusive development.
2. Union Budget 2026-27: Tax Proposals and New Income Tax Act, 2025
  - New Income Tax Act, 2025: A simplified act will come into effect on April 1, 2026, reducing the number of sections from 819 to 536.
  - Tax Slabs: No changes were announced to the existing income tax slabs for the upcoming year.
  - TCS Rationalisation:
    - Reduced to 2% for overseas tour packages (previously 5% & 20%).
    - Reduced to 2% for education and medical purposes under Liberalised Remittance Scheme (LRS) (previously 5%).
  - Securities Transaction Tax (STT):
    - Increased to 0.05% on Futures (from 0.02%).
    - Increased to 0.15% (also mentioned as 0.125% and 1% in different contexts, draft clarifies 0.15% for options generally or specific revisions) on Options.
  - Share Buybacks: To be taxed as capital gains for shareholders.
3. RBI Monetary Policy Review (February 2026): Rates Stance and Projections
  - The Monetary Policy Committee (MPC) met from February 4–6, 2026, to review the liquidity and inflation scenario.
  - Repo Rate: Kept unchanged at 5.25% with a "Neutral" stance.
  - Standing Deposit Facility (SDF): Adjusted to 5.00%.
  - Marginal Standing Facility (MSF) & Bank Rate: Adjusted to 5.50%.
  - Fixed Reverse Repo Rate: Maintained at 3.35%.
  - Reserve Ratios: Cash Reserve Ratio (CRR) at 3%; Statutory Liquidity Ratio (SLR) at 18%.
  - GDP Projection: Real GDP growth for FY26 is projected at 7.4%.
  - Inflation Projection: CPI inflation projected at 2.1% for FY26.
  - The next meeting is scheduled for April 6-8, 2026

**4. MoSPI Statistical Reset: Revision of Base Years for GDP, CPI, and IIP**

- Consumer Price Index (CPI): Base year revised from 2012 to 2024. First data released on February 12, 2026.
- Gross Domestic Product (GDP): Base year revised from 2011-12 to 2022-23. Release date: February 27, 2026.
- Index of Industrial Production (IIP): Base year revised from 2011-12 to 2022-23. Release date: May 28, 2026.
- CPI Basket: Items increased from 299 to 358. Food & Beverages weight decreased to 36.75%.
- The 26-member Advisory Committee on National Accounts Statistics (ACNAS) was chaired by economist Biswanath Goldar.

**5. Implementation of 100% FDI in Insurance Sector via Amendment Act**

- The FDI limit in the insurance sector was previously capped at 74% (raised in 2021).
- Effective February 5, 2026, the Government allowed 100% Foreign Direct Investment (FDI) in the insurance sector.
- This was enacted via the “Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025”.
- The Act amended the Insurance Act, 1938, LIC Act, 1956, and IRDAI Act, 1999.
- Condition: The Chairman, MD, or CEO of the insurance company must be an Indian citizen.
- Aims to boost insurance penetration, which currently stands at 3.7% of GDP (Global average: 7%).
- The Net Owned Fund requirement for Foreign Reinsurance Branches was reduced from ₹5,000 crore to ₹1,000 crore.

**6. Introduction of Risk-Based Premium Framework by DICGC**

- The Deposit Insurance and Credit Guarantee Corporation (DICGC) has used a flat-rate premium system since 1962.
- DICGC will implement a risk-based premium framework starting April 1, 2026.
- Banks will be categorized into 4 risk groups: A, B, C, and D.
- Premium Rates:
  - Category A (Safest): 8 paise per ₹100 of deposits.
  - Category B: 10 paise.
  - Category C: 11 paise.
  - Category D (Riskiest): 12 paise (Current flat rate).
- Incentivizes banks to maintain better financial health and governance; strong banks may get up to a 33.33% discount on premiums.
- Payment Banks, Local Area Banks, and RRBs will continue with the flat rate system.

**7. RBI Proposal to Double Collateral-Free Loan Limit for MSMEs**

- The RBI proposed doubling the limit for collateral-free loans to MSMEs from ₹10 lakh to ₹20 lakh.
- This change is applicable to loans sanctioned or renewed on or after April 1, 2026.

**8. 16th Finance Commission Recommendations on Tax Devolution**

- The 16th Finance Commission, chaired by Arvind Panagariya, submitted its report on November 17, 2025.
- The Commission recommended retaining the vertical share of tax devolution to States at 41% for the period 2026-27 to 2030-31.
- A ₹1.4 lakh crore liquidity facility for states was also announced.

9. Launch of India Semiconductor Mission 2.0 (ISM 2.0)
  - Building on ISM 1.0 (launched in 2021 with ₹76,000 crore), India aims to deepen its electronics manufacturing ecosystem.
  - The Union Budget 2026-27 announced the launch of India Semiconductor Mission 2.0.
  - Allocation: An initial outlay of ₹1,000 crore for FY27.
10. Foreign Assets of Small Taxpayers - Disclosure Scheme (FAST-DS), 2026
  - The Budget proposed the FAST-DS, 2026, a one-time, 6-month disclosure window.
  - It applies to individuals who failed to disclose overseas income/assets (Schedule FA/FSI) but reported them in ITR, or omitted movable assets like ESOPs up to ₹20 lakh.
11. RBI Revised Norms for Kisan Credit Card (KCC) Scheme
  - The KCC scheme was introduced based on the R.V. Gupta Committee recommendations.
  - RBI issued revised draft norms for KCC.
  - Tenure: Proposed extension of KCC validity to 6 years (from 5 years).
  - Collateral Waiver: Waived for limits up to ₹2 lakh (standard) and up to ₹3 lakh (with tie-up arrangements).
  - Scope: Inclusion of expenses for soil testing, weather forecasting, and organic certification.
  - A 3% interest subvention is available for prompt repayment up to ₹3 lakh.
12. RBI Draft Directions on Loan Recovery Agents and Fair Practices
  - RBI issued draft directions effective July 1, 2026.
  - Timings: Agents can only contact borrowers between 8:00 AM and 7:00 PM.
  - Prohibitions: No threatening language, social media shaming, or contacting relatives/colleagues.
  - Mandate: Banks must resolve borrower complaints before initiating recovery actions.
13. Regulatory Exemption for Small Non-Banking Financial Companies (NBFCs)
  - RBI proposed exempting small NBFCs from mandatory registration.
  - Criteria: NBFCs with asset size below ₹1,000 crore, which do not access public funds and have no customer interface.
14. RBI Framework for Compensation in Small-Value Digital Frauds
  - RBI announced a framework to compensate customers for small-value digital frauds.
  - Compensation: Up to ₹25,000 per case.
  - Sharing: Customers and banks each bear 15%, and RBI covers the balance (paid from the DEA Fund).
  - Condition: Available only once per customer.
15. Proposal to Increase FDI Limit in Public Sector Banks to 49%
  - Currently, the FDI cap in Public Sector Banks (PSBs) is 20%.
  - The Government is considering raising the FDI ceiling in PSBs to 49%.
  - The cap is limited to 49% because the government is legally required to hold at least 51% ownership.
  - FDI equity inflow in the banking sector declined to \$115 million in FY25. SBI has the highest foreign holding among PSBs at 11.07%.
16. Launch of 'Mission-SAKSHAM' for Urban Cooperative Banks
  - RBI launched "Mission-SAKSHAM (Sahakari Bank Kshamta Nirman)".
  - Objective: To train over 1.4 lakh participants from Urban Cooperative Banks (UCBs).

17. Revision of Ways and Means Advances (WMA) Limits for States and UTs
- WMA is a facility for governments to tide over temporary mismatches in cash flow.
  - RBI increased the aggregate WMA limit for States and Union Territories to ₹60,118 crore (previously ₹60,000 crore).
  - The increase accounts for a new separate limit of ₹890 crore for the UT of Delhi.
  - Central Govt Limits (2025-26): ₹1.5 Lakh Crore (1st Half) and ₹50,000 Crore (2nd Half).
18. Establishment of Payment Regulatory Board (PRB) Replacing BPSS
- Previously, the Board for Regulation and Supervision of Payment and Settlement Systems (BPSS) oversaw payment systems.
  - The Payment Regulatory Board (PRB) replaced the BPSS.
  - Structure: It has 6 members (3 from RBI, 3 from Government).
  - Leadership: Chaired by the RBI Governor (Sanjay Malhotra).
  - The first meeting was held in Mumbai.
19. Goldman Sachs Upgrades India's GDP Forecast to 6.9%(up from 6.7%).
- Moody's projected India's growth at 6.4% for FY 2026-27.
20. SBI Becomes India's 4th Most Valuable Company by Market Capitalization
- State Bank of India (SBI) overtook TCS to become India's 4th most valuable company.
  - SBI's market cap reached ₹10.9 lakh crore.
  - Top 3: Reliance Industries (~₹19.6 lakh crore), HDFC Bank (~₹14.2 lakh crore), Bharti Airtel (~₹11.5 lakh crore).
  - This makes SBI the 6th Indian company ever to cross the ₹10 Lakh Crore mark.
21. UPI Transaction Limits Revision and January 2026 Performance
- Jan 2026 Data:
    - Volume: 21.70 Billion transactions.
    - Value: ₹28.33 Lakh Crore.
  - New Limits:
    - Person to Merchant (P2M): Daily aggregate limit increased to ₹1 lakh (within 24 hours). Per-transaction limit remains ₹5 lakh.
    - Capital Markets/Insurance: Per-transaction limit increased from ₹2 lakh to ₹5 lakh.
22. ICICI Group Approval to Acquire Stake in HDFC Bank
- The RBI granted approval to ICICI Prudential Asset Management Company (AMC) and other ICICI group entities to increase their aggregate stake in HDFC Bank up to 9.95%.
  - As of Feb 6, 2026, they held 4.07%.
23. Consumer Price Index (CPI) Data for January 2026 under New Base Year
- India's retail inflation rate for January 2026 was 2.75% (Rural: 2.73%, Urban: 2.77%) under the new base year 2024.
  - Housing Inflation: 2.05%.
  - Highest Inflation State: Telangana (4.92%).
24. Launch of 'Bharat Taxi' Cooperative Ride-Hailing Platform
- Union Minister Amit Shah launched "Bharat Taxi", India's first cooperative-based ride-hailing platform.
  - Model: Drivers are owners, referred to as "Saarthis".
  - Capital: Authorized capital of ₹300 crore.

## 26. Equitas Small Finance Bank Partnership with Bharti AXA Life Insurance

- Equitas Small Finance Bank entered into a bancassurance partnership with Bharti AXA Life Insurance.
- Headquarters: Equitas SFB (Chennai), Bharti AXA (Mumbai).
- MD & CEOs: Vasudevan P N (Equitas), Parag Raja (Bharti AXA).

## 27. RBI Penalties on One97 Communications and Northern Arc Capital

- One97 Communications (Paytm): Fined ₹18.76 lakh for FEMA violations involving a subsidiary, "Little Internet Private Limited" (2016-17).
- Northern Arc Capital Ltd: Fined ₹2.70 lakh for non-compliance with KYC directions (failure to identify suspicious transactions).
- Agartala Cooperative Bank: Fined ₹1 Lakh for violating foreign exchange limits.

## 28. Launch of SME Growth Fund and TReDS Updates

- Budget 2026 announced a ₹10,000 crore SME Growth Fund to create 'future champions'.
- TReDS: The turnover threshold for mandatory onboarding of buyers on the TReDS platform was reduced from ₹500 crore to ₹250 crore.

## 29. Tripura Gramin Bank Initiatives: Solar ATM Van and Co-branded Credit Card

- Tripura Gramin Bank (TGB) launched:
  - "TGB on Wheels": India's first solar-powered ATM van.
  - India's first RRB co-branded RuPay Credit Card (Sponsored by PNB).



## 7. Defence Affairs

1. Ministry of Defence Signs ₹2,312 Crore Contract with HAL for 8 Dornier-228 Aircraft
  - The contract was signed in New Delhi in the presence of Defence Secretary Rajesh Kumar Singh.
  - HAL is headquartered in Bengaluru, Karnataka.
2. Defence Ministry to Clear ₹3.25 Lakh Crore Deal for 114 Rafale Fighter Jets
  - The Defence Acquisition Council (DAC) is set to clear a deal worth ₹3.25 lakh crore for the acquisition of 114 Rafale fighter jets.
  - Under the "Make in India" initiative, 100 of these jets will be manufactured indigenously in India.
  - The manufacturing will be executed through a partnership between Dassault Aviation (France) and Tata Advanced Systems Limited (TASL).
  - A manufacturing facility will be established in Hyderabad.
  - Delivery of the jets is expected to commence by 2030.
3. Adani Defence & Aerospace Partners with Leonardo to Build Helicopter Ecosystem
4. Successful Test of Agni-3 Intermediate Range Ballistic Missile
  - The Strategic Forces Command (SFC) successfully test-fired the Agni-3 missile from the Integrated Test Range (ITR) in Chandipur, Odisha.
  - The missile has a strike range of 3,000 km to 3,500 km.
  - The missile is a two-stage, solid-fuelled system capable of carrying a 1,500 kg payload with an estimated warhead yield of 200-300 kilotons.
5. DRDO was established in 1958 and is headquartered in New Delhi
6. 13th Edition of India-Kyrgyzstan Joint Special Forces Exercise 'KHANJAR' (in Missamari, Assam.)
  - The 13th edition of the Joint Special Forces Exercise 'KHANJAR' commenced at the Special Forces Training School in Missamari, Assam.
  - Participants:
    - India: 20 personnel from the Parachute Regiment (Special Forces).
    - Kyrgyzstan: 20 personnel from the ILBRIS Special Forces Brigade.
  - Kyrgyzstan Capital: Bishkek; Currency: Som.
7. Yantra India Limited (YIL) Granted 'Miniratna Category-I' Status
  - It is a Defence Public Sector Undertaking (DPSU) based in Nagpur.
  - Defence Minister Rajnath Singh approved the grant of 'Miniratna Category-I' status to Yantra India Limited (YIL).
  - The status grants financial autonomy, allowing the YIL Board to approve capital expenditure (Capex) of up to ₹500 crore for new projects and modernisation without prior government approval.
8. Indian Navy Assumes Command of Combined Task Force 154 (CTF 154)
  - The Indian Navy assumed command of Combined Task Force 154 (CTF 154).
  - The command was handed over by the Italian Navy during a ceremony at CMF Headquarters in Manama, Bahrain.
  - Cmde Milind M Mokashi (Shaurya Chakra) of the Indian Navy took over as the commander.

## 9. India-Thailand Joint In-Situ Air Exercise

- The Indian Air Force (IAF) undertook a joint in-situ air exercise with the Royal Thai Air Force (RTAF) from February 9–12.
- Location: The exercise was simulated near the strategic Malacca Strait.



## 8. International Affairs

1. PM Modi Announces \$175 Million Economic Package for Seychelles; 'SESEL' Vision Adopted
  - President Patrick Herminie of Seychelles visited India (Feb 5-10) to celebrate the Golden Jubilee (50th Anniversary) of diplomatic ties and Seychelles' independence.
  - Prime Minister Narendra Modi was invited as the Guest of Honor.
  - PM Modi announced a Special Economic Package of \$175 million for Seychelles.
  - The package covers Social Housing, E-Mobility, Vocational Training, Health, Defence, and Maritime Security.
  - The two leaders adopted a Joint Vision document titled 'SESEL' (Sustainability, Economic growth, Security through Enhanced Linkages).
  - Seychelles Capital: Victoria; Currency: Seychellois Rupee.
2. India and Malaysia Ink Pact on Digital Payments and Local Currency Trade
  - Malaysia is India's 3rd largest trading partner within ASEAN.
  - NPCI International Payments Limited (NIPL) partnered with PayNet (Malaysia) to enable cross-border payments.
  - Both nations formalized a Digital Council and agreed to settle trade in Local Currencies (Rupee and Ringgit) to reduce dependence on the US Dollar.
  - Malaysia joined the International Big Cat Alliance (IBCA).
  - Malaysia was recognized as a Partner Country for the BRICS 2026 summit.
  - India and Malaysia will also co-chair the ASEAN Defence Ministers' Meeting Plus (ADMM-Plus) for the 2024-2027 term.
  - Malaysia is a major exporter of Palm Oil to India. PM: Anwar Ibrahim.
3. United States and Armenia Sign Historic '123 Agreement' for Civil Nuclear Cooperation
4. India Assumes Chairmanship of BRICS for 2026; To Host 18th Summit
  - BRICS is an intergovernmental organization comprising Brazil, Russia, India, China, South Africa, and new members.
  - India took over the chairmanship from Brazil (the 2025 chair).
  - India assumed the BRICS Chairmanship on January 1, 2026.
  - India will host the 18th BRICS Summit in 2026.
  - The theme for the tenure is "Building for Resilience, Innovation, Cooperation, and Sustainability".
  - This is India's 4th term as BRICS Chair (previously held in 2012, 2016, and 2021).
  - India also joined the BRICS Centre for Industrial Competencies to support MSMEs.
  - Current BRICS Members (11): Brazil, Russia, India, China, South Africa, Egypt, Ethiopia, Iran, UAE, Saudi Arabia, and Indonesia.

## 9. Meetings & Summits

### 1. India AI Impact Summit 2026 to be Hosted by MeitY in New Delhi

- This is the first major global Artificial Intelligence (AI) summit in the Global South, announced by Prime Minister Narendra Modi at the France AI Action Summit.
- It is being hosted by the Ministry of Electronics and Information Technology (MeitY) under the IndiaAI Mission.
- The summit is scheduled from February 16-20, 2026, at Bharat Mandapam, New Delhi.
- It is organized in collaboration with the Confederation of Indian Industry (CII) with the theme “Driving Equitable Growth and Societal Good”.
- French President Emmanuel Macron is visiting India (Feb 17-19) to inaugurate the summit.
- The event is structured around three pillars: ‘People’ (inclusive growth, multilingual AI), ‘Planet’ (sustainability), and ‘Progress’ (innovation, governance).

### 2. Election Commission of India Hosts ‘IICDEM 2026’ and Adopts ‘Delhi Declaration’

- The Election Commission of India (ECI) organized the 3-day “International Conference on Democracy and Election Management (IICDEM) 2026” via the India International Institute of Democracy & Election Management (IIIDEM).
- The conference concluded at Bharat Mandapam, New Delhi, with the adoption of the ‘Delhi Declaration 2026’.
- The theme of the conference was “Democracy for an Inclusive, Peaceful, Resilient & Sustainable World”.

### 3. 1st BRICS Sherpa Meeting Under India’s 2026 Chairship Held in New Delhi

- India assumed the BRICS Chairmanship from Brazil on January 1, 2026. This is India's 4th term as Chair (previously 2012, 2016, 2021).
- The 1st meeting of BRICS Sherpas and Sous Sherpas was held from February 9-10, 2026, in New Delhi.
- The meeting was chaired by Sudhakar Dalela (Secretary, Economic Relations and India’s BRICS Sherpa) and supported by Shambhu L. Hakki (India’s BRICS Sous Sherpa).
- India presented its priorities under the theme “Building for Resilience, Innovation, Cooperation, and Sustainability”.
- The meeting set the agenda and preparations for the 18th BRICS Summit, which India will host later in 2026.

### 4. 4th India Energy Week 2026 Held in Goa; Focus on Clean Energy Transitions

- The 4th edition of IEW 2026 was held at the Advanced Training Institute (ATI) of ONGC in Goa from January 27-30, 2026.
- The theme was “Energising Growth. Securing Economies. Enriching Lives.”
- Oil India Limited (OIL) received the FIPI Award 2025 for ‘Oil & Gas Production Company of the Year’ at the event.

### 5. India Designated as ‘Country of the Year’ at Biofach 2026 in Germany

- Biofach is the world’s leading trade fair for organic food products.
- India was designated as the ‘Country of the Year’ at Biofach 2026, held in Nuremberg, Germany (Feb 10-13, 2026).

#### 6. President Droupadi Murmu Addresses Black Swan Summit India 2026

- President Droupadi Murmu addressed the Black Swan Summit India 2026 in Bhubaneswar, Odisha.
- The summit was organized by the Odisha Government in collaboration with the Global Finance & Technology Network (GFTN), Singapore.
- The event was held under the “Bharat Netra” initiative.



## 10. Miscellaneous

1. Observance of International Day of Women and Girls in Science 2026
  - Date: Observed on February 11, 2026.
  - Theme: “Synergizing AI, Social Science, STEM and Finance: Building Inclusive Futures for Women and Girls”.
2. Shashi Tharoor Authors New Book ‘The Sage Who Reimagined Hinduism’
3. Swapnil Pandey Authors Book ‘Wings of Valour’ on IAF Operations
4. Shikhar Dhawan Appointed Brand Ambassador of Delhi Khel Mahakumbh
5. Observance of 23rd Safer Internet Day
  - Date: Observed on February 10 (the 2nd Tuesday of February).
  - Edition: This was the 23rd Safer Internet Day.
  - Theme: “Smart Tech, Safe Choices”.
6. Observance of World Unani Day 2026
  - Date: Observed on February 11.
  - Theme: “Innovation and Evidence in Unani Practice”.
7. National Productivity Day and 68th National Productivity Week
  - National Productivity Day: Observed on February 12.
  - National Productivity Week: Observed from February 12-18. This is the 68th edition.
  - Theme: “Clusters as Growth Engine: Maximizing Productivity in MSMEs”.
8. Bengaluru Launches ‘Kasa Surisuva Habba’ Campaign
  - Bengaluru, Karnataka launched the “Kasa Surisuva Habba” campaign.
  - Translation: It translates to "Garbage Dumping Festival".
9. Observance of National Women’s Day (Sarojini Naidu’s Birth Anniversary)
  - Date: Observed on February 13.
  - Occasion: Marks the birthday of Sarojini Naidu.
  - Sarojini Naidu made history in 1925 by becoming the first woman of Indian origin to preside over the Indian National Congress.
10. Observance of World Congenital Heart Defect Awareness Day
  - Date: Observed on February 14.
  - (No additional information in source).
11. Discovery of New Dragonfly Species ‘Lyriothemis keralensis’ in Kerala
12. Veteran Doordarshan News Anchor Sarla Maheshwari Passes Away
13. ‘Dawson’s Creek’ Actor James Van Der Beek Passes Away
14. Withdrawal of 18% Excise Duty on Unmanufactured Tobacco
15. IRDAI Constitutes Reinsurance Advisory Committee
  - The Insurance Regulatory and Development Authority of India (IRDAI) formed a Reinsurance Advisory Committee.
  - Chairman: A.V. Girija Kumar (former CMD of Oriental Insurance).

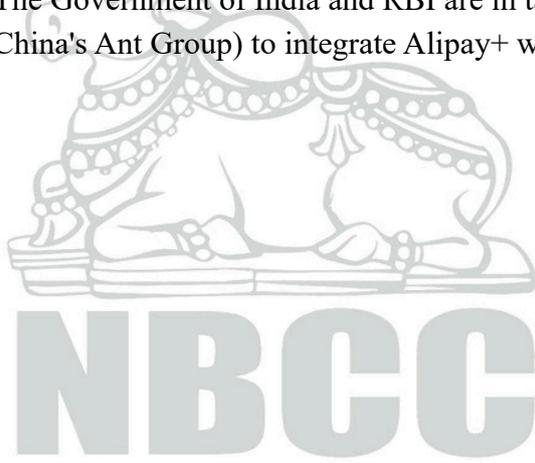
16. Launch of 'Bharat-VISTAAR' AI Tool for Agriculture

- The Finance Minister proposed "Bharat-VISTAAR" (Virtually Integrated System to Access Agricultural Resources).
- It is a multilingual AI tool.

17. Telangana Launches 'Ekam' to Promote AI Ecosystem

18. Integration of UPI and Alipay+ for Cross-Border Payments

- The Government of India and RBI are in talks with Ant International (Singapore-based arm of China's Ant Group) to integrate Alipay+ with India's UPI.



Nandyal Banking Coaching Center



## 11. MoUs

### 1. Ministry of Earth Sciences and Puducherry Government Sign Pact for Blue Economy and Marine Research

- The Ministry of Earth Sciences (MoES) signed a Memorandum of Understanding (MoU) with the Department of Science, Technology and Environment, Government of Puducherry.
- MoES is headed by Minister of State (Independent Charge) Dr. Jitendra Singh.

### 2. All India Institute of Ayurveda Signs MoU with General Insurance Council for Cashless Treatment

### 3. Apple Partners with Manipal Academy of Higher Education to Launch Education Hub in Bengaluru

### 4. BEML Limited Inks Tripartite Agreement with IISc and FSID for Advanced Research

- BEML Limited entered into a Tripartite Master Research Agreement (MRA) with:
  - i. Indian Institute of Science (IISc), Bengaluru.
  - ii. Foundation for Science, Innovation and Development (FSID) (IISc's innovation arm).
- BEML is headquartered in Bengaluru.



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## 12. National

### 1. Union Budget 2026-27: Vision 'Viksit Bharat' and Key Fiscal Targets

- Union Finance Minister Nirmala Sitharaman presented her 9th consecutive budget on February 1, 2026.
- This was the first budget prepared in the newly inaugurated Kartavya Bhawan.
- Vision: The budget is built around 3 'Kartavyas': Accelerating economic growth, fulfilling citizen aspirations, and ensuring inclusive development (Sabka Sath, Sabka Vikas).
- Fiscal Deficit: Targeted at 4.3% of GDP for FY 2026-27. The Revised Estimate (RE) for FY 2025-26 remains at 4.4%.
- Expenditure: Total expenditure is estimated at ₹53.5 lakh crore.
- Capital Expenditure (Capex): Increased by 9% to a record ₹12.2 lakh crore, constituting 4.4% of GDP.
- Debt-to-GDP Ratio: Estimated to decline to 55.6% in BE 2026-27 from 56.1% in RE 2025-26.
- The budget aims to make India a "Developed Economy" by 2047.
- The Centre's net tax receipts are estimated at ₹28.7 lakh crore for 2026-27.

### 2. Launch of India Semiconductor Mission 2.0 (ISM 2.0)

- Semiconductors are critical for modern electronics, with the Indian market size estimated at \$38 billion in 2023.
- The Union Budget 2026-27 announced the India Semiconductor Mission 2.0.
- Focus: Producing semiconductor equipment and materials within India (upstream ecosystem).
- Allocation: A provision of ₹1,000 crore has been made for FY 2026-27.
- The mission aims to support the market which is expected to reach \$100–\$110 billion by 2030.
- Under ISM 1.0 (launched in 2021 with ₹76,000 crore), 10 projects worth ₹1.60 lakh crore have been approved as of December 2025.

### 3. Launch of 'Bharat Taxi': India's First Cooperative-Led Ride-Hailing Platform

- Union Home and Cooperation Minister Amit Shah launched "Bharat Taxi" in Delhi-NCR and Gujarat.
- Capital: Backed by ₹300 crore authorised capital.

### 4. PM Modi Inaugurates 'Seva Teerth' and 'Kartavya Bhavan' at Central Vista

- Prime Minister Narendra Modi inaugurated two key complexes:
  - i. Seva Teerth: The new complex housing the Prime Minister's Office (PMO), National Security Council Secretariat, and Cabinet Secretariat.
  - ii. Kartavya Bhavan: A complex (Blocks 1 & 2) housing various ministries shifted to centralize operations.

### 5. Tripartite Agreement for Frontier Nagaland Territorial Authority (FNTA)

- A tripartite agreement was signed between the Centre, Nagaland Government, and the Eastern Nagaland People's Organization (ENPO).
- Outcome: Creation of the Frontier Nagaland Territorial Authority (FNTA).

### 6. Launch of 'Kaushal Rath' AI Awareness Initiative

- Part of the National AI Literacy programme "Yuva AI for All".
- IndiaAI (MeitY) and AISECT flagged off 'Kaushal Rath' from India Gate, New Delhi.

## 7. MeitY Launches 'SATYA' Portal for STQC Services

- STQC (Standardisation Testing and Quality Certification) ensures the quality and security of IT and electronic products.
- Minister of State for Electronics & IT Jitin Prasada inaugurated the "SATYA" (STQC Lab Automation Portal).
- Purpose: A single integrated digital platform for all STQC services.

## 8. Goa Releases First State-Level Bird Atlas

- 'The Bird Atlas of Goa' was released during the 9th Bird Festival held in Valpoi, Goa.
- Goa became the 2nd state in India (after Kerala) to publish a comprehensive state-level bird atlas.
- The festival's theme was "Majestic Mhadei".

## 9. Gujarat Becomes Largest Contributor to India's Renewable Energy Capacity

- India aims for 50% of its electricity to come from non-fossil sources by 2030.
- As of December 31, 2025, Gujarat became the largest contributor to India's renewable energy capacity.
- Capacity: Reached 42.583 GW, accounting for 16.50% of India's total.

## 10. MoSPI Launches 'Pemana' Portal for Infrastructure Monitoring

- The Ministry of Statistics and Programme Implementation (MoSPI) launched the "Pemana" portal.
- Full Form: Project Assessment Infrastructure Monitoring and Analytics for Nation Building.
- Mandate: To digitally monitor central infrastructure projects worth ₹150 Crore or more.
- The Minister of MoSPI is Rao Inderjit Singh.

## 11. Andhra Pradesh CM Launches 'Pilloo AI' App for SMBs

- Andhra Pradesh CM N. Chandrababu Naidu launched "Pilloo AI".
- It is a voice-based billing and accounting agent available in 5 Indian languages.

## 12. Launch of 'Anna Sahayata Holistic AI Solution (ASHA)'

- The Ministry of Consumer Affairs, Food and Public Distribution launched "ASHA" (Anna Sahayata Holistic AI Solution).
- Developed with Wadhvani Foundation and backed by Bhashini.

## 13. Launch of 'White Revolution 2.0'

- The Government of India launched a cooperative-led initiative, "White Revolution 2.0".
- Objective: To increase milk procurement by dairy cooperative societies by 50% over the next 5 years.

## 14. FICCI FLO Inaugurates Women-Led Industrial Park in Karnataka

- FICCI Ladies Organisation (FICCI FLO) inaugurated a women-led industrial park.
- Location: Gauribidanur, Chickballapur district, Karnataka.
- Size: 50-acre infrastructure.

## 15. Delhi Government Launches 'Lakhpati Bitiya Yojana'

- Replaces the long-standing 'Ladli Scheme' (2008).
- Delhi CM Rekha Gupta announced the "Lakhpati Bitiya Yojana", effective April 1, 2026.
- Benefit: Provides financial deposits totaling up to ₹1 Lakh at various educational stages (Class 6, 9, 12, Graduation).

## 16. Uttar Pradesh Presents First-Ever Economic Survey (2025-26)

- UP Finance Minister Suresh Khanna presented the state's 1st Annual Economic Survey (2025-26).
- Growth: GSDP grew at a CAGR of 10.8%, reaching ₹30.25 lakh crore in 2024-25.
- Projection: Economy projected to expand to ₹36 lakh crore in FY26.
- Per capita income reached ₹1,09,844.

17. Establishment of National Large Solar Telescope (NLST) in Ladakh
  - The Government sanctioned the establishment of the National Large Solar Telescope (NLST).
  - Location: Ladakh.
18. MoPR and UNICEF Launch 'PANCHAM' Chatbot
  - The Ministry of Panchayati Raj (MoPR) and UNICEF launched the "Panchayat Assistance & Messaging Chatbot (PANCHAM)".
  - Features: Integrated with BHASHINI, supporting 22 Indian languages.
19. Launch of 'MY Bharat Budget Quest 2026'
  - Union Minister Dr. Mansukh Mandaviya launched "MY Bharat Budget Quest 2026".
  - Format: Online quiz (Feb 3-17) followed by an essay competition.
  - Eligibility: Youth aged 15-29.
20. MoSPI Announces Nationwide Migration Survey
  - MoSPI announced a Nationwide Migration Survey to be conducted from July 2026 to June 2027.
  - Will create a comprehensive database on migration patterns.
  - Current stats: 47.9% of female migration is due to marriage; 22.8% of male migration is due to employment.
21. Renaming of Adampur Airport to Sri Guru Ravidas Ji Airport
  - Coincided with the 649th birth anniversary of Guru Ravidas Ji.
  - PM Modi renamed Adampur Airport (Jalandhar, Punjab) to Sri Guru Ravidas Ji Airport.
22. Indian Railways Operationalizes First LNG-Diesel Dual Fuel DEMU Train
  - Indian Railways operationalized India's 1st LNG-Diesel Dual Fuel DEMU Train.
  - Location: Launched from Sabarmati, Ahmedabad (Gujarat).
23. Kerala Launches 'Navodhan Yojana' and 'Stree Suraksha Scheme'
  - Navodhan Yojana: To revive barren/unused agricultural land for commercial farming.
  - Stree Suraksha Scheme: Launched by CM Pinarayi Vijayan for unemployed women and transgender women not covered by other welfare pensions.
  - Beneficiaries must hold a Yellow or Pink Ration Card.
24. Madhya Pradesh Universities to Introduce 'Garbh Sanskar'
  - CM Mohan Yadav announced that "Garbh Sanskar" (education in the womb) will be introduced in state universities.
25. Addition of Two New Ramsar Sites
  - India declared its 97th and 98th Ramsar sites.
  - The new sites are located in Bihar (Nagi and Nakti bird sanctuaries)
26. Gujarat Launches 'Mukhyamantri Gram-Utthan Yojana'
  - Gujarat Government (CM Bhupendra Patel) launched the "Mukhyamantri Gram-Utthan Yojana".
  - Objective: To provide urban-level facilities to villages.
27. Establishment of Three New All India Institutes of Ayurveda (AIIA)
  - The Budget announced the establishment of 3 new All India Institutes of Ayurveda (AIIA).
28. NITI Aayog Releases 4th Export Preparedness Index 2026
  - NITI Aayog released the 4th edition of the Export Preparedness Index 2026.
  - Top Large States: Maharashtra, Tamil Nadu, Gujarat.
  - Top Small/UT/NE States: Uttarakhand, J&K, Nagaland.
29. V.O. Chidambaranar Port Becomes First Major Port to Get IGBC Platinum Rating

## 13. Persons in News

1. 17-Year-Old Aditya Pandya Becomes India's Youngest Male Analog Astronaut
2. Renowned Travel Writer and Padma Shri Awardee Hugh Gantzer Passes Away
3. Former CBSE Chairman and Educationist Father Thomas V. Kunnunkal Passes Away
4. Veteran Doordarshan News Anchor Sarla Maheshwari Passes Away
5. 'Dawson's Creek' Star James Van Der Beek Passes Away



## 14. Ranks and Reports

1. MoSPI Announces Major Statistical Reset: Revision of Base Years for GDP, CPI, and IIP
  - The Ministry of Statistics and Programme Implementation (MoSPI) has officially launched a comprehensive exercise to align Indian statistics with international standards.
  - A 26-member Advisory Committee on National Accounts Statistics (ACNAS) was set up by MoSPI to oversee this transition.
  - Base Year Revisions:
    - Gross Domestic Product (GDP): Base year revised to 2022-23.
    - Index of Industrial Production (IIP): Base year revised to 2022-23.
    - Consumer Price Index (CPI): Base year revised to 2024.
  - CPI Technical Enhancements:
    - Rural House Rent has been included for the 1st time to improve the coverage of rural housing.
    - The Jevons index (Short index formula) is used for compiling elementary indices in the CPI 2024 series.
  - The chairperson of the National Statistical Office (NSO) is Prof. Rajeeva Laxman Karandikar, and its headquarters are in New Delhi.
2. Transparency International Releases Corruption Perception Index: India Ranks 91st
  - The Corruption Perception Index (CPI) is an annual ranking released by Transparency International that ranks countries based on their perceived levels of public sector corruption.
  - India's Rank: India secured the 91st rank with a score of 39. (previous year rank: 96)
  - Global Rankings:
    - Top Rank (Cleanest): Denmark, followed by Finland and Singapore.
    - Bottom Rank: South Sudan and Somalia.
3. MoSPI to Launch Two National Surveys: NHIS and ASISSE
  - The National Statistical Office (NSO) under MoSPI is preparing to conduct large-scale national surveys to gather data on household income and the services sector.
  - Surveys Launched:
    - i. National Household Income Survey (NHIS).
    - ii. Annual Survey of Incorporated Services Sector Enterprises (ASISSE).
  - Timeline: The surveys will be conducted over a period of 1 year, beginning from April 2026.
  - Coverage: Both surveys will be conducted in digital mode covering the whole of the Indian Union, except for villages in the Andaman & Nicobar Islands.
4. Global Institutions Update GDP Growth Forecasts for India
  - World Bank (Global Economic Prospect):
    - FY25-26: Projected at 7.2%.
    - FY26-27: Projected at 6.5%.
  - Goldman Sachs: Raised India's Calendar Year (CY) 2026 GDP forecast to 6.9%.
  - Moody's Ratings: Predicted India's GDP at 6.4% for FY27.
  - Morgan Stanley: Projected growth at 7.6%.
  - National Statistical Office (NSO): Projected growth at 7.4%.
  - The RBI Monetary Policy Committee also projected real GDP growth for FY26 at 7.4%.
  - India has partnered with the World Bank for an \$8–10 billion annual plan focused on job creation and economic growth.

5. NITI Aayog Report Projects India's Technology Service Sector Growth to \$850 Billion
  - Growth Projection: The sector is projected to grow from the current \$265 billion to \$750–850 billion by 2035.
  - Key Drivers: The growth will be driven by a shift to AI (Agentic AI), IP-led growth, and robust digital infrastructure.
6. State Rankings: Gujarat Tops in Renewable Energy; Rajasthan Leads in Wool Production
  - Renewable Energy: As of December 31, 2025, Gujarat became the largest contributor to India's renewable energy capacity with 42.583 GW, accounting for 16.50% of India's total.
  - Wool Production: Rajasthan became the largest wool producer in India, contributing 47.5% of total production.
    - 2nd Place: Jammu & Kashmir.
    - 3rd Place: Karnataka.
  - Uttar Pradesh also presented its first-ever Economic Survey, noting its contribution to the national economy rose from 8.6% (2016-17) to 9.1% (2024-25).
7. SAIL Certified as 'Great Place to Work' for Third Consecutive Year
  - Steel Authority of India Limited (SAIL) is a Maharatna Public Sector Undertaking.
  - SAIL has been awarded the "Great Place to Work" certification for the period February 2026 to February 2027.
  - This is the third consecutive year the organization has received this recognition.
  - SAIL Headquarters is in New Delhi. The Chairman is Amarendu Prakash.
8. RBI Updates: Digital Payment Index and Banknote Status
  - Digital Payment Index (DPI): The value for September 2025 was reported at 516.76.
  - ₹2000 Banknotes: According to an RBI report, 98.42% of ₹2000 banknotes have been returned to the banking system.
  - ATM Statistics: The Trend & Progress Report stated the total ATMs in India as of March 2025 stood at 2,51,057.



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## 15. Schemes & Initiatives

### 1. Launch of 'Lakhpati Bitiya Yojana' by Delhi Government

- It replaces and upgrades the long-standing 'Ladli Scheme', which was originally launched in 2008.
- Delhi Chief Minister Rekha Gupta announced the launch of the "Lakhpati Bitiya Yojana".
- The initiative is set to officially take effect on April 1, 2026.
- Financial Benefit: The scheme provides financial deposits totaling up to ₹1 Lakh at various educational stages for eligible beneficiaries.

### 2. Launch of 'Bharat Taxi': India's First Cooperative-Led Ride-Hailing Platform

- Union Minister of Home & Cooperation Amit Shah launched "Bharat Taxi" in Delhi-NCR and other regions.
- It is India's 1st cooperative-led ride-hailing platform.
- The platform is backed by an authorised capital of ₹300 crore.

### 3. Announcement of Startup India Fund of Funds 2.0 in Union Budget

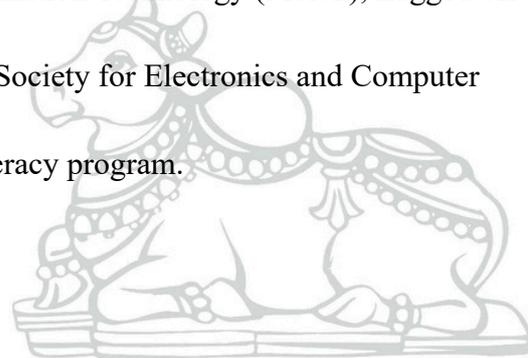
- As part of the Union Budget 2026-27, the government announced the Startup India Fund of Funds 2.0.
- Corpus: A new fund with a corpus of ₹10,000 Crore was allocated.
- The budget also proposed increasing the agriculture credit target from ₹1 Lakh Crore to ₹6 Lakh Crore to improve farm infrastructure.

### 4. Launch of 'PANCHAM' Chatbot for Panchayati Raj Institutions

- The Union Ministry of Panchayati Raj (MoPR) launched the "Panchayat Assistance & Messaging Chatbot (PANCHAM)".
- The chatbot was developed in collaboration with the United Nations Children's Fund (UNICEF).

### 5. Launch of 'Kaushal Rath' to Promote AI Literacy

- IndiaAI, under the Ministry of Electronics & Information Technology (MeitY), flagged off 'Kaushal Rath'.
- The initiative is a collaboration with the All India Society for Electronics and Computer Technology (AISECT).
- It aligns with the "Yuva AI for All" national AI literacy program.



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## 16. Science & Technology

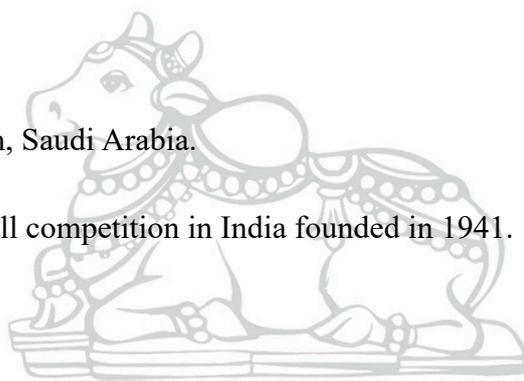
1. Launch of 'iLive Connect': World's First Doctor-Led AI Healthcare Ecosystem
  - India launched the world's 1st doctor-led AI healthcare ecosystem named "iLive Connect".
  - The system utilizes a device that is FDA and CE-approved.
  - The device is designed to be worn on the chest and wrist.
  - It employs a wearable biosensor patch and a wristband to track vital signs.
2. C-DOT and RRU Collaborate to Develop 'Trinetra' AI Cyber Security Solution
  - The Centre for Development of Telematics (C-DOT) signed a Memorandum of Understanding (MoU) with Rashtriya Raksha University (RRU), Gandhinagar.
  - Objective: To develop "Trinetra", an indigenous AI-powered unified cyber security solution.
  - C-DOT is headquartered in New Delhi and works under the Department of Telecommunications (DoT).
3. Dayananda Sagar University and NVIDIA Partner to Establish India's First 'AI First Factory'
  - Dayananda Sagar University (DSU), Bengaluru, partnered with the global technology giant NVIDIA.
  - Objective: To build India's 1st "AI First Factory" located inside a university campus.
  - Investment: The project involves an investment of over ₹175 Crore.



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## 17. Sports

1. Australian Open 2026: Carlos Alcaraz and Elena Rybakina Win Singles Titles
  - Men's Singles Winner: Carlos Alcaraz (Spain). He defeated Novak Djokovic in the final.
  - Women's Singles Winner: Elena Rybakina (Kazakhstan). She defeated Aryna Sabalenka (Belarus - World No. 1).
  - Carlos Alcaraz completed a Career Grand Slam (winning all 4 majors) at the age of 22, becoming the youngest male player to achieve this feat.
  - This is Elena Rybakina's 2nd Grand Slam title (she previously won Wimbledon in 2022).
2. BCCI Announces Annual Central Contracts for 2025-26 Season
  - Major Change: The elite Grade A+ category (previously paying ₹7 Crore annually) was removed.
  - New Structure: A three-tier system comprising Grades A, B, and C.
  - Grade A Players: Shubman Gill (Test & ODI captain), Jasprit Bumrah, and Ravindra Jadeja.
  - Grade B Players: Includes Virat Kohli, Rohit Sharma, Suryakumar Yadav, Washington Sundar, KL Rahul, Hardik Pandya, and Rishabh Pant.
  - For the women's team, 21 players were awarded contracts. Harmanpreet Kaur, Smriti Mandhana, Deepti Sharma, and Jemimah Rodrigues are in Grade A.
3. Winter Olympics 2026 Commences in Italy
  - This is the 25th Edition of the Winter Olympic Games.
  - Host: Italy (Milan and Cortina d'Ampezzo).
  - Start Date: February 6, 2026.
  - Motto: "It's Your Vibe".
4. 20th Asian Games 2026 to be Hosted in Japan
  - The Asian Games is a continental multi-sport event held every four years.
  - Host City: Aichi-Nagoya, Japan.
  - Edition: 20th Edition.
  - Mascot: Honohon.
  - Future Hosts: 2030 in Doha, Qatar; 2034 in Riyadh, Saudi Arabia.
5. Services Wins 79th Santosh Trophy Title
  - The Santosh Trophy is a state-level national football competition in India founded in 1941.
  - Winner: Services team.
  - Runner-up: Kerala.
  - Venue: The final was held in Assam.
6. India Wins U-19 Cricket World Cup
  - Winner: India.
  - Runner-up: England.
7. Devika Sihag Wins Thailand Masters Super 300 Badminton Title
  - Winner: Devika Sihag (from Haryana).
  - Category: Women's Singles.
  - She became the first Indian shuttler to win a title in 2026.
8. Anahat Singh Wins Squash on Fire Open Title
  - Winner: Anahat Singh.
  - Runner-up: Georgina Kennedy (England).



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9. Indian Shooters Shine at Asian Rifle/Pistol Championship 2026
  - Gold Medal: Won by Arjun Babuta and Elavenil Valarivan in the 10m Air Rifle Mixed Team event held in New Delhi.
  - Silver Medal: Won by Manu Bhaker in the Women's 25m Pistol event.
10. Chess Added as Title in Esports World Cup 2026
  - Chess has been officially included as the 16th title in the competitive lineup.
  - Host: The event will be held in Riyadh, Saudi Arabia.
11. Wrestling League 2026: Yui Susaki and Robert Baran Top Auction
  - Most Expensive Player (Overall/Women): Yui Susaki (Japan) was bought by Haryana Thunders for ₹60 Lakhs.
  - Most Expensive Player (Men): Robert Baran was bought by Maharashtra Kesari for ₹55 Lakhs.
12. Mumbai Wins Vijay Merchant Trophy
  - The Vijay Merchant Trophy is a domestic cricket tournament for the Under-16 category.
  - Winner: Mumbai cricket team.
13. Shikhar Dhawan Appointed Brand Ambassador for Delhi Khel Mahakumbh
14. Soraya Aghaei Elected as First Iranian Woman IOC Member
  - She is a former badminton player who competed in the Tokyo Olympics.
15. MMA Personality Paulo Oliveira Costa Passes Away
  - Mixed Martial Arts (MMA) is a combat sport.
  - Paulo Oliveira Costa, a sports personality associated with MMA, passed away.

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## 18. Static News

1. Static Data of Reserve Bank of India (RBI) in 2026
  - Governor: Sanjay Malhotra is identified as the 26th Governor of RBI in the provided 2026 context.
  - Deputy Governors: The 4 Deputy Governors listed are Swaminathan Janakiraman, T. Rabi Sankar, Shirish Chandra Murmu, and Poonam Gupta.
  - Establishment: Established on April 1, 1935.
  - Headquarters: Mumbai, Maharashtra.
  - Subsidiaries: DICGC, BRBNMPL, RBIH (Innovation Hub), IFTAS, and ReBIT.
  - Research Institutes: CAFRAL and IGIDR are fully funded by RBI.
  - The Finance Secretary signs the ₹1 note.
2. Static Facts of Maharashtra State: Leadership and National Parks
  - Chief Minister: Devendra Fadnavis.
  - Governor: Acharya Devvrat. (Note: Former Governor C.P. Radhakrishnan was elected Vice President).
  - National Parks: Chandoli, Gugamal, Navegaon, Tadoba (Oldest/largest, known as "Jewel of Vidarbha"), and Sanjay Gandhi (Inside city limits, known for Kanheri Caves).
  - Pune is referred to as the "Oxford of the East",,,
3. Static Facts of Madhya Pradesh: Leadership and Geography
  - Madhya Pradesh (MP) is known as the "Heart of India" and the "Tiger State".
  - Chief Minister: Mohan Yadav.
  - Governor: Mangubhai Patel.
  - Capital: Bhopal (City of Lakes).
  - Rivers/Dams: Narmada (Lifeline of MP), Indira Sagar Dam, Gandhi Sagar Dam (Chambal river), and Dhuandhar Falls.
  - MP holds the distinction of having the highest number of tigers and the most National Parks (11) in India.
  - Recent initiative: "Garbh Sanskar" education was introduced in state universities,,,
4. Static Facts of Hindustan Aeronautics Limited (HAL)
  - CMD: Kota Ravi has been appointed as the Chairman and Managing Director, succeeding Dr. D.K. Sunil.
  - Headquarters: Bengaluru.
  - Establishment: Established in 1940.
5. Static Facts of Manipur: Culture and Symbols
  - Manipur is a northeastern state described as the "Land of Jewels" by Jawaharlal Nehru.
  - Temples/Forts: Kangla Fort, Sri Govindajee Temple.
  - Dance/Art: Manipuri Raas Leela, Pung Cholom, Thang-Ta, Lai Haraoba.
  - State Symbols:
    - Animal: Sangai.
    - Bird: Nongin.
    - Tree: Uningthou.
    - Flower: Sirohi Lily.
  - Manipur is home to India's first floating elementary school.

6. Static Facts of Kerala: Judiciary and National Parks
  - Chief Justice: Somen Sen appointed Chief Justice of Kerala High Court.
  - National Parks: Mathikettan Shola, Periyar, Silent Valley, Anamudi Shola, Pampadum Shola.
  - 9th International Spice Conference to be held in Kochi.
7. Static Facts of Karnataka: Economy and Tiger Reserves
  - Economic Hubs: Major coffee producer (Kodagu/Coorg) and leads in IT exports (Bengaluru).
  - Tiger Reserves: Bandipur, Bhadra, Biligiri Ranganatha Swamy Temple (BRT), and Kali Tiger Reserve (formerly Dandeli-Anshi).
8. Static Facts of Steel Authority of India Limited (SAIL)
  - SAIL is a Maharatna Central Public Sector Enterprise.
  - Chairman: Amarendu Prakash.
  - Headquarters: New Delhi.
  - Recognition: Certified as a "Great Place to Work" for the period February 2026 to February 2027 (3rd consecutive year).
9. Static Facts of City Union Bank (CUB)
  - City Union Bank is a private sector bank in India.
  - Headquarters: Kumbakonam, Tamil Nadu.
  - Leadership:
    - Current MD & CEO: Dr. N. Kamakodi (Term ends April 30, 2026).
    - Appointed MD & CEO: R. Vijay Anandh (Effective May 1, 2026).
10. Static Facts of Egypt
  - Capital: Cairo.
  - Currency: Egyptian Pound.
  - President: Abdel Fattah el-Sisi.
11. Observance of World Interfaith Harmony Week
  - Date: Observed from February 1 to 7.
12. Observance of World Wetlands Day
  - Date: Observed on February 2.
  - Theme: "Wetlands and Traditional Knowledge: Celebrating Cultural Heritage".
13. Observance of 23rd Safer Internet Day
  - Date: Observed on February 10 (2nd Tuesday of February).
  - Theme: "Smart Tech, Safe Choices".
14. Observance of World Unani Day
  - Date: Observed on February 11.
  - Theme: "Innovation and Evidence in Unani Practice".
15. Observance of International Day of Women and Girls in Science
  - Date: Observed on February 11.
  - Theme: "Synergizing AI, Social Science, STEM and Finance: Building Inclusive Futures for Women and Girls".
16. Observance of National Productivity Day and Week
  - Day: Observed on February 12.
  - Week: February 12-18 (68th National Productivity Week).
  - Theme: "Clusters as Growth Engine: Maximizing Productivity in MSMEs".

17. Observance of National Women's Day
  - Date: Observed on February 13.
  - Context: Marks the birthday of Sarojini Naidu.
  - Sarojini Naidu made history in 1925 as the first woman of Indian origin to preside over the Indian National Congress.
18. Observance of World Congenital Heart Defect Awareness Day
  - Date: Observed on February 14.
19. Book Release: "The Sage Who Reimagined Hinduism"
  - Book: "The Sage Who Reimagined Hinduism : A detailed look at the life and legacy of Sree Narayana Guru".
  - Author: Shashi Tharoor.
  - Explores the life of the social reformer Sree Narayana Guru.
20. Book Release: "Wings of Valour"
  - Book: "Wings of Valour : True Story of the Indian Air Force's Daring Operations".
  - Author: Swapnil Pandey.
21. Obituary: Father Thomas V. Kunnunkal S.J.
  - Father Thomas V. Kunnunkal S.J. passed away.
  - He was a Jesuit Priest, Eminent Educationist, and Writer.
  - He was the former Chairman of CBSE (1980-1987) and a Padma Shri awardee.
22. Obituary: Sarla Maheshwari
  - Veteran Doordarshan news anchor Sarla Maheshwari passed away at the age of 71.
23. Obituary: James Van Der Beek
  - Actor James Van Der Beek passed away at the age of 48.
  - Best known for his role in the series "Dawson's Creek".
24. Appointment: Brand Ambassador of Delhi Khel Mahakumbh
  - Cricketer Shikhar Dhawan was appointed as the Brand Ambassador of the Delhi Khel Mahakumbh.
25. Appointment: MoS Youth Affairs & Sports
  - Raksha Nikhil Khadse is identified as the Minister of State (MoS) in the Ministry of Youth Affairs & Sports.
26. Renaming of Adampur Airport
  - Adampur Airport (Jalandhar, Punjab) was renamed to Sri Guru Ravidas Ji Airport.
  - The renaming coincided with the 649th birth anniversary of Guru Ravidas Ji.
27. Biofach 2026 Location and Status
  - Location: Held in Nuremberg, Germany.
  - Status: India was designated as the "Country of the Year".
  - Representation: India was represented by APEDA (Agricultural and Processed Food Products Export Development Authority).
28. V.O. Chidambaranar Port (Tuticorin) Developments
  - Major port in Tamil Nadu.
  - V.O. Chidambaranar (V.O.C.) Port Authority became India's 1st major port to receive the "IGBC Platinum Rating".
  - It also became the first Indian port to deploy an anti-drone system (360-degree coverage, 5 km range) via MoU with Central Electronics Limited (CEL).

29. Gujarat Renewable Energy Capacity
- As of December 31, 2025, Gujarat became the largest contributor to India's renewable energy capacity.
  - Capacity: 42.583 GW.
  - Share: Accounts for 16.50% of India's total.
30. Rajasthan Leads in Wool Production
- Rajasthan became the largest wool producer in India.
  - Contribution: 47.5% of total production.
  - Rankings: Followed by Jammu & Kashmir (2nd) and Karnataka (3rd).
31. Uttar Pradesh Economic Contribution
- Uttar Pradesh presented its first-ever Economic Survey.
  - Contribution: UP's contribution to the national economy rose from 8.6% (2016-17) to 9.1% (2024-25).
32. GDP Forecasts: World Bank and Morgan Stanley
- World Bank (Global Economic Prospect): Projected India's growth at 7.2% for FY25-26 and 6.5% for FY26-27.
  - Morgan Stanley: Projected growth at 7.6%.
  - NSO (National Statistical Office): Projected growth at 7.4%.
33. Withdrawal of Excise Duty on Tobacco
- The Union Government withdrew the 18% excise duty on unmanufactured tobacco or tobacco refuse.
  - Condition: Applies if not bearing a brand name and not packed for retail sale.
34. Kisan Credit Card (KCC) Scheme Updates
- RBI proposed revised instructions for KCC.
  - Tenure: Proposed extension to 6 years (from 5 years).
  - Changes: Alignment of drawing limit with scale of finance (SoF) and inclusion of expenses on technological interventions.
35. Alipay+ and UPI Integration
- Government of India and RBI are in talks with Ant International (Singapore-based arm of Ant Group) to integrate Alipay+ with India's UPI.
36. Discovery of Dragonfly Species in Kerala
- A new species of dragonfly named "Lyriothemis keralensis" was discovered.
  - Location: Discovered in Kerala.
37. Opposition Motion Against Lok Sabha Speaker
- Opposition parties initiated a process to remove Om Birla from the post of Lok Sabha Speaker.
38. FICCI FLO Women-Led Industrial Park
- FICCI Ladies Organisation (FICCI FLO) inaugurated a women-led industrial park.
  - Location: Gauriibidanur in Chickballapur district (Karnataka).
39. Apple Education Hub in Bengaluru
- Apple launched an education hub in collaboration with Manipal Academy of Higher Education (MAHE).
  - Location: Bengaluru.
40. NITI Aayog Tech Sector Projection
- NITI Aayog released a report projecting India's Technology Service Sector growth.
  - Projection: Expected to grow from \$265 billion currently to \$750–850 billion by 2035.

## 19. Question and Answers

1. What amount has India committed to purchasing in US products under the new trade deal where the US reduced reciprocal tariffs to 18%? Ans: \$500 billion .
2. What is the value of the loan approved by the World Bank for the "Supporting Pradhan Mantri Skilling and Employability Transformation (PM-SETU)" project? Ans: \$830 million.
3. Who has been appointed as the Chairman and Managing Director (CMD) of Hindustan Aeronautics Limited (HAL) succeeding Dr. D.K. Sunil? Ans: Kota Ravi
4. Who has been appointed as the next Managing Director & CEO of City Union Bank effective May 1, 2026? Ans: R. Vijay Anandh
5. Who took oath as the first woman Deputy Chief Minister of Maharashtra following the death of Ajit Pawar? Ans: Sunetra Pawar
6. Who has been appointed as the Chairman of GIFT City Co. Ltd. by the Gujarat government? Ans: Uday Suresh Kotak
7. Who has been appointed as the Director General of the Border Security Force (BSF)? Ans: Praveen Kumar
8. In which country were 30 ancient Indian inscriptions, including the name 'Cikai Korran', recently discovered in the Valley of the Kings? Ans: Egypt
9. Which country is the "Partner Nation" for the 39th Surajkund International Crafts Mela held in Faridabad? Ans: Egypt
10. Which festival, known as the "Festival of Festivals" in Nagaland, was mentioned alongside the Rusoma Orange Festival? Ans: The Hornbill Festival
11. Which Indian teacher won the "Global Teacher Prize 2026" and a \$1 million award at the World Government Summit in Dubai? Ans: Rouble Nagi
12. Who became the first retail company in the world to reach a market value of \$1 trillion? Ans: Walmart
13. Which spiritual leader won his first Grammy Award in the "Best Audio Book, Narration, and Storytelling Recording" category? Ans: The 14th Dalai Lama
14. Which Indian scientist was awarded the "2026 Crafoord Prize in Geosciences" by the Royal Swedish Academy of Sciences? Ans: Veerabhadran Ramanathan
15. Which organization won the First Prize at the "Swachhata Pakhwada Awards 2025" instituted by the Ministry of Ports, Shipping and Waterways? Ans: Paradip Port Authority (PPA)
16. Which Maharatna CPSE was conferred the "FIPI Award 2025" for 'Oil & Gas Production Company of the Year'? Ans: Oil India Limited (OIL)
17. What is the theme of the Union Budget 2026-27 presented by Finance Minister Nirmala Sitharaman? Ans: The budget is built around 3 'Kartavyas': accelerating economic growth, fulfilling citizen aspirations, and ensuring inclusive development.
18. According to the revised RBI draft norms, what will be the new tenure validity for the Kisan Credit Card (KCC)? Ans: The KCC tenure is proposed to be extended to 6 years
19. Which ride-hailing platform launched by Amit Shah is India's first cooperative-led service with a zero-commission model? Ans: "Bharat Taxi"
20. What is the revised base year for the Consumer Price Index (CPI) as per the MoSPI statistical reset? Ans: 2024

21. As of December 31, 2025, which state became the largest contributor to India's renewable energy capacity? Ans: Gujarat (with 42.583 GW capacity)
22. To what percentage has the US agreed to reduce the reciprocal tariff on Indian goods under the new trade deal? Ans: from 25% to 18%.
23. Which bank launched "Chakra", a Center of Excellence to fund emerging sectors like climate tech? Ans: SBI
24. What is the new corpus size of the "Startup India Fund of Funds 2.0" announced in the Union Budget? Ans: ₹10,000 Crore
25. What rating did V.O. Chidambaranar Port Authority receive from the IGBC, making it the first major port to do so? Ans: IGBC Platinum Rating.
26. Which country was designated as the "Country of the Year" at Biofach 2026 in Germany? Ans: India
27. For which specific tobacco products has the Union Government withdrawn the 18% excise duty? Ans: for unmanufactured tobacco or tobacco refuse that does not bear a brand name.
28. What is the proposed exemption limit for small NBFCs regarding mandatory RBI registration? Ans: NBFCs with assets of ₹1,000 Crore or less are proposed to be exempt,.
29. Which entity received approval from the RBI to increase its aggregate stake in HDFC Bank up to 9.95%? Ans: ICICI Prudential Asset Management Company (ICICI AMC)
30. Which bank became the first custodian bank in India to issue FPI licenses through a completely digital process? Ans: Kotak Mahindra Bank.
31. What penalty did the RBI impose on Northern Arc Capital Ltd for KYC non-compliance? Ans: ₹2.70 lakh.
32. Which state presented its first-ever annual "Economic Survey (2025-26)"? Ans: Uttar Pradesh
33. According to the MoSPI statistical reset, what is the new base year for the Gross Domestic Product (GDP)? Ans: 2022-23.
34. What is the projected GDP growth for India for FY27 according to Moody's Ratings? Ans: 6.4%.
35. Which organization launched the "Pemana" portal to monitor infrastructure projects worth ₹150 Crore or more? Ans: The Ministry of Statistics and Programme Implementation (MoSPI).
36. What is the name of the multilingual AI tool proposed in the Union Budget to integrate AgriStack and ICAR packages? Ans: "Bharat-VISTAAR".
37. Which bank signed an MoU with the Indian Army to provide specialized banking services for 3 years? Ans: IDFC First Bank
38. What is the objective of the "SME Growth Fund" announced in the Union Budget 2026-27? Ans: The ₹10,000 crore fund aims to create "future champions" and incentivize high-potential enterprises,.
39. What was the Net Profit reported by SBI in Q3 FY25-26? Ans: ₹21,876.04 crore.
40. What is the new FDI limit in the insurance sector mentioned as per the "Insurance for All" ? Ans: 100%.
41. Which financial institution approved a USD-backed stablecoin? Ans: The Central Bank of the UAE.
42. Which state became the largest wool producer in India contributing 47.5% of total production? Ans: Rajasthan .
43. What is the theme of Financial Literacy Week 2026 observed by RBI? Ans: "KYC: Your First Step to Safe Banking".
44. Which two companies signed an MoU to develop India's largest LNG Terminal during India Energy Week? Ans: Bharat Petroleum (BPCL) and Tata Motors

45. Which company became the 6th Indian company to cross a market capitalization of ₹10 Lakh Crore?  
Ans: SBI
46. What amount of grant was announced for states in the Union Budget for 2026-27? Ans: ₹1.4 lakh crore
47. Which defence deal worth ₹3.25 lakh crore is the Ministry of Defence set to clear? Ans: The deal for 114 Rafale fighter jets.
48. Which Indian Naval Ship made its first port call at Salalah, Oman as part of the Lokayan 2026 expedition? Ans: INS Sudarshini.
49. With which country did the Indian Air Force conduct the "Joint In-Situ Air Exercise"? Ans: Thailand (Royal Thai Air Force).
50. Which task force command did the Indian Navy assume from the Italian Navy in Bahrain? Ans: The Indian Navy assumed command of Combined Task Force (CTF) 154.
51. Which missile with a strike range of over 3,000 km was successfully test-fired by India? Ans: The Agni-3 ballistic missile
52. Which country did the US Vice President visit to sign the "123 Agreement" for civil nuclear cooperation? Ans: The US VP visited Armenia.
53. Which US city joined the WHO's 'Global Outbreak Alert and Response Network (GOARN)' independently? Ans: New York City
54. With which country did India agree to settle trade in Local Currencies (Rupee and Ringgit)? Ans: India agreed to settle trade in local currencies with Malaysia.
55. Which country signed a special economic package with India worth \$175 million? Ans: Seychelles
56. Where was the "International Conference on Democracy and Election Management (IICDEM) 2026" held? Ans: Bharat Mandapam, New Delhi.
57. Which country hosted the 4th edition of 'India Energy Week (IEW 2026)'? Ans: India (specifically Goa)
58. Where was the first BRICS Sherpa meeting under India's 2026 chairmanship held? Ans: New Delhi.
59. Which summit addressed by President Droupadi Murmu focused on AI and Fintech under the 'Bharat Netra' initiative? Ans: The Black Swan Summit India 2026 in Bhubaneswar.
60. Which airport was renamed to "Sri Guru Ravidas Ji Airport" by PM Modi? Ans: Adampur Airport (Jalandhar, Punjab)
61. What percentage of stake did the Government of India sell in BHEL through an Offer for Sale? Ans: 5%
62. What is the name of the voice-based accounting app launched for MSMEs by the Andhra Pradesh CM? Ans: "Pillu AI" (or Pilloo AI).
63. Which port became the first in India to deploy an anti-drone system with 360-degree coverage? Ans: V.O. Chidambaranar (VOC) Port.
64. What book authored by Ruskin Bond was mentioned in the news? Ans: "The Ghosts of Indian Small Towns: A Journey Through Time".
65. What is the name of the chatbot launched by the Ministry of Panchayati Raj in collaboration with UNICEF? Ans: "PANCHAM".
66. What is the name of the campaign launched by Bengaluru for cleanliness, translating to "Garbage Dumping Festival"? Ans: "Kasa Surisuva Habba".
67. Who became India's youngest male analog astronaut after completing a lunar habitat simulation? Ans: Aditya Pandya.

68. Which organization launched the contest “सेल-e-BRATION: Steel Built India, SAIL Built Trust”? Ans: Steel Authority of India Limited (SAIL).
69. Which veteran Doordarshan news anchor passed away at the age of 71? Ans: Sarla Maheshwari
70. With which organization did the Indian Army sign an MoU for custom-designed carbon fabrics? Ans: Agneevasthree.
71. Which institute signed a tripartite agreement with BEML and FSID for advanced research in defense technology? Ans: IISc Bengaluru
72. Which state launched the "Lakshmi Bitiya Yojana" to provide financial deposits for girls? Ans: Delhi
73. Which complex inaugurated by PM Modi will house the new Prime Minister's Office (PMO)? Ans: "Seva Teerth"
74. Where did Apple launch an education hub in collaboration with Manipal Academy of Higher Education (MAHE)? Ans: Bengaluru.
75. Which state government launched the "Mukhyamantri Gram-Utthan Yojana" to provide urban-level facilities to villages? Ans: Gujarat
76. What is the name of the portal launched by MoSPI to digitally monitor central infrastructure projects? Ans: "Pamana".
77. Which organization flagged off the 'Kaushal Rath' to build AI awareness across India? Ans: IndiaAI (MeitY)
78. Which state became the second in India to publish a comprehensive state-level Bird Atlas? Ans: Goa
79. Where was the "First India's Sovereign AI Park" established with an investment of ₹10,000 crore? Ans: Tamil Nadu.
80. Which state launched the "Atal Vichar Aaragami Scheme" to promote research and innovation? Ans: Assam
81. What new territorial authority was created for the development of Eastern Nagaland? Ans: The Frontier Nagaland Territorial Authority (FNTA).
82. Which state introduced "Garbh Sanskar" education in its state universities? Ans: Madhya Pradesh
83. Which entity became the first organic village body in Rajasthan? Ans: Bamanwas Kankar Panchayat.
84. Where did FICCI FLO inaugurate a women-led industrial park? Ans: In Gauriibidanur, Karnataka.
85. Which state launched the "Sthree Suraksha Scheme" for unemployed women and transwomen? Ans: Kerala launched the scheme.
86. Which airport became the first in India to deploy hydrogen fuel cell buses? Ans: Cochin International Airport.
87. Which state government signed an agreement with Starlink for satellite internet services? Ans: Gujarat
88. Which railway project saw the breakthrough of its 2nd mountain tunnel in Palghar? Ans: The Mumbai-Ahmedabad High-Speed Rail (MAHSR) project.
89. Which scheme did the Kerala government launch to revive barren agricultural land? Ans: "Navodhan Yojana".
90. Which state presented its first-ever Economic Survey before its budget? Ans: Uttar Pradesh.
91. Where is the "National Large Solar Telescope (NLST)" sanctioned to be established? Ans: Merak region near Pangong Tso lake in Ladakh
92. Which 17-year-old became India's youngest male analog astronaut? Ans: Aditya Pandya
93. Against which Lok Sabha Speaker did opposition parties move a removal motion? Ans: Om Birla.
94. Which renowned travel writer and Padma Shri awardee passed away recently? Ans: Hugh Gantzer

95. Which Jesuit priest and former CBSE Chairman passed away recently? Ans: Father Thomas V. Kunnunkal S.J.
96. What is India's rank in the "Corruption Perception Index" released by Transparency International? Ans: 91st.
97. Which state ranked first in the "Export Preparedness Index 2026" released by NITI Aayog? Ans: Maharashtra
98. What is the name of the new survey proposed by NSO to be conducted between July 2026 and June 2027? Ans: "Survey on Migration".
99. Which company ranked as the strongest IT services brand in the Brand Finance report? Ans: Infosys
100. What is the projected value of India's Technology Service Sector by 2035 according to NITI Aayog? Ans: \$750–850 billion.
101. Which state was named the "Best State for Promotion of Aviation Ecosystem" at the Wings India awards? Ans: Gujarat.
102. What is India's global rank in R&D spending in 2024? Ans: 7th.
103. According to a Zscaler report, what is India's global rank in enterprise AI/ML usage? Ans: 2nd
104. Which youth engagement initiative involves an online quiz and essay competition on the Union Budget? Ans: "MY Bharat Budget Quest 2026".
105. Which scheme aims to develop water metro systems across the country with a budget of ₹9,200 Crore? Ans: The Water Metro Scheme.
106. Under the "PM-SETU" program supported by the World Bank, how many skilled workers are aimed to be produced annually? Ans: over 1 million
107. Which platform was launched by MeitY as a single digital platform for STQC services? Ans: "SATYA" portal.
108. What is the name of the scheme launched by the Gujarat government to provide urban-level facilities to villages? Ans: Mukhyamantri Gram-Utthan Yojana.
109. What is the name of India's first doctor-led AI healthcare ecosystem launched recently? Ans: iLive Connect
110. What is the name of the AI-powered cyber security solution being developed by C-DOT and Rashtriya Raksha University? Ans: Trinetra
111. Which team won the 79th Santosh Trophy title by defeating Kerala? Ans: Services team
112. Who won the Men's Singles title at the Australian Open 2026? Ans: Carlos Alcaraz
113. Which country will host the 20th Asian Games in 2026? Ans: Japan (Aichi-Nagoya)
114. Which cricket team won the ICC Under-19 World Cup 2026? Ans: India
115. Who was appointed as the Brand Ambassador for the "Delhi Khel Mahakumbh"? Ans: Shikhar Dhawan
116. Which new title has been added to the Esports World Cup 2026 in Saudi Arabia? Ans: Chess
117. Who became the first Indian shuttler to win a title in 2026 by winning the Thailand Masters? Ans: Devika Sihag.
118. Which team won the Women's Premier League (WPL) 2026 title? Ans: Royal Challengers Bangalore (RCB).
119. Who won the "Squash on Fire Open" title? Ans: Anahat Singh.
120. Who was the most expensive player in the Wrestling League 2026 auction? Ans: Yui Susaki (bought for ₹60 Lakhs).

121. Where is the headquarters of Hindustan Aeronautics Limited (HAL) located? Ans: Bengaluru.
122. Where is the headquarters of the Insurance Regulatory and Development Authority of India (IRDAI)? Ans: Hyderabad.
123. Which festival is known as the "Festival of Festivals" in Nagaland? Ans: The Hornbill Festival.
124. Who is the Chief Minister of Maharashtra? Ans: Devendra Fadnavis,.
125. Who is the Chairperson of the National Statistical Office (NSO)? Ans: Prof. Rajeeva Laxman Karandikar.
126. What is the highest peak in Nagaland? Ans: Mount Saramati.
127. Who is identified as the 26th Governor of the RBI in the 2026 context? Ans: Sanjay Malhotra.
128. Which National Park in Maharashtra is known as the "Jewel of Vidarbha"? Ans: Tadoba Andhari.
129. What is the capital of Seychelles? Ans: Victoria.
130. Where is the headquarters of the Board of Control for Cricket in India (BCCI) located? Ans: Mumbai.
131. Where is the headquarters of BOBCARD Limited located? Ans: Mumbai.
132. Who is the Chief of the Indian Army? Ans: General Upendra Dwivedi.
133. Where is the headquarters of the European Union (EU) located? Ans: Brussels, Belgium.
134. What is the capital of Tanzania? Ans: Dodoma.
135. Who is the Governor of Maharashtra (following C.P. Radhakrishnan's election as VP)? Ans: Acharya Devvrat.
136. Where is the headquarters of the United Nations located? Ans: New York, US.
137. Who is the President of the World Bank? Ans: Ajay Banga.
138. Which is the highest arch dam in Asia located in Kerala? Ans: Idukki Arch Dam.
139. Who is the Chief Minister of Madhya Pradesh? Ans: Mohan Yadav.
140. Who is the Chief Minister of Gujarat? Ans: Bhupendra Patel.
141. In which year was Yantra India Limited (YIL) formed? Ans: It was formed in 2021.
142. In which year was the Border Security Force (BSF) established? Ans: 1965.
143. In which year was the Indo-Tibetan Border Police (ITBP) established? Ans: 1962.
144. What is the currency of Egypt? Ans: Egyptian Pound.
145. Which Tiger Reserve is located in Andhra Pradesh? Ans: Nagarjunsagar Srisailam.
146. Periyar National Park is in which state? Ans: Kerala
147. Who is the Prime Minister of Malaysia? Ans: Anwar Ibrahim.
148. On which date is World Radio Day observed? Ans: February 13.
149. On which date is World Cancer Day observed? Ans: February 4.
150. On which date is World Wetlands Day observed? Ans: February 2.
151. Where is the headquarters of IPE Global Ltd located? Ans: New Delhi.
152. Where is the headquarters of the Steel Authority of India Limited (SAIL) located? Ans: New Delhi.
153. Where is the headquarters of the League of Arab States located? Ans: Cairo, Egypt.
154. Which National Park is located in Madhya Pradesh? Ans: Kuno National Park.
155. Where is the headquarters of City Union Bank (CUB) located? Ans: Kumbakonam, Tamil Nadu.
156. Which Tiger Reserve is located in Karnataka? Ans: Bandipur (or Bhadra, Kali).
157. In which state were two new species of marine worms discovered? Ans: West Bengal.
158. Which state has the highest leopard population in India? Ans: Madhya Pradesh.
159. In which year was the National Test House (NTH) established? Ans: 1912.
160. Where is the headquarters of the World Health Organization (WHO) located (implied)? Ans: Geneva



**అభ్యర్థులకు ఒక వినమ్ర సూచన**

**అభ్యర్థిಗಳಿಗೆ ఒಂದು వినమ్ర సూచನೆ**

ఇటీవల కొన్ని కోచింగ్ సంస్థలు వాస్తవానికి మించిన సంఖ్యలను చూపిస్తూ “వేల మంది ఉద్యోగాలు పొందారు” అని ప్రకటనలు చేసి విద్యార్థులను తప్పుదారి పట్టిస్తున్నాయి

ఇತ್ತొచ్చిన దినಗಳಲ್ಲಿ కిలవు కೋచింగ్ సంస్థలు వాస్తవక్రిత ಹೆಚ್ಚಾದ ಸಂಖ್ಯೆಗಳನ್ನೂ ತೋರಿಸಿ, “ಸಾವಿರಾರು ಜನರಿಗೆ ಉದ್ಯೋಗ ದೊರೆತಿದೆ” ಎಂದು ಜಾಹೀರಾತು ನೀಡಿ ವಿದ್ಯಾರ್ಥಿಗಳನ್ನು ತಪ್ಪುದಾರಿಗೆಳೆಯುತ್ತಿವೆ.

కోళ్లఫారం వంటి తరగతుల పేరుతో కేవలం న్యూస్ రీడర్‌లా సమాధానాలు చదవడం, అసలు కాన్సెప్ట్ బోధన లేకపోవడం కనిపిస్తోంది

ಕೋಲಿಮನೆ ತರದಂತಿರುವ ತರಗತಿಗಳ ಹೆಸರಿನಲ್ಲಿ ಕೇವಲ ನ್ಯೂಸ್ ರೀಡರ್‌ಗಳಂತೆ ಉತ್ತರಗಳನ್ನು ಓದುವುದು, ಸರಿಯಾದ ಕಲ್ಪನೆಗಳ ಬೋಧನೆಯೇ ಇಲ್ಲದಿರುವುದು ಕಂಡುಬರುತ್ತಿದೆ.

అలాంటి సంస్థల్లో చేరిన తర్వాత చాలా మంది విద్యార్థులు రీడింగ్ రూమ్స్‌లో, యూట్యూబ్ వీడియోల మీదే ఆధారపడి తమ చదువును తామే కొనసాగిస్తున్నారు.



ఇంకా బాధాకరమైన విషయం ఏమిటంటే - ఇతర నిజాయితీగా పనిచేసే సంస్థలను “డమ్మి” అంటూ తప్పుగా ప్రచారం చేయడం.

నేను తప్ప అందరూ డమ్మి



అంతక సಂస్థೆಗಳಲ್ಲಿ శేరిద నంతర అనేక ವಿದ್ಯಾರ್ಥಿಗಳು ರೀಡಿಂಗ್ ರೂಮ್‌ಗಳಲ್ಲಿ, ಯೂಟ್ಯೂಬ್ ವಿಡಿಯೋಗಳ ಮೇಲೆ ಅವಲಂಬಿಸಿ ತಮ್ಮ ತಯಾರಿಯನ್ನು ತಾವೇ ಮುಂದುವರಿಸುತ್ತಿದ್ದಾರೆ.

ಇನ್ನೂ ದುಃಖಕರ ಸಂಗತಿ ಎಂದರೆ - ನಿಜವಾಗಿ ಪ್ರಾಮಾಣಿಕವಾಗಿ ಕೆಲಸ ಮಾಡುವ ಇತರ ಸಂಸ್ಥೆಗಳನ್ನು “ಡమ్మಿ” ಎಂದು ತಪ್ಪಾಗಿ ಪ್ರಚಾರ ಮಾಡುವುದು.