

# MARCH 2026 NBCC CA-200 IMP – For Revision

**ECONOMY & BANKING • NEWS 001**

## ★ Government Bank Dashboard & Manual Launched

✦ **Key Point 1:** The Controller General of Accounts (CGA) TCA Kalyani (under Department of Expenditure, Ministry of Finance) launched the 'Government Bank Dashboard' and 'Government Bank Manual' to establish uniform procedures and real-time tracking of banking functions.

✦ **Key Point 2:** The dashboard was launched in response to a massive Rs 590 crore offline accounting scam involving the Haryana government and IDFC First Bank — aiming to reduce operational risks and increase accountability.

✦ **Static GK:** Static GK: IDFC First Bank was formed when IDFC (started 2015) merged with Capital First in 2018. The Ministry of Finance controls the Department of Expenditure through the CGA office.

**ECONOMY & BANKING • NEWS 002**

## ★ RBI Penalties on Cooperative Banks

✦ **Key Point 1:** The RBI imposed total penalties of Rs 7.10 lakh on five cooperative banks for violating regulatory norms (loan sanction limits and penal charges), with the highest penalty of Rs 2 lakh on Belagavi District Central Co-operative Bank.

✦ **Key Point 2:** The RBI also penalized Mahindra & Mahindra Financial Services Ltd with Rs 11.5 lakh for non-compliance with the Fair Practice Code and Internal Ombudsman regulations.

✦ **Static GK:** Static GK: Urban Cooperative Banks (UCBs) face dual regulation — the RBI oversees capital and risk management, while the Registrar of Cooperative Societies manages administration. RBI was established in 1935 under the RBI Act.

**ECONOMY & BANKING • NEWS 003**

## ★ RBI Approves SBI Mutual Fund Stake in Bandhan Bank

✦ **Key Point 1:** The RBI approved SBI Mutual Fund to increase its stake in Bandhan Bank up to 9.99% by February 2027.

✦ **Key Point 2:** RBI's fresh approval is mandatory whenever any entity wants to hold over 5% stake in a private sector bank — a key regulatory requirement to prevent undue concentration of ownership.

✦ **Static GK:** Static GK: Bandhan Bank began operations on August 23, 2015, and was the first microfinance institution to convert into a universal bank. SBI (founded 1955, HQ: Mumbai) is India's largest public sector bank.

**ECONOMY & BANKING • NEWS 004**

## ★ Sumitomo Mitsui Banking Corporation Gets RBI Nod

✦ **Key Point 1:** Sumitomo Mitsui Banking Corporation (SMBC) of Japan received RBI approval to set up an Indian subsidiary, strengthening Japan-India financial ties.

✦ **Key Point 2:** IRFC (Indian Railway Finance Corporation) had also borrowed \$400 million from SMBC via ECB (External Commercial Borrowing), and IIFL Home Finance raised \$300 million from ADB.

✦ **Static GK:** Static GK: External Commercial Borrowings (ECBs) are commercial loans taken by eligible Indian entities from recognized non-resident entities. ADB (Asian Development Bank) is headquartered in Manila, Philippines, established in 1966.

**ECONOMY & BANKING • NEWS 005**

## ★ Tripura Gramin Bank Launches Solar-Powered Mobile ATM

✦ **Key Point 1:** Tripura Gramin Bank became India's first Regional Rural Bank (RRB) to introduce 'TGB on Wheel', a fully solar-powered mobile ATM, improving banking access in remote areas.

✦ **Key Point 2:** The initiative supports financial inclusion in the Northeast region, where traditional banking infrastructure is limited.

✦ **Static GK:** Static GK: Regional Rural Banks (RRBs) were established in 1975 under the RRB Act. They are jointly owned by the Central Government (50%), State Government (15%), and Sponsor Bank (35%). Tripura's capital is Agartala.

**ECONOMY & BANKING • NEWS 006**

## ★ Fino Payments Bank MD Arrested Under GST Act

✦ **Key Point 1:** Rishi Gupta, MD & CEO of Fino Payments Bank, was arrested under the GST Act for alleged tax evasion (supplying goods/services without invoices). CFO Ketan Merchant took over as interim head.

✦ **Key Point 2:** Fino Payments Bank recently received approval to convert into a Small Finance Bank, requiring Rs 300 crore capital and 5 years of operations.

✦ **Static GK:** Static GK: Airtel Payment Bank was India's first Payments Bank (est. 2017). Payment Banks accept demand deposits (savings/current) up to Rs 2 lakh but CANNOT offer loans or term deposits (FD/RD). Minimum capital requirement: Rs 100 crore.

**ECONOMY & BANKING • NEWS 007**

## ★ India's GDP Growth Revised to 6.5% for FY 2025-26

✦ **Key Point 1:** According to MoSPI's 2nd advance estimate, India's real GDP growth for FY26 is revised

upward, with Q3 FY26 real GDP growth at 7.8%. 'Real GDP' is adjusted for inflation.

✦ **Key Point 2:** The base year for the National Account Series has been updated from 2011-12 to 2022-23 based on the BN Goldar (Biswanath Goldar) Committee's recommendations.

✦ **Static GK:** Static GK: MoSPI (Ministry of Statistics and Programme Implementation) releases GDP data. India adopted the base year system to keep economic data relevant. India's GDP is calculated using the expenditure approach (C+I+G+NX).

#### ECONOMY & BANKING • NEWS 008

### ★ GST Collection for February 2026

✦ **Key Point 1:** India's gross GST collection for February 2026 stood at Rs 1.83 lakh crore, marking an 8.1% year-on-year growth.

✦ **Key Point 2:** Current GST tax slabs are 0%, 5%, 18%, and a newly introduced 40% slab (replacing the removed 12% and 28% slabs).

✦ **Static GK:** Static GK: GST (Goods and Services Tax) was launched on July 1, 2017 (101st Constitutional Amendment). It replaced over 17 indirect taxes. GST Council is chaired by the Union Finance Minister. France was the first country to implement GST in 1954.

#### ECONOMY & BANKING • NEWS 009

### ★ Performance of Public Sector Banks

✦ **Key Point 1:** India's 12 government-owned banks recorded 14.1% year-on-year credit growth in December 2025, outperforming private banks. The share of loans at below 9% interest rose to 62.4%.

✦ **Key Point 2:** The Weighted Average Lending Rate (WALR) dropped to 9.35%, and credit growth was notably stronger in rural/semi-urban areas compared to metro areas.

✦ **Static GK:** Static GK: India has 12 Public Sector Banks (PSBs). SBI is the largest, followed by Punjab National Bank (PNB). PSBs are governed under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970.

#### ECONOMY & BANKING • NEWS 010

### ★ RBI Rural Consumer Confidence Survey

✦ **Key Point 1:** The RBI launched the Rural Consumer Confidence Survey (RCCS) to gauge rural economic sentiments regarding inflation, employment, and income, conducted by Gurugram-based Ipsos Research Private Limited.

✦ **Key Point 2:** The RCCS covers 31 States/UTs, extending consumer sentiment measurement to rural areas for the first time in a structured manner.

✦ **Static GK:** Static GK: RBI was established on April 1, 1935 under the Reserve Bank of India Act, 1934. Current RBI Governor: Sanjay Malhotra (25th Governor, appointed Dec 2024). RBI HQ is in Mumbai.

#### ECONOMY & BANKING • NEWS 011

### ★ Ways and Means Advances (WMA) Limit Revised

✦ **Key Point 1:** The RBI revised the WMA limit for State Governments and Union Territories to Rs 61,800 crore, with Rs 890 crore additionally allocated to the Delhi government.

✦ **Key Point 2:** For FY 2026-27, the central government's WMA limit was set at Rs 2.50 lakh crore — a substantial increase from the historical Rs 1.5 lakh crore.

✦ **Static GK:** Static GK: WMA is a temporary loan (up to 90 days) from RBI to manage cash flow mismatches. WMA interest is linked to the Repo Rate. If 75% of WMA limit is used, RBI may initiate fresh market borrowings. Overdrafts beyond 90 days attract Repo Rate + 2%.

#### ECONOMY & BANKING • NEWS 012

### ★ RBI Policy Rates Stance

✦ **Key Point 1:** RBI Governor Sanjay Malhotra declared that policy rates (like the Repo Rate) will either be lowered or remain stable, but NOT increased, to ensure smooth markets and spur demand.

✦ **Key Point 2:** India's growth projection is 7.3% based on revised base years of 2022-23 and 2023-24 for GDP and CPI respectively.

✦ **Static GK:** Static GK: Inflation targeting in India was adopted in 2016, maintaining a target of 4% +/- 2% (range: 2%-6%). The Monetary Policy Committee (MPC) has 6 members — 3 from RBI and 3 external members appointed by the Government.

#### ECONOMY & BANKING • NEWS 013

### ★ Payment Regulatory Board (PRB) Replaces BPSS

✦ **Key Point 1:** The Payment Regulatory Board (PRB) replaced the Board for Regulation and Supervision of Payment and Settlement Systems (BPSS). It has 6 members: 3 from RBI and 3 from Government of India.

✦ **Key Point 2:** RBI members: Governor Sanjay Malhotra, Deputy Governor T Rabi Sankar, Executive Director Vivek Deep. PRB held its first meeting in Mumbai on May 9, 2025.

✦ **Static GK:** Static GK: BPSS was the earlier regulator for payment systems. Key payment systems in India include NEFT (National Electronic Funds Transfer), RTGS, UPI, IMPS — all regulated by RBI under the Payment and Settlement Systems Act, 2007.

#### ECONOMY & BANKING • NEWS 014

### ★ Rs 2000 Note Status — 98.44% Returned

✦ **Key Point 1:** Following the May 19, 2023 withdrawal announcement, 98.44% of Rs 2000 notes have been returned to the banking system. As of February 28, 2026, only Rs 5,551 crore worth are in circulation.

✦ **Key Point 2:** Rs 2000 notes remain legal tender and can be exchanged across 19 RBI offices (original circulation was Rs 3.56 lakh crore).

✦ **Static GK:** Static GK: Rs 2000 notes were introduced in November 2016 after demonetization. The RBI has the sole authority to issue currency notes in India (except Re 1 note, issued by MoF). The highest denomination ever printed was Rs 10,000.

#### ECONOMY & BANKING • NEWS 015

### ★ HDFC Bank Integrates Smart Gateway with CBDC

✦ **Key Point 1:** HDFC Bank successfully integrated its 'Smart Gateway' platform with the Central Bank Digital Currency (CBDC), advancing digital payment infrastructure in India.

✦ **Key Point 2:** Federal Bank unveiled a new brand identity 'Fortuner Web' and opened its inaugural Global Capability Centre (GCC) in Bengaluru.

✦ **Static GK:** Static GK: CBDC (Central Bank Digital Currency) is a digital form of sovereign currency issued by RBI. India launched retail CBDC pilot in December 2022. HDFC Bank (est. 1994, HQ: Mumbai) is India's largest private sector bank by assets.

#### ECONOMY & BANKING • NEWS 016

### ★ EPFO Retains Interest Rate at 8.25% for FY2025-26

✦ **Key Point 1:** The EPFO maintained the PF deposit interest rate at 8.25% for FY 2025-26 for the third consecutive year, benefiting approximately 7.8 crore members.

✦ **Key Point 2:** The decision creates a projected deficit of Rs 944.06 crore, which EPFO plans to offset using previous surpluses.

✦ **Static GK:** Static GK: EPFO (Employees' Provident Fund Organisation) was established under the EPF Act, 1952. It operates under the Ministry of Labour and Employment. The Central Board of Trustees (CBT) approves the interest rate, with the Finance Ministry's concurrence.

#### ECONOMY & BANKING • NEWS 017

### ★ Exim Bank's \$1 Billion Bond Issuance

✦ **Key Point 1:** Exim Bank secured \$1 billion through US dollar-denominated bonds, marking India's first overseas bond issuance in 2026.

✦ **Key Point 2:** The bank plays a critical role in financing India's trade and investments abroad, providing export credit and developmental finance.

✦ **Static GK:** Static GK: Export-Import (Exim) Bank of India was established in 1982 under the Export-Import Bank of India Act. HQ: Mumbai. It is fully owned by the Government of India and operates under the Ministry of Finance.

#### ECONOMY & BANKING • NEWS 018

### ★ SEBI Uses AI Tool 'Sudarshan' to Remove Misleading Posts

✦ **Key Point 1:** SEBI, under Chairman Tuhin Kanta Pandey, utilized its in-house AI digital surveillance tool 'Sudarshan' to track and delete over 1.2 lakh misleading social media posts by unregistered financial influencers (finfluencers).

✦ **Key Point 2:** This action targeted unregistered entities providing investment advice without SEBI registration, protecting retail investors from misinformation.

✦ **Static GK:** Static GK: SEBI (Securities and Exchange Board of India) was established in 1988, got statutory status in 1992 under SEBI Act, 1992. HQ: Mumbai. SEBI regulates capital markets, mutual funds, stock exchanges, and intermediaries.

#### ECONOMY & BANKING • NEWS 019

### ★ CCI Levies Rs 27.38 Crore Penalty on Intel

✦ **Key Point 1:** The Competition Commission of India (CCI) levied a Rs 27.38 crore penalty against Intel Corporation following a case filed by Matrix Info Systems Pvt Ltd.

✦ **Key Point 2:** Intel was found guilty of anti-competitive practices by amending its April 2016 India-specific warranty policy to exclusively honour boxed microprocessors from Indian distributors.

✦ **Static GK:** Static GK: CCI was established under the Competition Act, 2002 (commenced 2009). HQ: New Delhi. Its mandate is to prevent anti-competitive agreements, abuse of dominant position, and regulate M&A. It replaced the MRTP Commission.

#### ECONOMY & BANKING • NEWS 020

### ★ MoSPI Statistical Reset — New Base Years

✦ **Key Point 1:** MoSPI initiated a massive statistical overhaul guided by a 26-member committee chaired by Biswanath Goldar: Base year for GDP and IIP shifted from 2011-12 to 2023; CPI base year changed from 2012 to 2024.

✦ **Key Point 2:** The revamped CPI now includes 358 items (up from earlier), rural house rent incorporated for the first time, weight of food and beverages fell to 36.75%, and 12 e-commerce platforms included.

✦ **Static GK:** Static GK: MoSPI was established in 2006. It releases key economic data: GDP (quarterly), IIP (monthly, on 28th), CPI (monthly). IIP measures growth in the industrial sector with 2011-12 as base year (now changed).

#### ECONOMY & BANKING • NEWS 021

### ★ India-Japan Bilateral Swap Arrangement — \$75 Billion

✦ **Key Point 1:** The RBI and Bank of Japan renewed a Bilateral Swap Arrangement (BSA) allowing exchange of local currencies for US dollars up to \$75 billion. Effective February 28, 2026.

✦ **Key Point 2:** The two-way swap aims to ensure liquidity, support financial stability, and hedge against external shocks for both economies.

✦ **Static GK:** Static GK: Bank of Japan (Nichigin) was established in 1882 in Tokyo, currently led by Governor

Kazuo Ueda. Japan's capital is Tokyo; currency is Yen. India and Japan are part of the QUAD alliance along with USA and Australia.

**ECONOMY & BANKING • NEWS 022**

★ **India-Canada Uranium Supply Agreement**

✦ **Key Point 1:** PM Modi held talks with Canadian PM Mark Carney at Hyderabad House (designed by Edward Lutyens in 1928) in New Delhi. They signed a \$2.6 billion agreement for Canada to supply uranium fuel for India's civil nuclear program (2027-2035).

✦ **Key Point 2:** Canadian firm Cameco will supply 22 million pounds of Uranium to India's Department of Atomic Energy. Both nations aim to scale bilateral trade to \$50 billion by 2030.

✦ **Static GK:** Static GK: India-Canada signed a Nuclear Cooperation Agreement in 2010. India's nuclear program is governed by the Atomic Energy Act, 1962. Department of Atomic Energy is under the direct charge of the Prime Minister.

**ECONOMY & BANKING • NEWS 023**

★ **RBI Approves Utkarsh 3.0 Framework**

✦ **Key Point 1:** During the 622nd meeting of RBI's Central Board of Directors held in Patna, Bihar, the board approved 'Utkarsh 3.0', a medium-term strategy framework covering 2026-29.

✦ **Key Point 2:** The meeting also approved RBI's 2026-27 accounting year budget and reviewed state borrowings, with Karnataka being the highest borrower at Rs 10,000 crore.

✦ **Static GK:** Static GK: RBI's Central Board of Directors is headed by the Governor. Utkarsh is RBI's medium-term strategy. RBI's subsidiaries include DICGC (deposit insurance up to Rs 5 lakh), ReBIT, BRBNMPL, IFTAS, and Reserve Bank Innovation Hub.

**ECONOMY & BANKING • NEWS 024**

★ **Government Retains 4% Retail Inflation Target**

✦ **Key Point 1:** The Government of India retained the 4% retail inflation target for the period April 1, 2026 to March 31, 2031, with a tolerance band of +/-2% (effective range: 2%-6%).

✦ **Key Point 2:** Retail inflation was 3.21% in February 2026, up from 2.74% in January. The CPI base year is now 2024.

✦ **Static GK:** Static GK: India adopted inflation targeting under the RBI Act (amended 2016) on the recommendations of the Urjit Patel Committee. New Zealand was the FIRST country to implement inflation targeting (1990). MPC sets the policy rate to achieve the inflation target.

**ECONOMY & BANKING • NEWS 025**

★ **UPI Records 20.39 Billion Transactions in February 2026**

✦ **Key Point 1:** In February 2026, UPI recorded 20.39 billion transactions totaling Rs 26.84 trillion in value, reflecting a 6% volume decrease compared to January 2026.

✦ **Key Point 2:** The RBI's Payment Vision 2028 document titled 'Shaping India's Payment Frontier' aims to aggressively expand the digital payment ecosystem by December 2028.

✦ **Static GK:** Static GK: UPI (Unified Payments Interface) was launched by NPCI (National Payments Corporation of India) in April 2016. NPCI was established in 2008. UPI allows real-time bank-to-bank transfers using mobile number or VPA (Virtual Payment Address).

**ECONOMY & BANKING • NEWS 026**

★ **Kisan Credit Card (KCC) — Revised Norms**

✦ **Key Point 1:** RBI extended KCC validity to 6 years. Collateral-free limit increased from Rs 1.6 lakh to Rs 2 lakh per borrower (effective January 1, 2025). Marginal farmers (up to 1 hectare) get flexible credit of Rs 10,000-Rs 50,000.

✦ **Key Point 2:** A newly introduced 20% provision allows farmers to use funds for soil testing, weather forecasts, organic certification, digital infrastructure, and machinery maintenance.

✦ **Static GK:** Static GK: KCC was introduced in 1998 based on recommendations of a Working Group led by T.M. Bhasin. It provides revolving credit facility to farmers for crop production. Interest subvention: 2%; prompt repayment incentive: 3% on loans up to Rs 3 lakh.

**ECONOMY & BANKING • NEWS 027**

★ **Small Savings Schemes — Rates Unchanged (9th Consecutive Quarter)**

✦ **Key Point 1:** Interest rates for 12 specific small savings schemes remain unchanged for the April-June quarter, marking the 9th consecutive quarter of stability.

✦ **Key Point 2:** Key rates: Senior Citizen Savings Scheme (8.2%), Sukanya Samridhi Account (8.2%), NSC (7.7%), Kisan Vikas Patra (7.5%, maturity 115 months), PPF (7.1%).

✦ **Static GK:** Static GK: Small Savings Schemes are administered by the Ministry of Finance (Department of Economic Affairs). PPF was introduced in 1968. Sukanya Samridhi Account was launched in 2015 under Beti Bachao Beti Padhao scheme, for girls below 10 years.

**ECONOMY & BANKING • NEWS 028**

★ **RBI Mandates Forex Net Open Position (NOP) Limit**

✦ **Key Point 1:** Effective April 10, 2026, RBI directed Authorized Dealer banks to limit their Net Open Position (NOP) for foreign exchange to \$100 million to reduce forex volatility risk.

✦ **Key Point 2:** RBI also plans full implementation by January 2027 of a single framework for Legal Entity Identifiers (LEI — 20-character code for companies) and Unique Transaction Identifiers (UTI).

✦ **Static GK:** Static GK: Authorized Dealer (AD) banks are banks authorized by RBI to deal in foreign exchange under FEMA (Foreign Exchange Management Act, 1999). FEMA replaced FERA (Foreign Exchange Regulation Act, 1973). RBI manages India's forex reserves.

## ECONOMY & BANKING • NEWS 029

### ★ India-EU Most Favored Nation Status Agreement

✦ **Key Point 1:** India and the EU mutually granted Most Favored Nation (MFN) status for a 5-year period, integral to their Comprehensive Free Trade Agreement — making the EU India's 2nd FTA partner.

✦ **Key Point 2:** The arrangement cuts tariffs on 96.6% of EU exports to India and 99.5% of Indian exports to the EU by trade value.

✦ **Static GK:** Static GK: MFN (Most Favoured Nation) is a WTO (World Trade Organization) principle requiring equal trade treatment among all member nations. WTO was established in 1995 (replaced GATT 1947), HQ: Geneva. India is a founding member of WTO.

## ECONOMY & BANKING • NEWS 030

### ★ IIP Growth Rate — 5.2% in February 2026

✦ **Key Point 1:** India's industrial growth (IIP) stood at 5.2% in February 2026 (up from 5.1% in January), with manufacturing output growing by 6%.

✦ **Key Point 2:** Data for the Eight Core Sectors (holding 40.27% weightage in IIP) is released by DPIIT; overall IIP data is released by NSO under MoSPI on the 28th of each month.

✦ **Static GK:** Static GK: IIP (Index of Industrial Production) measures growth rate of industry (manufacturing, mining, electricity). Base year is 2011-12 (being updated to 2023). Core sector includes coal, crude oil, natural gas, refinery products, fertilizers, steel, cement, and electricity.

## NATIONAL NEWS & GOVERNMENT • NEWS 031

### ★ India Semiconductor Mission — Micron Plant in Gujarat

✦ **Key Point 1:** PM Modi inaugurated a Rs 22,500 crore Semiconductor Assembly, Test, Marking & Packaging (ATMP) facility in Sanand, Gujarat by US-based Micron Technology — India's first semiconductor plant.

✦ **Key Point 2:** The facility features a 5 lakh square foot ultra-clean room and has already shipped 'Made in India' memory modules — the first project under India Semiconductor Mission (ISM).

✦ **Static GK:** Static GK: ISM 1.0 launched in December 2021 under Ministry of Electronics and IT (MeitY) with Rs 76,000 crore outlay. In Union Budget 2026-27, ISM 2.0 was announced with Rs 1,000 crore outlay. Gujarat CM: Bhupendra Patel; Governor: Acharya Devvrat.

## NATIONAL NEWS & GOVERNMENT • NEWS 032

### ★ Nationwide HPV Vaccination Drive Against Cervical Cancer

✦ **Key Point 1:** PM Modi launched a nationwide Human Papillomavirus (HPV) vaccination drive against cervical cancer for girls up to 14 years old (who completed 14 but not yet 15), from Ajmer, Rajasthan.

✦ **Key Point 2:** The single-dose vaccine is free and voluntary at government facilities, using the U-WIN platform for registration and eVIN portal for stock logistics, independent of the Universal Immunization Program.

✦ **Static GK:** Static GK: Cervical cancer is the 2nd most common cancer among Indian women. HPV vaccination is registered under the National Health Mission (NHM). U-WIN is an electronic vaccine intelligence network. Rajasthan CM: Bhajan Lal Sharma; Governor: Haribhau Bagde.

## NATIONAL NEWS & GOVERNMENT • NEWS 033

### ★ Railway RailTech Policy Launched

✦ **Key Point 1:** Railway Minister Ashwini Vaishnaw launched the 'RailTech Policy' to engage startups and innovators for AI, drones, and sensor innovations including AI-based elephant intrusion detection and drone-based broken rail detection.

✦ **Key Point 2:** Electronic Railway Claims Tribunal (ERCT) was launched to provide end-to-end computerized, paperless system for the 23 RCT benches across India.

✦ **Static GK:** Static GK: Indian Railways operates under Ministry of Railways; world's 4th largest railway network. RDSO (Research Design & Standards Organisation) in Lucknow is the technical arm of Indian Railways. Railway Board has 8 members headed by Chairman & CEO.

## NATIONAL NEWS & GOVERNMENT • NEWS 034

### ★ CBIC Launches Swift 2.0 and Digital Customs Reforms

✦ **Key Point 1:** The Central Board of Indirect Taxes and Customs (CBIC) launched Swift 2.0 (single-window for digital export/import clearance), a digital travel guide, and revamped Atithi App for international passengers.

✦ **Key Point 2:** CBIC also launched a Deferred Customs Duty measure allowing trusted Eligible Manufactured Importers (EMI) to clear goods at ports with monthly payment (valid April 2026 - March 2028), processed via ao.india.in portal.

✦ **Static GK:** Static GK: CBIC was established in 1944 (formerly CBEC), under Ministry of Finance. It administers customs duty, GST, central excise. Current Chairman: Vivek Chaturvedi. CBIC regulates India's external trade through Customs Act, 1962.

## NATIONAL NEWS & GOVERNMENT • NEWS 035

### ★ E20 Petrol Mandatory Across India from April 1, 2026

✦ **Key Point 1:** E20 Petrol (petrol blended with 20% ethanol) became mandatory across India from April 1, 2026, as part of India's National Biofuel Policy.

✦ **Key Point 2:** Road Transport Minister Nitin Gadkari also launched the upgraded Rajmarg Prawesh Portal for faster National Highway NOC approvals.

✦ **Static GK:** Static GK: India's National Biofuel Policy (2018, revised 2022) targets 20% ethanol blending in petrol by 2025-26. Ethanol is produced from sugarcane, rice, maize. UIDAI partnered with Google Maps to find 60,000+ Aadhaar centres across India.

NATIONAL NEWS & GOVERNMENT • NEWS 036

★ NSIC Upgraded to Schedule A CPSE

✦ **Key Point 1:** The MSME Ministry upgraded the National Small Industries Corporation Limited (NSIC) from Schedule B to Schedule A Central Public Sector Enterprise (CPSE), recognizing its enhanced role in MSME development.

✦ **Key Point 2:** The Ministry of Culture and FICCI also signed an MoU to develop a national strategy for India's Cultural and Creative Economy.

✦ **Static GK:** Static GK: NSIC was established in 1955 under the Ministry of MSME. It provides marketing, technology, finance, and other support to MSMEs. ESIC (Employees' State Insurance Corporation) celebrated its 75th foundation year (est. 1952 under ESI Act, 1948).

NATIONAL NEWS & GOVERNMENT • NEWS 037

★ Pakyong Airport Renamed Trilochan Pokhrel Airport

✦ **Key Point 1:** Pakyong Airport in Sikkim (Northeast India's first greenfield airport, inaugurated in 2018) was renamed 'Trilochan Pokhrel Airport' after Sikkim's first freedom fighter, by CM Prem Singh Tamang.

✦ **Key Point 2:** Sanjay Seth inaugurated a 400-foot Bailey suspension bridge in North Sikkim, restored under BRO's 'Project Swastik'.

✦ **Static GK:** Static GK: BRO (Border Roads Organisation) was established in 1960. It maintains strategic roads in border areas. Sikkim's capital is Gangtok; it became India's 22nd state in 1975. Prem Singh Tamang (aka Golay) is Sikkim's CM; Governor: Om Prakash Mathur.

NATIONAL NEWS & GOVERNMENT • NEWS 038

★ Noida International Airport Inaugurated

✦ **Key Point 1:** PM Modi inaugurated the first phase of Noida International Airport (also called Jewar Airport) in Gautam Buddha Nagar, UP — developed with an Rs 11,200 crore investment by Yamuna International Airport Limited.

✦ **Key Point 2:** It is developed on a PPP model in collaboration with Switzerland's Zurich International Airport and aligned with the UDAN scheme (launched October 21, 2016).

✦ **Static GK:** Static GK: UDAN (Ude Desh ka Aam Nagrik) scheme was launched in 2016 to connect Tier 2 and Tier 3 cities. AAI (Airports Authority of India) was established in 1994 under the AAI Act. UP CM: Yogi Adityanath; Governor: Anandiben Patel.

★ India's First Hydrogen Train Trial — Jind-Sonipat

✦ **Key Point 1:** India's first hydrogen-powered train (developed by Integral Coach Factory, Chennai) completed oscillation trials by RDSO on the Jind-Sonipat route in Haryana, covering 20 km at 70 km/h.

✦ **Key Point 2:** The train consists of 10 coaches, making it currently the world's longest hydrogen train set, placing India alongside Germany, Sweden, Japan, and China in operating hydrogen trains.

✦ **Static GK:** Static GK: ICF (Integral Coach Factory) was established in 1955 in Chennai. RDSO (Research Design and Standards Organisation) is in Lucknow. Haryana's capital is Chandigarh (shared with Punjab). Germany operated the world's first hydrogen passenger train in 2018.

NATIONAL NEWS & GOVERNMENT • NEWS 040

★ Amrit Bharat Station Scheme — 172 Stations Redeveloped

✦ **Key Point 1:** The Amrit Bharat Station Scheme (ABSS), launched in 2022 by the Ministry of Railways, aims to redevelop 1,338 stations. As of March 2026, 172 stations (including Ayodhya Dham and Alnagar) have been redeveloped.

✦ **Key Point 2:** The 2025-26 budget allocation is Rs 1,218 crore, with Rs 7,253 crore effectively utilized to date.

✦ **Static GK:** Static GK: The ABSS focuses on facilities like rooftop plazas, improved passenger amenities, and city integration. Ayodhya Dham (in UP) is a key religious tourism hub. Indian Railways has over 7,300 stations across India.

NATIONAL NEWS & GOVERNMENT • NEWS 041

★ Tamil Nadu's First Dark Sky Park at Kolli Hills

✦ **Key Point 1:** Tamil Nadu inaugurated its first Dark Sky Park at Ariyur Shola Reserve Forest (Kolli Hills, Namakkal district) — built for Rs 1 crore with three advanced telescopes, open January 15 to June 15.

✦ **Key Point 2:** India's first Dark Sky Park is at Pench Tiger Reserve (MP) and India's first Dark Sky Reserve is at Hanle, Ladakh.

✦ **Static GK:** Static GK: Dark Sky Parks are places with minimal light pollution for astronomical observation. Kolli Hills are part of Eastern Ghats. MeitY launched 'Param Shakti' supercomputing facility at IIT Madras under the National Supercomputing Mission (NSM). TN CM: M.K. Stalin.

NATIONAL NEWS & GOVERNMENT • NEWS 042

★ Assam's First Vande Bharat Sleeper Train — Guwahati to Howrah

✦ **Key Point 1:** PM Modi flagged off India's first Vande Bharat Sleeper Train, running from Guwahati to Howrah, marking a milestone in India's railway advancement.

✦ **Key Point 2:** Assam also became the first state to constitute the 8th State Pay Commission, and exported GI-tagged Karbi Anglong Ginger to London for the first time.

✦ **Static GK:** Static GK: Vande Bharat (Train 18) was India's first semi-high-speed self-propelled train. The Guwahati-Howrah route passes through major Northeast states. Assam's capital is Dispur; CM: Himanta Biswa Sarma. Brahmaputra river flows through Guwahati.

**NATIONAL NEWS & GOVERNMENT • NEWS 043**

**★ Varanasi Municipal Corporation Plants 2.5 Lakh Saplings — Guinness Record**

✦ **Key Point 1:** Varanasi Municipal Corporation planted over 2.5 lakh saplings in under one hour at Sujabad Domri area, breaking China's record of 1.53 lakh — using the Japanese Miyawaki method for 2.5 lakh saplings.

✦ **Key Point 2:** The urban forest park is titled 'Number One' with sectors named after famous Kashi Ganga Ghats. The project is projected to generate annual revenue of Rs 2-7 crore by the 7th year.

✦ **Static GK:** Static GK: Miyawaki method (developed by Japanese botanist Akira Miyawaki) creates dense native forests in small areas. Varanasi is in PM Modi's constituency; situated on the Ganga river. It is one of the world's oldest continuously inhabited cities.

**NATIONAL NEWS & GOVERNMENT • NEWS 044**

**★ Nuclear Energy — 100 GW Target by 2047**

✦ **Key Point 1:** India plans to achieve 100 GW of nuclear power capacity by 2047. Current capacity: 8.78 GW across 24 commercially operating plants. Target: 22 GW by 2031-32, then additional 32 GW via PHWRs and LWRs by NPCIL.

✦ **Key Point 2:** A 500 MW Prototype Fast Breeder Reactor (PFBR) is being commissioned at Kalpakkam by BHAVINI. A demonstration Molten Salt Reactor and new Nuclear R&D Centre in Vizag are planned.

✦ **Static GK:** Static GK: NPCIL (Nuclear Power Corporation of India Ltd) operates nuclear plants. BHAVINI (incorporated 2003) focuses on Fast Breeder Reactors. India has a 3-stage nuclear program: PHWRs → FBRs → Thorium-based reactors. DAE is under PM's charge.

**NATIONAL NEWS & GOVERNMENT • NEWS 045**

**★ Major Telescopes in Ladakh — NLST and NLOT**

✦ **Key Point 1:** Two major ground-based observatories sanctioned by Union Budget in Ladakh, operated by IIA: National Large Solar Telescope (NLST, 2-meter, near Pangong Tso) and National Large Optical Near-Infrared Telescope (NLOT, 13.7-meter segmented mirror, Hanle).

✦ **Key Point 2:** NLST is India's third ground-based solar observatory, complementing Aditya-L1 mission. The existing 2-meter Himalayan Chandra Telescope (HCT) is being upgraded to 3.7-meter.

✦ **Static GK:** Static GK: IIA (Indian Institute of Astrophysics) is based in Bengaluru. Aditya-L1 is India's first

solar mission, launched in September 2023, placed at the L1 Lagrange point. Hanle in Ladakh is also home to India's first Dark Sky Reserve.

**NATIONAL NEWS & GOVERNMENT • NEWS 046**

**★ India's Sovereign AI Park in Tamil Nadu**

✦ **Key Point 1:** India's inaugural Sovereign AI Park will be established in Tamil Nadu in collaboration with Sarvam AI, making TN the hub for India's AI sovereignty ambitions.

✦ **Key Point 2:** MeitY also launched the 'Param Shakti' supercomputing facility at IIT Madras under the National Supercomputing Mission.

✦ **Static GK:** Static GK: Sarvam AI is an Indian AI startup focused on building AI in Indian languages. National Supercomputing Mission (NSM) was launched in 2015 jointly by MeitY and DST. Tamil Nadu's CM: M.K. Stalin; capital: Chennai; Governor: R.N. Ravi.

**NATIONAL NEWS & GOVERNMENT • NEWS 047**

**★ West Bengal — Nodibondhon River Development Program**

✦ **Key Point 1:** West Bengal partnered with German Federal Enterprises via a Rs 200 crore 'Nodibondhon' program MoU to develop Ichamati and Jalangi river basins, implemented by the State Mission for Clean Ganga.

✦ **Key Point 2:** Nagaland's Department of Higher Education signed a 20-year MoU with the India Meteorological Department (IMD) under Mission Mausam, installing a Doppler weather radar in Dimapur.

✦ **Static GK:** Static GK: Mission Mausam aims to improve weather forecasting across India. IMD was established in 1875 under Ministry of Earth Sciences (MoES). Ichamati and Jalangi are tributaries of the Ganga river system. WB CM: Mamata Banerjee.

**NATIONAL NEWS & GOVERNMENT • NEWS 048**

**★ Rajasthan Renames Cities — Mount Abu to Aburaj**

✦ **Key Point 1:** The Rajasthan government renamed Mount Abu to Aburaj, Kaman to Kaam, and Jahazpur to Yagyapur to decolonize regional nomenclature.

✦ **Key Point 2:** Nagori Ashwagandha from Rajasthan was granted a Geographical Indication (GI) tag. GI tags have a 10-year validity and are renewable.

✦ **Static GK:** Static GK: India's FIRST GI tag was awarded to Darjeeling Tea (2004). GI tags are governed by Geographical Indications of Goods Act, 1999, under DPIIT. Mount Abu (now Aburaj) is Rajasthan's only hill station, in Aravalli Range. Rajasthan CM: Bhajan Lal Sharma.

**NATIONAL NEWS & GOVERNMENT • NEWS 049**

**★ India's First Port of Refuge — Dighi and Gopalpur**

✦ **Key Point 1:** Adani Ports and Special Economic Zone (APSEZ) operationalized India's first 'Port of Refuge', providing safe harbor to distressed vessels along India's 11,000 km coastline.

✦ **Key Point 2:** Dighi Port (Maharashtra) and Gopalpur Port (Odisha) play major roles, holding strategic significance given the West Asia conflicts blocking the Strait of Hormuz.

✦ **Static GK:** Static GK: India has 12 Major Ports (under central government) and over 200 minor ports. Largest major port: Jawaharlal Nehru Port (JNPA), Mumbai. Adani Ports operates 15 ports/terminals. Strait of Hormuz connects the Persian Gulf with the Gulf of Oman.

**NATIONAL NEWS & GOVERNMENT • NEWS 050**

★ **Meghalaya Becomes 12th State Under Jal Jeevan Mission 2.0**

✦ **Key Point 1:** Meghalaya became the 12th state to sign a reform-linked MoU with the Union Government under Jal Jeevan Mission 2.0 with 83.59% rural tap water coverage. National deadline extended to December 2028.

✦ **Key Point 2:** JJM 2.0 has a newly approved budget of Rs 1.51 lakh crore to provide 100% functional tap water to every household.

✦ **Static GK:** Static GK: Jal Jeevan Mission was launched in 2019 by PM Modi with the original target of 2024 (now extended to 2028). It falls under the Ministry of Jal Shakti. Meghalaya's capital is Shillong; CM: Conrad Sangma. Cherrapunji in Meghalaya is one of wettest places on earth.

**DEFENSE & SECURITY • NEWS 051**

★ **Exercise Vayu Shakti 2026**

✦ **Key Point 1:** Exercise Vayu Shakti 2026 was conducted day-and-night by the Indian Air Force at Pokhran Field Firing Range, Rajasthan, with President Droupadi Murmu as Chief Guest.

✦ **Key Point 2:** Themed 'Achook (Precise), Abhedya (Impenetrable), and Sateek (Accurate),' the exercise showcased over 130 aircraft and live fire demonstrations.

✦ **Static GK:** Static GK: Pokhran in Rajasthan was also the site of India's nuclear tests — Operation Smiling Buddha (1974) and Operation Shakti (1998). IAF was established on October 8, 1932. IAF Chief is Air Chief Marshal. Fighter jets include Rafale, Tejas, Sukhoi-30MKI.

**DEFENSE & SECURITY • NEWS 052**

★ **INS Anjadip — Third ASW Shallow Water Craft Commissioned**

✦ **Key Point 1:** The Indian Navy commissioned INS Anjadip, the third of eight Anti-Submarine Warfare Shallow Water Craft (ASW SWC), built to replace Abhay-class vessels, using specialty steel fully supplied by SAIL.

✦ **Key Point 2:** INS Tarangini (India's first sail training ship) also reached Trincomalee, Sri Lanka, for the 'Bridge of Friendship' initiative, returning from International Fleet Review (Exercise MILAN) in Visakhapatnam.

✦ **Static GK:** Static GK: SAIL (Steel Authority of India Ltd, est. 1954) is India's largest steel producer. ASW (Anti-Submarine Warfare) vessels detect and destroy submarines. MILAN is a biennial naval exercise hosted by India. Indian Navy's motto: 'Shan Noh Varuna'.

**DEFENSE & SECURITY • NEWS 053**

★ **President Droupadi Murmu Flies in LCH Prachand**

✦ **Key Point 1:** President Droupadi Murmu executed a 25-minute flight in the indigenous Light Combat Helicopter (LCH) 'Prachand' at Jaisalmer Airforce Station.

✦ **Key Point 2:** Prachand is built by HAL using two French-origin engines and remains the ONLY attack helicopter globally capable of landing and taking off at 5,000-meter altitude.

✦ **Static GK:** Static GK: HAL (Hindustan Aeronautics Ltd, est. 1940, HQ: Bengaluru) is India's premier aerospace company. 'Prachand' (ALH-WSI/LCH) was inducted into IAF in 2022. President of India is Supreme Commander of the Armed Forces. Droupadi Murmu is India's 15th President.

**DEFENSE & SECURITY • NEWS 054**

★ **DRDO Tests VSHORADS from Chandipur**

✦ **Key Point 1:** DRDO successfully test-fired the indigenous Very Short Range Air Defence System (VSHORADS) from Chandipur, Odisha. It can intercept high-speed threats at an 8 km range and up to 4.5 km altitude.

✦ **Key Point 2:** The system provides portable air defense capability for infantry troops against low-flying threats like drones, helicopters, and missiles.

✦ **Static GK:** Static GK: DRDO (Defence Research and Development Organisation) was established in 1958 under the Ministry of Defence. HQ: New Delhi. Chandipur (Odisha) is India's missile testing range on the Bay of Bengal. DRDO has over 50 laboratories across India.

**DEFENSE & SECURITY • NEWS 055**

★ **Indian Navy — Operation Urja Suraksha**

✦ **Key Point 1:** Operation Urja Suraksha was launched to safely escort India-bound energy shipments (LNG, LPG, and crude oil) navigating through the critical Strait of Hormuz.

✦ **Key Point 2:** Escorted vessels include LPG carriers Pine Gas, Jag Vasant, Shivalik, Nanda Devi, and crude oil tanker Jag Ladki.

✦ **Static GK:** Static GK: Strait of Hormuz is the world's most important oil chokepoint — about 20% of global oil trade passes through it. It lies between Iran and Oman. India imports over 85% of its crude oil requirements. LNG (Liquefied Natural Gas) is natural gas cooled to -162°C.

**DEFENSE & SECURITY • NEWS 056**

★ **IAF Project Vayu Baan — India's First Helicopter-Dropped Drone**

✦ **Key Point 1:** The Indian Air Force unveiled 'Project Vayu Baan', India's first helicopter-dropped small drone project featuring autonomous navigation, 50 km range, 30 minutes endurance, and electro-optical/infrared sensors.

✦ **Key Point 2:** IAF also conducted 'Kalaari Leap' — a high-tempo joint maritime exercise in Lakshadweep and Minicoy archipelago, featuring anti-ship strikes in collaboration with Indian Coast Guard.

✦ **Static GK:** Static GK: Lakshadweep consists of 36 islands (10 inhabited), India's smallest UT. Capital: Kavaratti. The 9° Channel separates Minicoy from main archipelago; 8° Channel separates Lakshadweep from Maldives. India's coastline: ~7,516 km.

**DEFENSE & SECURITY • NEWS 057**

**★ Defense Contracts — ALH Mk-III and Dornier 228**

✦ **Key Point 1:** Rs 2,901 crore contract signed with HAL for 6 Advanced Light Helicopters (ALH Mk-III) for Indian Coast Guard. Rs 2,182 crore contract with Russia's Rosoboronexport for 'Shtil' Surface-to-Air missiles.

✦ **Key Point 2:** Rs 2,312 crore contract signed with HAL for 8 Dornier 228 utility aircraft for Indian Coast Guard (manufactured in Kanpur, 71%+ indigenous content, deliveries from 2027-28).

✦ **Static GK:** Static GK: Rosoboronexport is Russia's state defence export agency. The 'Buy (Indian)' category ensures domestically manufactured equipment. Indian Coast Guard (est. 1977) operates under Ministry of Defence. India is the world's 2nd largest arms importer.

**DEFENSE & SECURITY • NEWS 058**

**★ Indian Navy Hosts IMEX-TTX 2026 in Kochi**

✦ **Key Point 1:** The Indian Navy hosted the Indian Ocean Naval Symposium Maritime Exercise (IMEX TTX 2026) in Kochi, Kerala, preceding India assuming IONS chairmanship for the 2026-2028 term after a 16-year gap.

✦ **Key Point 2:** The 3rd edition was held at the Maritime Warfare Centre in Kochi, bringing together Indian Ocean littoral nations for joint maritime planning.

✦ **Static GK:** Static GK: IONS (Indian Ocean Naval Symposium) was established in 2008 under India's initiative. It has 35 member nations. Kochi (formerly Cochin) is Kerala's commercial capital. Indian Navy's ensign changed in 2022 (removed Cross of St. George, added octagonal Ashoka Chakra).

**DEFENSE & SECURITY • NEWS 059**

**★ HDFC Bank-Indian Army MoU**

✦ **Key Point 1:** HDFC Bank and the Indian Army signed a 3-year MoU (till 2029) to enhance banking facilities for army personnel, providing specialized banking services and financial products.

✦ **Key Point 2:** Home Minister Amit Shah also inaugurated an SSB (Sashastra Seema Bal) infrastructure project along the Nepal border.

✦ **Static GK:** Static GK: SSB is one of India's five Central Armed Police Forces (CAPFs), guarding Nepal and Bhutan borders. Indian Army Day is celebrated on January 15. Indian Army has 3 Commands: Eastern, Western, and Southern. Current Army Chief: General Upendra Dwivedi.

**DEFENSE & SECURITY • NEWS 060**

**★ Indian Army's First GeM Capital Procurement — Rs 25.9 Crore**

✦ **Key Point 1:** The Indian Army signed its first capital procurement contract via Government e-Marketplace (GeM) portal — a Rs 25.9 crore deal with JCB India Limited for 93 telescopic handlers under the 'Buy Indian' category.

✦ **Key Point 2:** Adani Defence and Aerospace delivered the first batch of 2,000 'Prahaar' 7.62mm Light Machine Guns (manufactured in Gwalior, MP) as part of a 4,000-gun order to be completed over 3 years.

✦ **Static GK:** Static GK: GeM (Government e-Marketplace) was launched in 2016 under the Ministry of Commerce for government procurement. 'Buy Indian' is a procurement category under the Defence Acquisition Procedure (DAP). Gwalior is in Madhya Pradesh; known for Gwalior Fort.

**INTERNATIONAL AFFAIRS • NEWS 061**

**★ India-Israel Relations — Special Strategic Partnership**

✦ **Key Point 1:** PM Modi's visit to Israel elevated relations to a 'Special Strategic Partnership' focusing on Defense, Space, and Energy. PM Modi received the 'Speaker of the Knesset Medal' — the Israeli Parliament's highest honor.

✦ **Key Point 2:** He became the FIRST foreign leader to receive this medal and is also uniquely recognized as a recipient of the 'Grand Collar of the State of Palestine'.

✦ **Static GK:** Static GK: Israel's capital: Jerusalem (though Tel Aviv is recognized by most countries). Currency: New Shekel. Knesset is Israel's unicameral parliament with 120 seats. India and Israel established diplomatic relations in 1992. Israel's PM: Benjamin Netanyahu.

**INTERNATIONAL AFFAIRS • NEWS 062**

**★ WHO — Denmark First EU Country to Eliminate Mother-to-Child HIV**

✦ **Key Point 1:** The WHO validated Denmark as the first EU country (joining 22 global nations) to completely eliminate mother-to-child transmission of HIV and Syphilis.

✦ **Key Point 2:** This milestone requires meeting WHO criteria of <50 new HIV cases per 100,000 live births and transmission rate <2% among HIV-positive women.

✦ **Static GK:** Static GK: WHO (World Health Organization) was established on April 7, 1948 (World Health Day). HQ: Geneva, Switzerland. Current DG: Dr. Tedros Adhanom Ghebreyesus. Denmark's capital: Copenhagen; currency: Danish Krone. EU has 27 member nations, HQ: Brussels.

**INTERNATIONAL AFFAIRS • NEWS 063**

### ★ Raisina Dialogue 2026 — 11th Edition

✦ **Key Point 1:** The 11th Raisina Dialogue was held in New Delhi, organized by Observer Research Foundation (ORF) and Ministry of External Affairs. Theme: 'Sanskara, Assertion, Accommodation, and Advancement.'

✦ **Key Point 2:** Chief Guest: Dr. Alexander Stubb, President of Finland. Raisina Dialogue is India's premier geopolitical conference modelled on the Davos (WEF) discussions.

✦ **Static GK:** Static GK: ORF (Observer Research Foundation) is an Indian think tank established in 1990. Finland's capital: Helsinki; currency: Euro. Finland was ranked the world's happiest country for the 9th consecutive year in the World Happiness Report 2026. Finland joined NATO in 2023.

#### INTERNATIONAL AFFAIRS • NEWS 064

### ★ World Happiness Report 2026 — Finland Tops, India at 116th

✦ **Key Point 1:** Finland ranked as the world's happiest country for the 9th consecutive year in the World Happiness Report 2026. Afghanistan ranked as the unhappiest.

✦ **Key Point 2:** India improved its rank to 116th (from 118th) with a life evaluation score of 4.536.

✦ **Static GK:** Static GK: World Happiness Report is published by the Sustainable Development Solutions Network (SDSN) under the UN. It uses 6 variables: GDP per capita, social support, healthy life expectancy, freedom, generosity, and corruption perception. Finland is also a NATO member (joined 2023).

#### INTERNATIONAL AFFAIRS • NEWS 065

### ★ Balendra Shah Becomes Nepal's 47th Prime Minister

✦ **Key Point 1:** Balendra 'Balen' Shah of the Rastriya Swatantra Party (winning 182 of 275 seats) became Nepal's 47th Prime Minister, succeeding interim PM Sushila Karki.

✦ **Key Point 2:** He holds the record as the youngest Prime Minister of Nepal.

✦ **Static GK:** Static GK: Nepal is a landlocked country; capital: Kathmandu; currency: Nepalese Rupee. Nepal is a federal democratic republic. Nepal and India share an open border treaty. Nepal's president: Ram Chandra Paudel. India-Nepal have close ties through Treaty of Peace and Friendship (1950).

#### INTERNATIONAL AFFAIRS • NEWS 066

### ★ NATO's Arctic Sentry Mission

✦ **Key Point 1:** NATO (now a 32-country alliance after Sweden's inclusion) launched 'Arctic Sentry' to centralize its military footprint in the High North, led by Joint Force Command Norfolk (US).

✦ **Key Point 2:** The mission responds to US President Donald Trump's January 2026 attempt to purchase Greenland and perceived Russian and Chinese Arctic expansion.

✦ **Static GK:** Static GK: NATO (North Atlantic Treaty Organization) was established in 1949 (Washington Treaty). HQ: Brussels, Belgium. Finland (2023) and Sweden (2024) are the newest members. NATO operates on the principle of collective defense (Article 5). Secretary General: Mark Rutte.

#### INTERNATIONAL AFFAIRS • NEWS 067

### ★ UAE Sovereign Financial Cloud — World's First

✦ **Key Point 1:** The Central Bank of the UAE introduced the world's first Sovereign Financial Cloud Service Infrastructure (SFCS), developed with Core42, centering on AI analytics and data sovereignty.

✦ **Key Point 2:** The NSE International Exchange at GIFT City listed Sri Lanka's LKR 3 billion Blue Bond (via DFCC Bank, Fitch 'A' rated), Asia's first blue bond in an IFSC jurisdiction.

✦ **Static GK:** Static GK: GIFT City (Gujarat International Finance Tec-City) is India's first IFSC (International Financial Services Centre) in Gandhinagar, Gujarat. NSE International Exchange (NSE IX) operates there. UAE's capital: Abu Dhabi; currency: Dirham. Dubai is the financial hub.

#### INTERNATIONAL AFFAIRS • NEWS 068

### ★ India-EU Aviation Safety Arrangement

✦ **Key Point 1:** India's DGCA (Directorate General of Civil Aviation) and EU's EASA (European Union Aviation Safety Agency) signed a working arrangement on March 23, 2026.

✦ **Key Point 2:** The primary outcome: establishment of a Final Assembly Line for Airbus H125 helicopters in Vemagal Industrial Area, Karnataka, via partnership between Airbus Helicopters and Tata Advanced Systems.

✦ **Static GK:** Static GK: DGCA is under the Ministry of Civil Aviation. EU was established in 1993 via the Maastricht Treaty, has 27 members, HQ: Brussels. Tata Advanced Systems (TASL) is Tata Group's defence and aerospace arm. Karnataka CM: Siddaramaiah.

#### INTERNATIONAL AFFAIRS • NEWS 069

### ★ World Buddhist Peace Conference 2026 — Hyderabad

✦ **Key Point 1:** The World Buddhist Peace Conference was held from March 27-29 in Hyderabad and Buddhavanam, Telangana, organized by Telangana Tourism Development Corporation with Vietnam Buddhist Sangha.

✦ **Key Point 2:** Buddhavanam is one of India's largest Buddhist complexes, located near Nagarjunasagar — a major Buddhist heritage site in Telangana.

✦ **Static GK:** Static GK: Buddhism was founded by Siddhartha Gautama (563-483 BC) in Lumbini (Nepal). The 4 Buddhist Councils were held at Rajgriha, Vaishali, Pataliputra, and Kashmir. Telangana's capital: Hyderabad; CM: Revanth Reddy; Governor: Jishnu Dev Varma.

#### INTERNATIONAL AFFAIRS • NEWS 070

★ **UN Task Force for Strait of Hormuz**

✦ **Key Point 1:** The United Nations launched a multinational task force to safeguard maritime trade in the Strait of Hormuz, led by Jorge Moreira da Silva (Executive Director of UNOPS). Political engagement led by Jean Arnault.

✦ **Key Point 2:** The task force addresses West Asia conflicts that threaten the strategic waterway through which ~20% of global oil trade passes.

✦ **Static GK:** Static GK: UNOPS (UN Office for Project Services) implements infrastructure projects for the UN. UN was established in 1945, has 193 member countries, HQ: New York. UNSC has 5 permanent members: USA, UK, France, Russia, China. India is a non-permanent member.

**SCIENCE, TECH & ENVIRONMENT • NEWS 071**

★ **Project Cheetah — 9 More Cheetahs from Botswana**

✦ **Key Point 1:** Under 'Project Cheetah', 9 cheetahs were brought from Botswana to Kuno National Park, Madhya Pradesh, bringing India's total to 48 (including 28 born in India).

✦ **Key Point 2:** Cheetahs had been extinct in India since 1952. India's cheetah reintroduction began in September 2022 from Namibia (first 8 cheetahs).

✦ **Static GK:** Static GK: Kuno National Park is in Sheopur district of Madhya Pradesh. The species is *Acinonyx jubatus* (Cheetah). Project Cheetah is the world's first inter-continental wild cheetah translocation. India also has Project Tiger (1973), Project Elephant (1992), Project Snow Leopard (2009).

**SCIENCE, TECH & ENVIRONMENT • NEWS 072**

★ **Global Mind Health Report — India Ranks 60th**

✦ **Key Point 1:** The Global Mind Health Report by Sapiens Lab (surveying 78,000 internet-enabled Indians) ranked India 60th out of 84 nations in mental well-being for young adults (18-34), scoring an average Mind Health Quotient of 33.

✦ **Key Point 2:** Factors for decline include early smartphone exposure, highly processed foods, weak family bonds, and reduced spirituality. Older adults (55+) scored 96.

✦ **Static GK:** Static GK: Mental health is addressed in India under the Mental Healthcare Act, 2017 (replaced Mental Health Act, 1987). NIMHANS (National Institute of Mental Health and Neurosciences) in Bengaluru is India's apex mental health institute. World Mental Health Day: October 10.

**SCIENCE, TECH & ENVIRONMENT • NEWS 073**

★ **Pain Recovery — Gender Difference Linked to IL-10**

✦ **Key Point 1:** A Science Immunology study led by Geoffroy Laumet (Michigan State University) found men recover from pain faster than women due to higher

production of anti-inflammatory protein Interleukin-10 (IL-10), which switches off pain signals.

✦ **Key Point 2:** This discovery has implications for gender-specific pain management therapies and understanding chronic pain conditions.

✦ **Static GK:** Static GK: Interleukins are signaling proteins (cytokines) that regulate immune responses. Anti-inflammatory proteins reduce inflammation. Michigan State University is in East Lansing, USA. India's premier research institutes include CSIR labs, IISc Bengaluru, and NCBS.

**SCIENCE, TECH & ENVIRONMENT • NEWS 074**

★ **India's 'Zero Prize' — First Result-Based Environmental Award**

✦ **Key Point 1:** The School of Policy and Governance launched India's first result-based environmental award 'Zero Prize' with a Rs 5 crore corpus — Rs 1 crore each for Air, Water, and Soil pollution reduction, Rs 2 crore for scientific monitoring/scaling.

✦ **Key Point 2:** The award rewards scientifically measured environmental impact rather than mere proposals, encouraging data-driven interventions.

✦ **Static GK:** Static GK: India's Ministry of Environment, Forest and Climate Change (MoEFCC) is headed by Bhupender Yadav. India has committed to Net Zero emissions by 2070. India is a signatory to the Paris Agreement (2015) which aims to limit global warming to 1.5°C.

**SCIENCE, TECH & ENVIRONMENT • NEWS 075**

★ **India — World's Largest Milk Producer**

✦ **Key Point 1:** India holds the title of world's largest milk producer, accounting for 25% of global output with 69% growth over 10 years, reaching 247 million tonnes. Per capita availability: 485 grams/day (global average: 328 g/day).

✦ **Key Point 2:** Uttar Pradesh leads in state milk production. Amul topped the ICA World Cooperative Monitor 2025 ranking.

✦ **Static GK:** Static GK: India's Operation Flood (White Revolution) was launched in 1970 by Verghese Kurien (Father of the White Revolution) through NDDB (National Dairy Development Board, est. 1965, HQ: Anand, Gujarat). Amul (est. 1946) is managed by GCMMF (Gujarat Cooperative Milk Marketing Federation).

**SCIENCE, TECH & ENVIRONMENT • NEWS 076**

★ **Earth Hour 2026 — 20th Anniversary**

✦ **Key Point 1:** MoEFCC and WWF India celebrated the 20th anniversary of Earth Hour (observed 8:30-9:30 PM, March 28) with major public outreach in Gwalior, Madhya Pradesh.

✦ **Key Point 2:** Earth Hour began in 2007 in Sydney, Australia, as a WWF initiative encouraging people to switch off lights for one hour to raise climate change awareness.

✦ **Static GK:** Static GK: WWF (World Wildlife Fund) was established in 1961, HQ: Gland, Switzerland. India's Earth

Hour participation is coordinated by WWF India. MP's CM: Mohan Yadav. The 2026 environment award Zero Prize also focuses on reducing pollution at the state level.

**SCIENCE, TECH & ENVIRONMENT • NEWS 077**

★ **India's First Privately Developed Tokamak — 'Pragya'**

🔗 **Key Point 1:** Bengaluru-based startup Prano's Fusion (also referred to as ProNus Fusion) developed 'Pragya', India's first privately developed and smallest Tokamak device with a remarkably small radius of just 40 cm.

🔗 **Key Point 2:** A Tokamak is a device using magnetic fields to confine plasma for nuclear fusion research — a potential clean energy source for the future.

🔗 **Static GK:** Static GK: Nuclear fusion (combining atoms) differs from nuclear fission (splitting atoms used in current reactors). ITER (International Thermonuclear Experimental Reactor) is the world's largest fusion experiment under construction in France. India is a partner in ITER.

**SCIENCE, TECH & ENVIRONMENT • NEWS 078**

★ **New Cockroach Species — Neogopatra peninsularis**

🔗 **Key Point 1:** A new cockroach species named 'Neogopatra peninsularis' was discovered in the Deccan Peninsula (Pune, Maharashtra).

🔗 **Key Point 2:** This discovery adds to India's rich biodiversity of insects and highlights the importance of systematic entomological surveys in the Indian subcontinent.

🔗 **Static GK:** Static GK: India is one of 17 megadiverse countries. India has about 8% of world's biodiversity. Zoological Survey of India (ZSI, est. 1916) documents animal species. Botanical Survey of India (BSI, est. 1890) documents plant species. Maharashtra's capital: Mumbai; CM: Devendra Fadnavis.

**SCIENCE, TECH & ENVIRONMENT • NEWS 079**

★ **SIM Binding Rules from March 1, 2026**

🔗 **Key Point 1:** From March 1, 2026, DoT mandated new SIM binding rules: messaging apps like WhatsApp and Telegram will only work if the registered, KYC-verified SIM is physically in the primary device. Web versions auto-logout every 6 hours.

🔗 **Key Point 2:** This prevents fraud and ensures India's cybersecurity for over 1.1 billion mobile subscribers.

🔗 **Static GK:** Static GK: DoT (Department of Telecommunications) operates under Ministry of Communications. TRAI (Telecom Regulatory Authority of India, est. 1997) regulates telecom sector. India has 3 major telecom operators: Jio, Airtel, and BSNL/MTNL. KYC (Know Your Customer) is mandatory for SIM cards.

**SCIENCE, TECH & ENVIRONMENT • NEWS 080**

★ **UNESCO GEM Report 2026 — Educational Inequalities**

🔗 **Key Point 1:** The UNESCO GEM Report titled 'Access and equity: countdown to 2030' found that 1 in 6 school-age children (273 million globally) remain out of school. Only 2 in 3 students complete secondary education (2024).

🔗 **Key Point 2:** Top performers reducing out-of-school populations by 50% include Madagascar, Togo, Morocco, Vietnam, Georgia, and Turkey.

🔗 **Static GK:** Static GK: UNESCO (UN Educational, Scientific and Cultural Organization) was established in 1945, HQ: Paris. GEM (Global Education Monitoring) Report is annual. India's Right to Education (RTE) Act 2009 ensures free education for ages 6-14. India's literacy rate: ~77% (Census 2011).

**SPORTS • NEWS 081**

★ **J&K Wins Maiden Ranji Trophy — Ends 67-Year Wait**

🔗 **Key Point 1:** J&K cricket team, captained by Paras Dogra, clinched its maiden Ranji Trophy by defeating Karnataka in Hubballi on first-innings lead — ending a 67-year wait and becoming the 10th team to win on maiden final appearance.

🔗 **Key Point 2:** J&K's Aqib Nabi took 60 wickets, becoming the highest wicket-taker and Player of the Series.

🔗 **Static GK:** Static GK: Ranji Trophy was launched by BCCI in 1934-35 (named after cricketer Ranjitsinhji). Mumbai holds the record with 32 titles. Wasim Jaffer holds the record for most Ranji runs; Rajinder Goel for most wickets. BCCI (est. 1928) is the world's richest cricket board.

**SPORTS • NEWS 082**

★ **Aarav Dengla — India's 93rd Chess Grandmaster**

🔗 **Key Point 1:** 17-year-old Aarav Dengla from Mumbai (Maharashtra) became India's 93rd Chess Grandmaster by getting three norms and crossing 2500 FIDE points.

🔗 **Key Point 2:** A stand at Wankhede Stadium, Mumbai was named after former India cricket coach Ravi Shastri.

🔗 **Static GK:** Static GK: FIDE (Fédération Internationale des Échecs) is the international chess governing body, est. 1924, HQ: Lausanne, Switzerland. India's first chess Grandmaster: Viswanathan Anand (1988). Magnus Carlsen (Norway) is former World Chess Champion. Wankhede Stadium is India's premier cricket ground.

**SPORTS • NEWS 083**

★ **Khelo India Winter Games 2026**

🔗 **Key Point 1:** Khelo India Winter Games 2026 were held in two phases: Leh, Ladakh and Gulmarg, J&K. The Indian Army won the team championship (hat-trick) with 23 medals (9G, 6S, 8B), followed by HP, Haryana, Maharashtra, and Ladakh.

🔗 **Key Point 2:** The games featured winter sports including ice hockey, skiing, ice skating, and alpine events.

✦ **Static GK:** Static GK: Khelo India programme was launched in 2018 under Ministry of Youth Affairs and Sports (now SAI - Sports Authority of India). Gulmarg in J&K is India's premier ski resort. Ladakh became a UT in August 2019 under J&K Reorganisation Act.

SPORTS • NEWS 084

★ **Park Chan-wook — President of 79th Cannes Film Festival Jury**

✦ **Key Point 1:** South Korean director Park Chan-wook was appointed as President of the Jury for the 79th Cannes Film Festival, becoming the first Korean filmmaker to head the main jury.

✦ **Key Point 2:** He is known for films like 'Oldboy', 'The Handmaiden', and 'Decision to Leave'.

✦ **Static GK:** Static GK: Cannes Film Festival is held annually in Cannes, France. The top prize is the Palme d'Or. India's first Palme d'Or winner: Aadujeevitham/The Goat Life (2023 honorable mention). South Korea's capital: Seoul; currency: Won. 'Parasite' (2019) won both Palme d'Or and Oscar.

SPORTS • NEWS 085

★ **8th Hockey India Annual Awards — Key Winners**

✦ **Key Point 1:** Men's Player of the Year (Balbir Singh Sr. Award): Hardik Singh (3rd win, Rs 20 lakh). Women's Player of the Year: Navneet Kaur (1st win, Rs 20 lakh). Major Dhyan Chand Lifetime Achievement: Zafar Iqbal (1980 Moscow Olympics gold, Rs 25 lakh).

✦ **Key Point 2:** Indian hockey veteran Gurjant Singh retired with 130 matches (33 goals) since 2017 debut, winning Bronze at Tokyo 2020 and Paris 2024 Olympics.

✦ **Static GK:** Static GK: Hockey India (est. 2009) is the national federation for field hockey. Major Dhyan Chand is the Hockey Wizard who won 3 Olympic Golds (1928, 1932, 1936). His birthday (Aug 29) is celebrated as National Sports Day. India's hockey captain: Harmanpreet Singh.

SPORTS • NEWS 086

★ **Jannik Sinner Wins Miami Open — Sunshine Double**

✦ **Key Point 1:** Italy's Jannik Sinner won the 2026 Miami Open Men's Singles by defeating Jiri Lehecka, completing the 'Sunshine Double' (Indian Wells + Miami Open in same year) — only the 8th man in history to achieve this.

✦ **Key Point 2:** Belarus's Aryna Sabalenka won her 2nd consecutive Miami Open title (defeating Coco Gauff), also completing the Sunshine Double — first woman since Iga Swiatek (2022).

✦ **Static GK:** Static GK: Miami Open is held at Crandon Park, Miami. Indian Wells Open is in California. Both are ATP/WTA Masters 1000 events. Grand Slams: Australian Open, French Open (Roland Garros), Wimbledon, US Open. Novak Djokovic holds most Grand Slam titles (men) with 24.

★ **Kimi Antonelli Wins 40th Japanese Grand Prix**

✦ **Key Point 1:** 19-year-old Mercedes driver Kimi Antonelli won the 40th Japanese Grand Prix at Suzuka, with Oscar Piastri (2nd) and Charles Leclerc (3rd). Antonelli became the youngest driver to lead the World Championship standings.

✦ **Key Point 2:** Carolina Marin (Spain, 2016 Rio Olympic Gold winner against PV Sindhu) formally announced retirement from badminton.

✦ **Static GK:** Static GK: Suzuka Circuit is in Mie Prefecture, Japan. Formula 1 has 10 teams with 20 drivers. Mercedes is the most successful team (8 consecutive Constructors' Championships 2014-2021). Max Verstappen (Red Bull) is the 4-time defending World Champion.

SPORTS • NEWS 088

★ **IPL Records — Virat Kohli and Sunil Narine**

✦ **Key Point 1:** Virat Kohli became the first batter in IPL history to cross 4,000 runs during chases. Sunil Narine (KKR) surpassed Kieron Pollard to become the most-capped overseas player in IPL history with 190 matches.

✦ **Key Point 2:** R. Ashwin broke ground as the first Indian international player to join USA's Major League Cricket (MLC), signing with San Francisco Unicorns.

✦ **Static GK:** Static GK: IPL (Indian Premier League) was founded in 2008 by BCCI (Commissioner: Jay Shah until 2024). Chennai Super Kings and Mumbai Indians share the record for most IPL titles (5 each). MLC was launched in 2023 in the USA. Virat Kohli plays for Royal Challengers Bengaluru.

SPORTS • NEWS 089

★ **Sheetal Devi — World Archery Para Archer of the Year 2025**

✦ **Key Point 1:** India's Sheetal Devi was named World Archery Para Archer of the Year 2025. She is a Paralympic archer from Jammu & Kashmir who shoots with her feet, having been born without both arms.

✦ **Key Point 2:** France's Baptiste Addis won the Young Archer of the Year award.

✦ **Static GK:** Static GK: World Archery (formerly FITA) is the international governing body for archery, est. 1931, HQ: Lausanne. India's Paralympic heroes also include Avani Lekhara (shooting), Sumit Antil (javelin). Sheetal Devi won a Gold and 2 Bronze medals at the Asian Para Games 2023.

SPORTS • NEWS 090

★ **IOC New Biological Policy for 2028 LA Olympics**

✦ **Key Point 1:** The International Olympic Committee (IOC) announced a policy taking effect at the 2028 Los Angeles Olympics restricting the female category strictly to biological females, requiring a once-in-a-lifetime test to detect the SRY gene.

✦ **Key Point 2:** Athletes not qualifying can compete in male, mixed, or open categories. The 2028 Olympics will be the 34th Summer Olympic Games.

✦ **Static GK:** Static GK: IOC was founded in 1894 by Pierre de Coubertin; HQ: Lausanne, Switzerland. Olympic motto: 'Faster, Higher, Stronger — Together' (Citius, Altius, Fortius — Communiter). Paris hosted the 2024 Summer Olympics. India's tally: 6 medals (1G, 1S, 4B) at Paris 2024.

**IMPORTANT DAYS & PERSONS • NEWS 091**

★ **National Science Day — February 28**

✦ **Key Point 1:** National Science Day (February 28) commemorates Sir C.V. Raman's 1928 discovery of the Raman Effect. 2026 Theme: 'Women in Science: Catalyzing a Viksit Bharat.' The 40th edition was observed.

✦ **Key Point 2:** C.V. Raman received the Nobel Prize in Physics in 1930 — the FIRST Asian to win a Nobel Prize in Sciences.

✦ **Static GK:** Static GK: The Raman Effect describes the scattering of light when it passes through a transparent material. C.V. Raman (1888-1970) was from Tamil Nadu. India celebrates 'Viksit Bharat' (Developed India) as its vision for 2047, the centenary of independence.

**IMPORTANT DAYS & PERSONS • NEWS 092**

★ **World Wildlife Day — March 3**

✦ **Key Point 1:** World Wildlife Day (March 3) marks the signing of CITES on March 3, 1973, in Washington DC. 2026 Theme: 'Medicinal and Aromatic Plants: Conserving Health Heritage and Livelihoods.'

✦ **Key Point 2:** It was proclaimed by the UNGA in December 2013. The Minister of Environment, Forest and Climate Change is Bhupender Yadav.

✦ **Static GK:** Static GK: CITES (Convention on International Trade in Endangered Species) has 183 member countries. It categorizes species under 3 Appendices. India has 54 Tiger Reserves, 18 Biosphere Reserves, 543 Wildlife Sanctuaries, and 106 National Parks. Project Tiger was launched in 1973.

**IMPORTANT DAYS & PERSONS • NEWS 093**

★ **Sarojini Naidu Death Anniversary — March 2**

✦ **Key Point 1:** Sarojini Naidu's 77th Death Anniversary was observed on March 2. She is known as the 'Nightingale of India' (Bharat Kokila) — first Indian woman to preside over INC (Kanpur 1925) and first woman Governor post-independence (United Provinces, 1947-1949).

✦ **Key Point 2:** Her birthday (February 13) is celebrated as National Women's Day. She participated in the 1930 Salt Satyagraha and 1931 Second Round Table Conference. Authored 'The Golden Threshold.'

✦ **Static GK:** Static GK: Sarojini Naidu (1879-1949) was born in Hyderabad. Second Round Table Conference (1931) was attended by Gandhi. India's Women's Day (Feb 13) is different from International Women's Day (March 8). ESIC was also established in 1952.

**IMPORTANT DAYS & PERSONS • NEWS 094**

★ **World TB Day — March 24**

✦ **Key Point 1:** World TB Day (March 24) 2026 Theme: 'Yes! We can end TB.' India aims to eliminate TB by 2025 (ahead of the global target of 2030) under the National TB Elimination Programme (NTEP).

✦ **Key Point 2:** TB is caused by Mycobacterium tuberculosis and is the world's leading infectious disease killer. India accounts for about 26% of the world's TB cases.

✦ **Static GK:** Static GK: World TB Day marks the 1882 announcement by Dr. Robert Koch of discovering M. tuberculosis. The Stop TB Partnership is headquartered in Geneva. NTEP (formerly RNTCP) is under Ministry of Health & Family Welfare. BCG vaccine is used to prevent TB.

**IMPORTANT DAYS & PERSONS • NEWS 095**

★ **Shaheed Diwas — March 23**

✦ **Key Point 1:** Shaheed Diwas (Martyrs' Day) is observed on March 23 to honour freedom fighters Bhagat Singh, Rajguru, and Sukhdev, who were hanged by the British on this day in 1931 in Lahore.

✦ **Key Point 2:** Note: January 30 is also observed as Shaheed Diwas, commemorating the assassination of Mahatma Gandhi in 1948.

✦ **Static GK:** Static GK: Bhagat Singh (1907-1931) founded the Naujawan Bharat Sabha and was member of HSRA (Hindustan Socialist Republican Association). He threw bombs in the Central Legislative Assembly in 1929 along with Batukeshwar Dutt to protest the Public Safety Bill.

**IMPORTANT DAYS & PERSONS • NEWS 096**

★ **Rajasthan Day — March 30**

✦ **Key Point 1:** Rajasthan Day (March 30) commemorates the 1949 merger of four princely states: Jaipur, Jodhpur, Bikaner, and Jaisalmer. 2026 Theme: 'Heritage and Harmony.'

✦ **Key Point 2:** Rajasthan's CM: Bhajan Lal Sharma; Governor: Haribhau Bagde. Rajasthan is India's largest state by area.

✦ **Static GK:** Static GK: Rajasthan was formed on March 30, 1949, when the Rajputana states merged. It borders Pakistan (Sindh and Punjab provinces) to the west. The Thar Desert (Great Indian Desert) covers the western part. Jaipur (Pink City) is the state capital. State animal: Camel.

**IMPORTANT DAYS & PERSONS • NEWS 097**

★ **Eiffel Tower Day — March 31**

✦ **Key Point 1:** Eiffel Tower Day was celebrated on March 31, marking the historic 1889 inauguration of the ~330-meter structure (designed by Gustave Eiffel for the 1889 World's Fair). 2026 Theme: 'Timeless Innovation.'

✦ **Key Point 2:** International Day of Zero Waste (March 30) 2026 theme: 'Food waste.' Earth Hour (March 28, 8:30-9:30 PM) celebrated its 20th anniversary.

✦ **Static GK:** Static GK: The Eiffel Tower is in Paris, France on the Champ de Mars. It was the world's tallest man-made structure until 1930. France's capital: Paris; currency: Euro. France is a G7 and G20 member. World Theater Day (March 27) — 64th edition in 2026.

**IMPORTANT DAYS & PERSONS • NEWS 098**

★ **Utsav Charan Das — Padma Shri Folk Artist Passes Away**

✦ **Key Point 1:** Utsav Charan Das, 80-year-old Padma Shri-awarded (2020) Odia folk artist, celebrated for the 'Chaiti Ghoda Nach' or 'Ghodanach', passed away.

✦ **Key Point 2:** Veteran industrialist Vijaypat Singhania (former Chairman of Raymond Group, Padma Bhushan 2006) passed away at the age of 87.

✦ **Static GK:** Static GK: Padma Bhushan is India's 3rd highest civilian award. Padma Shri is the 4th highest. Highest civilian award: Bharat Ratna. Chaiti Ghoda Nach is a traditional Odia dance from Odisha. Odisha's capital: Bhubaneswar; CM: Mohan Majhi; Governor: Hari Babu Kambhampati.

**IMPORTANT DAYS & PERSONS • NEWS 099**

★ **Book Releases — March 2026**

✦ **Key Point 1:** 'Vishwa Guru Shri Prabhupada' authored by Dr. Usha Upadhyay was released. 'Mahatma: A Great Communicator' authored by Dr. Dhiraj Kakadia was released by Minister Mansukh Mandaviya.

✦ **Key Point 2:** These books contribute to India's literary and spiritual heritage, celebrating key figures in Indian history.

✦ **Static GK:** Static GK: Sri Prabhupada (A.C. Bhaktivedanta Swami) founded ISKCON (International Society for Krishna Consciousness) in 1966 in New York. Mansukh Mandaviya is Union Minister of Labour and Employment. Book releases are important for literary GK in bank exams.

**IMPORTANT DAYS & PERSONS • NEWS 100**

★ **World Piano Day — March 29 (88th Day)**

✦ **Key Point 1:** World Piano Day was celebrated on March 29, 2026 — observed on the 88th day of the year symbolizing the piano's 88 keys. 2026 Theme: 'Celebrating the 88 keys.'

✦ **Key Point 2:** World Piano Day was founded in 2015 by Nils Frahm (German pianist/composer) as an international music celebration.

✦ **Static GK:** Static GK: The piano was invented by Bartolomeo Cristofori around 1700 in Italy. In India, the first piano was brought by Portuguese missionaries. Carnatic and Hindustani are India's 2 classical music traditions. India's National Music Day is observed on different dates regionally.

★ **Deepak Gupta — CMD of GAIL India Ltd.**

✦ **Key Point 1:** Deepak Gupta was appointed as Chairman and Managing Director (CMD) of GAIL India Ltd., succeeding Sandeep Kumar Gupta, effective March 1, 2026.

✦ **Key Point 2:** GAIL is India's largest state-owned natural gas company, playing a critical role in India's energy security and gas distribution infrastructure.

✦ **Static GK:** Static GK: GAIL (Gas Authority of India Limited) was established in 1984 under Ministry of Petroleum and Natural Gas. HQ: New Delhi. It operates India's longest and largest natural gas pipeline network (about 16,230 km). GAIL is a Navratna CPSE.

**APPOINTMENTS & LEADERSHIP • NEWS 102**

★ **Arijit Basu — Chairman of IndusInd Bank**

✦ **Key Point 1:** Former SBI Managing Director Arijit Basu was appointed as Part-time Chairman of IndusInd Bank, replacing Sunil Mehta.

✦ **Key Point 2:** IndusInd Bank is a major private sector bank in India, and the appointment of a former SBI MD signals regulatory confidence in its governance.

✦ **Static GK:** Static GK: IndusInd Bank was established in 1994, named after the Indus Valley civilization. HQ: Mumbai. SBI (State Bank of India, est. 1955, HQ: Mumbai) is India's largest public sector bank. The current MD & CEO of SBI: Challa Sreenivasulu Setty.

**APPOINTMENTS & LEADERSHIP • NEWS 103**

★ **Sadhvi Niranjan Jyoti — NCBC Chairperson**

✦ **Key Point 1:** Sadhvi Niranjan Jyoti assumed charge as Chairperson of the National Commission for Backward Classes (NCBC), succeeding Hansraj Gangaram Ahir.

✦ **Key Point 2:** NCBC was established as a statutory body in 1993 and gained constitutional status in 2018 through the 102nd Constitutional Amendment under Article 338B. It operates under the Ministry of Social Justice and Empowerment.

✦ **Static GK:** Static GK: The NCBC advises on inclusion/exclusion of communities in the OBC list. Constitutional status was granted by the 102nd Amendment (2018). 103rd Amendment introduced 10% EWS reservation. Social Justice Ministry headed by Virendra Kumar.

**APPOINTMENTS & LEADERSHIP • NEWS 104**

★ **Nidhi Chhibber — Additional Charge as CEO of NITI Aayog**

✦ **Key Point 1:** Nidhi Chhibber was given additional charge as CEO of NITI Aayog, temporarily replacing BVR Subrahmanyam.

✦ **Key Point 2:** NITI Aayog (National Institution for Transforming India) releases the Export Preparedness Index: Maharashtra (1st), Tamil Nadu (2nd), Gujarat (3rd) among large states.

✦ **Static GK:** Static GK: NITI Aayog was established January 1, 2015, replacing the Planning Commission (est. 1950). HQ: New Delhi. Chairperson: PM of India (Narendra Modi). Vice Chairperson: Suman Bery. CEO: BVR Subrahmanyam. NITI Aayog also publishes SDG India Index.

**APPOINTMENTS & LEADERSHIP • NEWS 105**

★ **Borge Brende Resigns from World Economic Forum**

✦ **Key Point 1:** Borge Brende resigned as President of the World Economic Forum (WEF), and Alois Zwinggi was appointed as Interim President.

✦ **Key Point 2:** WEF's annual meeting is held in Davos, Switzerland, and discusses global economic, social, and political challenges.

✦ **Static GK:** Static GK: WEF was founded in 1971 by Klaus Schwab; HQ: Geneva, Switzerland. WEF's annual Davos meeting is held in January. WEF also publishes Global Competitiveness Report and Global Gender Gap Report. India ranked 131/146 in WEF Global Gender Gap Report 2024.

**STATIC GK — LAKSHADWEEP • NEWS 106**

★ **Lakshadweep — Administration & Basic Facts**

✦ **Key Point 1:** Lakshadweep was formed on November 1, 1956. India's smallest UT is governed by the President via an Administrator (currently Praful Khoda Patel). Capital: Kavaratti; Largest city: Andrott.

✦ **Key Point 2:** Official languages: Malayalam and English (Mahl in Minicoy island). Society is matrilineal. Surge in popularity followed PM Modi's visit amidst Maldives tensions.

✦ **Static GK:** Static GK: Lakshadweep has 36 islands (only 10 inhabited). Total area: ~32 sq km. It is India's only coral atoll region. The 9° Channel separates Minicoy from the main archipelago; 8° Channel separates Lakshadweep from Maldives. One Lok Sabha seat.

**STATIC GK — LAKSHADWEEP • NEWS 107**

★ **Lakshadweep — Ecology, Culture & GI Tags**

✦ **Key Point 1:** India's first 100% organic UT. State animal: Butterfly fish; State bird: Sooty tern; State tree: Breadfruit; State flower: Neelakurinji. Home to Pitti Bird Sanctuary and Marine National Park.

✦ **Key Point 2:** GI-tagged products: Lakshadweep Coconut Oil, Virgin Coconut Oil, Minicoy Masmin (smoked tuna), and Coir products. Traditional dances: Lava, Kolkali, Parichakali (shield dance), and Oppana.

✦ **Static GK:** Static GK: Key hubs for scuba diving: Bangaram and Kadmat islands. Landmarks: Ujra Mosque, Minicoy Lighthouse (1885, British-built), Agatti Island airstrip. Lakshadweep is part of the Arabian Sea, west of Kerala.

**ECONOMY & BANKING • NEWS 108**

★ **ICICI Bank Capital Gain Account Scheme**

✦ **Key Point 1:** ICICI Bank launched a Capital Gain Account Scheme effective from January 1, 2026. This helps taxpayers save long-term capital gains tax by depositing proceeds in a designated account before reinvesting.

✦ **Key Point 2:** Axis Finance also launched 'Vyapar' business loan product targeting Micro & Small Enterprises (MSEs).

✦ **Static GK:** Static GK: Capital Gains Account Scheme (CGAS) was introduced in 1988. It allows taxpayers to deposit capital gains in a bank account and claim tax exemption while they identify a new asset. ICICI Bank was established in 1994 (HQ: Mumbai, Vadodara). CEO: Sandeep Bakhshi.

**ECONOMY & BANKING • NEWS 109**

★ **SIDBI-Department of Posts Agreement**

✦ **Key Point 1:** SIDBI and the Department of Posts (Govt. of India) signed a 2-year agreement (December 2025 – December 2027) for contact point verification of informal micro-enterprises.

✦ **Key Point 2:** This partnership leverages India Post's vast network of 1.55 lakh post offices to reach informal businesses in remote areas.

✦ **Static GK:** Static GK: SIDBI (Small Industries Development Bank of India) was established in 1990 under the SIDBI Act, 1989. HQ: Lucknow. It is the principal financial institution for MSME financing. India Post (established 1854) has the world's largest postal network.

**ECONOMY & BANKING • NEWS 110**

★ **Central Bank of India Partners with Canara Robeco AMC**

✦ **Key Point 1:** Central Bank of India entered a distribution agreement with Canara Robeco Asset Management Company (CRAMC) to supply mutual fund products, helping customers diversify savings.

✦ **Key Point 2:** The partnership enables CBI's large customer base to access mutual fund investments through the bank's branches.

✦ **Static GK:** Static GK: Central Bank of India (est. 1911, HQ: Mumbai, MD/CEO: Kalyan Kumar) was India's first commercial bank to be fully owned and managed by Indians. Canara Bank (est. 1906, HQ: Bengaluru) manages Canara Robeco AMC jointly with Robeco (Netherlands).

**ECONOMY & BANKING • NEWS 111**

★ **SBI to Facilitate India-Israel Trade in Rupees**

✦ **Key Point 1:** State Bank of India (SBI) is set to facilitate bilateral trade transactions between India and Israel using Indian Rupees, advancing the internationalisation of the Indian Rupee.

✦ **Key Point 2:** This comes after India-Israel relations were elevated to a 'Special Strategic Partnership' during PM Modi's visit.

✦ **Static GK:** Static GK: SBI was established on July 1, 1955 (merger of Imperial Bank of India with 3 Presidency Banks). HQ: Mumbai. India's Rupee trade mechanism was started with Russia in 2022. RBI has authorised special Rupee Vostro Accounts for trade settlement in INR.

#### ECONOMY & BANKING • NEWS 112

### ★ RBI Cooperative Bank Governance — 10-Year Cooling Off

✦ **Key Point 1:** A newly mandated RBI regulation stipulates that a director of a Cooperative Bank who completes 10 years of continuous service must observe a 3-year cooling-off period prior to reappointment.

✦ **Key Point 2:** This governance reform prevents undue concentration of power in cooperative banks, which serve rural and semi-urban areas predominantly.

✦ **Static GK:** Static GK: Cooperative Banks in India are regulated by both RBI and Registrar of Cooperative Societies (dual regulation). Urban Cooperative Banks (UCBs) are supervised by RBI. District Central Cooperative Banks (DCCBs) and State Cooperative Banks (StCBs) are supervised by NABARD.

#### ECONOMY & BANKING • NEWS 113

### ★ Power Grid Corporation Equity Investment Ceiling Increased

✦ **Key Point 1:** The CCEA (chaired by PM Modi) approved increasing Power Grid Corporation of India Ltd's (PGCIL) equity investment ceiling in subsidiaries from Rs 5,000 crore to Rs 7,500 crore, maintaining 15% net worth cap.

✦ **Key Point 2:** PGCIL was founded in 1989, is headquartered in Gurugram, and is a Maharatna CPSE under the Ministry of Power.

✦ **Static GK:** Static GK: PGCIL (Power Grid Corporation) operates India's national grid — the world's largest synchronous power grid. Maharatna companies enjoy greater financial and operational autonomy. Other Maharatna companies: ONGC, BPCL, IOC, NTPC, SAIL, Coal India, GAIL, Bharat Electronics.

#### ECONOMY & BANKING • NEWS 114

### ★ Morgan Stanley Report on India's Economic Resilience

✦ **Key Point 1:** The Morgan Stanley Report on India stated the economy is highly resilient due to strong domestic demand, high GST collections, and positive Purchasing Managers' Index (PMI).

✦ **Key Point 2:** It warned of threats from global conflicts (Middle East: Israel, Iran, USA) and projected India's continued high growth trajectory.

✦ **Static GK:** Static GK: Purchasing Managers' Index (PMI) above 50 indicates expansion, below 50 indicates contraction. India's PMI is published by S&P Global. Morgan Stanley is an American multinational investment bank, HQ: New York. India's GDP is the 5th largest globally (nominal).

#### ECONOMY & BANKING • NEWS 115

### ★ PLFS Annual Report 2025 — Labour Statistics

✦ **Key Point 1:** The PLFS Annual Report 2025 (by NSO/MoSPI) reported: Urban Labour Force Participation Rate (LFPR): 59.3%, Worker Population Ratio (WPR): 57.4%, Unemployment rate: 3.1%.

✦ **Key Point 2:** Major employment sectors: Agriculture (43%), Services (13.1%), Manufacturing (12.1%), Construction (12%). ICRA projected India's GDP at 7.6% for 2025-26 and 6.5% for 2026-27.

✦ **Static GK:** Static GK: PLFS (Periodic Labour Force Survey) was started by NSO in 2017-18. LFPR measures the proportion of working-age population in the labour force. ICRA (est. 1991, HQ: Gurugram) is India's leading credit rating agency, subsidiary of Moody's.

#### ECONOMY & BANKING • NEWS 116

### ★ DPIIT Signs MoU with Krafton India — Orange Economy

✦ **Key Point 1:** DPIIT (Department for Promotion of Industry and Internal Trade) signed an MoU with Krafton India to strengthen the digital and creative 'Orange Economy.'

✦ **Key Point 2:** The Orange Economy (Creative Economy) refers to industries that generate value from cultural and intellectual property.

✦ **Static GK:** Static GK: DPIIT operates under Ministry of Commerce and Industry. It promotes India as an investment destination, manages FDI policy, and maintains the DPIIT Startup India programme (launched 2016). Krafton India is a South Korean gaming company (creators of PUBG/BGMI).

#### ECONOMY & BANKING • NEWS 117

### ★ IRDAI Authorizes Allianz Jio Reinsurance Ltd

✦ **Key Point 1:** IRDAI authorized Allianz Jio Reinsurance Ltd (HQ: Mumbai) — a 50:50 JV between Jio Financial Services and Allianz Group — to underwrite reinsurance business in India.

✦ **Key Point 2:** This marks a significant entry into reinsurance, which provides insurance cover to insurance companies themselves.

✦ **Static GK:** Static GK: IRDAI (Insurance Regulatory and Development Authority of India) was established in 1999 under IRDAI Act, 1999. HQ: Hyderabad. It regulates insurance and reinsurance in India. GIC Re (General Insurance Corporation) is India's national reinsurer, established in 1972.

#### ECONOMY & BANKING • NEWS 118

### ★ India's Adani Group — Net Zero Leadership Honor

✦ **Key Point 1:** The Adani Group received the 'Net Zero Leadership Honor' at India Climate Week 2026 (organized by

Carbon Market Association of India), accepted by Dr. Arun Kumar Sharma.

✦ **Key Point 2:** The honor highlighted the Khavda Renewable Energy Plant in Gujarat — the world's largest solar energy park.

✦ **Static GK:** Static GK: Adani Group (founded 1988 by Gautam Adani) is a major conglomerate in energy, ports, airports. India's target: 500 GW of renewable energy by 2030. India's renewable energy capacity is led by solar (over 85 GW). India's total installed capacity exceeds 440 GW.

**ECONOMY & BANKING • NEWS 119**

★ **EaseMyTrip Wins ICC Tourism Excellence Award**

✦ **Key Point 1:** EaseMyTrip won the Indian Chamber of Commerce (ICC) Tourism Excellence Award in the 'Tour and Travel Operations' category.

✦ **Key Point 2:** ICC was founded in 1925 in Kolkata by G.D. Birla. States with highest tourist footfalls: Uttar Pradesh and Maharashtra.

✦ **Static GK:** Static GK: EaseMyTrip is an Indian online travel platform (founded 2008, listed on NSE and BSE). Tourism Ministry was under G. Kishan Reddy. Uttar Pradesh tops tourist arrivals due to religious destinations: Varanasi, Agra, Mathura, Ayodhya. India's inbound tourism target: 3 crore by 2030.

**ECONOMY & BANKING • NEWS 120**

★ **ESA Launches 'Celestis' Navigation Satellites from New Zealand**

✦ **Key Point 1:** The European Space Agency (ESA) launched two advanced 'Celestis' satellites (IOD-1 and IOD-2) from New Zealand for improved satellite navigation and positioning.

✦ **Key Point 2:** These satellites will test next-generation navigation technologies for the Galileo satellite navigation system.

✦ **Static GK:** Static GK: ESA (European Space Agency) was established in 1975, HQ: Paris, France. Galileo is the EU's satellite navigation system (equivalent to USA's GPS, Russia's GLONASS, China's BeiDou, India's NavIC). NavIC (Navigation with Indian Constellation) is ISRO's regional system.

**ECONOMY & BANKING • NEWS 121**

★ **RBI Penalizes Union Bank (Rs 95.4L), Bank of India (Rs 58.5L), Central Bank (Rs 63.6L)**

✦ **Key Point 1:** RBI imposed combined penalties exceeding Rs 2 crore: Union Bank of India (Rs 95.40 lakh) for unauthorized electronic banking transactions and delayed credits; Bank of India (Rs 58.50 lakh) for PSL norms; Central Bank of India (Rs 63.60 lakh) for KYC violations.

✦ **Key Point 2:** Airtel Payments Bank fined Rs 31.8 lakh for failing to disclose customer complaints; Pine Labs (HQ: Noida, CEO: B. Amrith Rau) fined Rs 3.10 lakh for PPI violations.

✦ **Static GK:** Static GK: Priority Sector Lending (PSL) requires banks to lend 40% of ANBC to priority sectors (agriculture, MSME, education, housing, etc.). UBI tagline: 'Good people to bank with.' BOI tagline: 'Relationships beyond banking.' Airtel Payments Bank was India's first payments bank.

**ECONOMY & BANKING • NEWS 122**

★ **Government Borrowing Plan FY 2026-27 — Rs 16.09 Lakh Crore**

✦ **Key Point 1:** The Government of India aims to borrow Rs 16.09 lakh crore through RBI-auctioned Government Dated Securities (G-Secs) maturing between 3 to 50 years in FY 2026-27.

✦ **Key Point 2:** G-Secs are sovereign debt instruments issued by the central government with fixed or floating interest rates.

✦ **Static GK:** Static GK: Government securities (G-Secs) are safe instruments with sovereign guarantee. Short-term: Treasury Bills (91-day, 182-day, 364-day). Long-term: G-Secs/Dated Securities. RBI manages public debt and conducts G-Sec auctions on behalf of the government.

**ECONOMY & BANKING • NEWS 123**

★ **Jio Financial Services — FinSider App Launch**

✦ **Key Point 1:** Jio Financial Services launched the AI-backed app 'FinSider', leveraging agentic AI to provide tailored financial experiences including home loans, credit cards, insurance, and UPI payments.

✦ **Key Point 2:** Jio Financial Services is backed by Reliance Industries and represents Mukesh Ambani's entry into the financial services sector.

✦ **Static GK:** Static GK: Jio Financial Services (JFS) was demerged from Reliance Industries in 2023 and listed separately on stock exchanges. It holds an NBFC (Non-Banking Financial Company) license. RBI regulates NBFCs under Chapter III-B of the RBI Act, 1934. SEBI regulates JFS's listed securities.

**ECONOMY & BANKING • NEWS 124**

★ **NSE IX Launches Global Exchange for Indian Investors**

✦ **Key Point 1:** NSE International Exchange (NSE IX) launched 'NSE IX Global Exchange' for Indian investors and NRIs to trade in international securities from India's IFSC at GIFT City.

✦ **Key Point 2:** Sri Lanka's LKR 3 billion Blue Bond was also listed on NSE IX — Asia's first blue bond in an IFSC jurisdiction.

✦ **Static GK:** Static GK: GIFT City (Gujarat International Finance Tec-City) is in Gandhinagar, Gujarat. IFSC (International Financial Services Centre) was established under SEZ Act. NSE was established in 1992, HQ: Mumbai. GIFT City is modelled on Singapore's IFSC framework.

### ★ Meta Acquires 30% Stake in Reliance Enterprises Intelligence

🔗 **Key Point 1:** Meta's Facebook Overseas acquired a 30% stake in Reliance Enterprises Intelligence for Rs 256.6 crore, signaling Meta's deepening engagement with India's AI and digital ecosystem.

🔗 **Key Point 2:** This aligns with India's growing importance as a market for AI and digital infrastructure.

🔗 **Static GK:** Static GK: Meta Platforms Inc. (formerly Facebook Inc., rebranded 2021) owns Facebook, WhatsApp, and Instagram. India is WhatsApp's largest market (500+ million users). FDI in India's AI sector is regulated by DPIIT's FDI policy. RBI monitors cross-border fund flows under FEMA.

### ★ Real Estate — All India House Price Index

🔗 **Key Point 1:** The All India House Price Index (NHB Residex) grew by 3.6% in Q3 FY26, primarily driven by Nagpur, which showed exceptional 96.95% growth.

🔗 **Key Point 2:** NHB (National Housing Bank) publishes the Residex quarterly to track residential property prices across India.

🔗 **Static GK:** Static GK: NHB (National Housing Bank) was established in 1988 under National Housing Bank Act, 1987. It is a subsidiary of RBI. It regulates Housing Finance Companies (HFCs) like HDFC Ltd, LIC Housing Finance. HFCs provide home loans.

### ★ ATM Statistics — 2,51,057 ATMs by March 2025

🔗 **Key Point 1:** RBI's 'Trend and Progress of Banking in India' report estimates total ATMs will reach 2,51,057 by March 31, 2025, comprising 71,117 private bank ATMs and 1,34,445+ public sector bank ATMs.

🔗 **Key Point 2:** Tripura Gramin Bank's solar mobile ATM complements India's expanding ATM network in rural areas.

🔗 **Static GK:** Static GK: India's first ATM was installed by HSBC in 1987 in Mumbai. ATMs are governed by RBI regulations on interchange fees. White Label ATMs (operated by non-bank entities) were introduced in 2012. Tata Communications Payment Solutions operates the largest WLA network.

### ★ NITI Aayog-JICA Collaboration for SDGs

🔗 **Key Point 1:** NITI Aayog signed a development cooperation agreement with Japan's JICA for Phase 2 to promote actions achieving 2030 SDGs across six key themes in Aspirational Districts and Blocks.

🔗 **Key Point 2:** The collaboration focuses on bringing sustainable development to India's most under-developed

districts identified by the Aspirational Districts Programme (ADP).

🔗 **Static GK:** Static GK: JICA (Japan International Cooperation Agency, est. 2003) is Japan's primary bilateral ODA (Official Development Assistance) agency. ADP was launched by NITI Aayog in 2018. There are 112 Aspirational Districts in India. UN adopted SDGs (17 goals) in 2015 for 2030 deadline.

### ★ India's Export Preparedness Index — Maharashtra Tops

🔗 **Key Point 1:** NITI Aayog's Export Preparedness Index (EPI): Maharashtra ranks 1st, Tamil Nadu 2nd, and Gujarat 3rd among large states.

🔗 **Key Point 2:** EPI assesses states' preparedness to participate in global trade through policy, business ecosystem, export infrastructure, and export performance.

🔗 **Static GK:** Static GK: India's merchandise exports crossed \$450 billion in FY24. India's top export destinations: USA, UAE, Netherlands. Top exports: Engineering goods, petroleum products, gems and jewellery. Ministry of Commerce and Industry promotes exports.

### ★ SEBI — Social Media Surveillance 'Sudarshan' Tool

🔗 **Key Point 1:** SEBI's AI tool 'Sudarshan' identified and removed over 1.2 lakh misleading social media posts by unregistered financial influencers (finfluencers) to protect retail investors.

🔗 **Key Point 2:** SEBI Chairman: Tuhin Kanta Pandey took over from Madhabi Puri Buch.

🔗 **Static GK:** Static GK: SEBI regulates stock exchanges (NSE, BSE), depositories (NSDL, CDSL), mutual funds, and stockbrokers. SEBI was formed in 1988 and given statutory powers in 1992. The Securities Contracts (Regulation) Act, 1956 and SEBI Act, 1992 are key legislations.

### ★ LaQshya Program — Labor Room Quality Improvement

🔗 **Key Point 1:** The LaQshya Program (Ministry of Health and Family Welfare) — a quality improvement initiative for labor rooms and maternity Operation Theaters — has certified 1,244 labor rooms and 917 maternity OTs.

🔗 **Key Point 2:** The program aims to reduce maternal and newborn mortality by improving care during childbirth at government health facilities.

🔗 **Static GK:** Static GK: India's Maternal Mortality Rate (MMR): 97 per lakh live births (SRS 2020). India's Infant Mortality Rate (IMR): 28 per 1000 live births. National Health Mission (NHM, launched 2005) subsumes NRHM and NUHM. India's health expenditure target: 2.5% of GDP by 2025.

### ★ Mobile World Congress 2026 — Bharat Pavilion

🔗 **Key Point 1:** Union Minister Jyotiraditya M. Scindia represented India at Mobile World Congress 2026 in Barcelona (March 2-5), inaugurated the 'Bharat Pavilion', and launched Tejas Networks' high-speed platform 'T3i 600 DCI'.

🔗 **Key Point 2:** India showcased its 5G rollout and semiconductor capabilities at MWC, the world's largest mobile industry exhibition.

🔗 **Static GK:** Static GK: MWC is organized by GSMA (Global System for Mobile Communications Association), HQ: London. India launched 5G services in October 2022 in 13 cities. Tejas Networks is an Indian telecom equipment company. Barcelona is in Catalonia, Spain. Spain's currency: Euro.

### ★ India's Param Shakti Supercomputing Facility — IIT Madras

🔗 **Key Point 1:** MeitY launched the 'Param Shakti' supercomputing facility at IIT Madras under the National Supercomputing Mission (NSM), boosting India's HPC (High Performance Computing) capabilities.

🔗 **Key Point 2:** NSM was launched in 2015 jointly by MeitY and DST. Earlier NSM installations include Param Pravega (IISc), Param Ananta (IIT Gandhinagar).

🔗 **Static GK:** Static GK: IIT Madras (est. 1959) is in Chennai. National Supercomputing Mission has a total outlay of Rs 4,500 crore. India's aim is to build 70+ HPC facilities. C-DAC (Centre for Development of Advanced Computing) develops PARAM series supercomputers.

### ★ Aditya-L1 — India's Solar Mission Complement

🔗 **Key Point 1:** The National Large Solar Telescope (NLST) in Ladakh (near Pangong Tso) will complement the space-based Aditya-L1 mission, which studies the Sun from the L1 Lagrange point.

🔗 **Key Point 2:** India's solar research capabilities are being enhanced both from space (Aditya-L1) and ground (NLST, existing solar observatories in Kodaikanal).

🔗 **Static GK:** Static GK: Aditya-L1 was launched by ISRO on September 2, 2023, on PSLV-C57. The L1 point is about 1.5 million km from Earth. ISRO (Indian Space Research Organisation) was established in 1969, HQ: Bengaluru. ISRO Chairman: S. Somanath.

### ★ Indonesia Bans Social Media for Under-16 and Relocates Capital

🔗 **Key Point 1:** Indonesia officially banned all social media usage for children under 16. The country is also relocating its national capital from Jakarta to Nusantara.

🔗 **Key Point 2:** These twin decisions reflect Indonesia's focus on digital governance and urban development challenges.

🔗 **Static GK:** Static GK: Indonesia is the world's largest archipelago with 17,000+ islands and the 4th most populous country. Jakarta is on Java Island. Nusantara (the new capital) is on Borneo Island (Kalimantan). Indonesia's president: Prabowo Subianto. Currency: Rupiah.

### ★ Delhi — 4 Women's Welfare Schemes Launched

🔗 **Key Point 1:** President Droupadi Murmu launched 4 schemes: Saheli Pink National Common Mobility Card (free DTC/metro travel for women/transgender), Delhi Lakhpati Bitiya Yojana (education aid for 2 girls per family earning <Rs 1.2L), Meri Poonji Mera Adhikar (transfer of old Ladli scheme funds), and Free LPG Cylinders (2 per year for ration card holders).

🔗 **Key Point 2:** These schemes under 'Sashakt Nari, Samridh Delhi' aim to empower women across safety, education, and financial access.

🔗 **Static GK:** Static GK: Delhi (full name: National Capital Territory of Delhi) is India's capital. LG: Vinai Kumar Saxena. CM: Rekha Gupta (BJP won Delhi elections 2025). Delhi has NCT status and a legislature but limited powers vs full states.

### ★ Madhya Pradesh — Inaugural Agricultural Cabinet

🔗 **Key Point 1:** MP held its inaugural Agricultural Cabinet in Barwani's tribal region, dubbed 2026 as 'Farmer Welfare Year' to prioritize agricultural innovation, headed by CM Mohan Yadav.

🔗 **Key Point 2:** Barwani is a tribal district in southern Madhya Pradesh near the Narmada river, highlighting focus on tribal farmer welfare.

🔗 **Static GK:** Static GK: MP is India's 2nd largest state by area. It is known as 'Heart of India'. Major crops: Soybean, wheat, gram, cotton. MP's capital: Bhopal. CM: Mohan Yadav; Governor: Mangubhai Patel. MP has maximum number of Tiger Reserves (8) in India.

### ★ Mizoram — Fully Literate State Declared

🔗 **Key Point 1:** Mizoram was declared a fully literate state. CM Lalduhoma also announced a financial decentralization policy empowering local departments to make financial and administrative approvals independently.

🔗 **Key Point 2:** Mizoram is one of India's most literate states, known for its strong emphasis on education driven by Christian missionaries.

🔗 **Static GK:** Static GK: Mizoram's capital: Aizawl. It borders Bangladesh and Myanmar. CM: Lalduhoma (ZPM - Zoram People's Movement). Literacy rate: ~91.3% (Census

2011). Mizoram became a state in 1987 (carved from Assam). State animal: Serow.

**NATIONAL NEWS & GOVERNMENT • NEWS 139**

**★ Army Employment Framework — 10% Reservation for Ex-Servicemen**

✦ **Key Point 1:** A framework was introduced for post-retirement employment of Agniveers and Army personnel: 10% in Level 2+ posts and 20% in Level 1 posts for ex-servicemen; 5% in Level 2+ and 10% in Level 1 for ex-Agniveers.

✦ **Key Point 2:** Over 5,000 ex-servicemen will get immediate contractual roles; 14,788 posts earmarked for 2024-25. Nine railway divisions signed MoUs under this framework.

✦ **Static GK:** Static GK: Agnipath scheme was launched in 2022 for 4-year short service in armed forces for youth aged 17.5-23 years (Agniveers). Gati Shakti Vishwavidyalaya is a central university focusing on transport logistics. Ex-servicemen are also given preference under ECHS (healthcare) and CSD (canteen).

**NATIONAL NEWS & GOVERNMENT • NEWS 140**

**★ INS Sudarshini — Lokayan 2026 Expedition**

✦ **Key Point 1:** INS Sudarshini (India's first sail training ship) arrived in Alexandria (Egypt) as part of Lokayan 2026 expedition, traveling 22,000 nautical miles across 13 countries.

✦ **Key Point 2:** INS Sudarshini also participated in the 'Escale à Sète' traditional tall ships festival in Sète, France.

✦ **Static GK:** Static GK: INS Sudarshini is a 3-masted barquentine sail training ship of the Indian Navy. 'Lokayan' means 'People's Journey'. Alexandria is Egypt's 2nd largest city on the Mediterranean coast. Egypt's capital: Cairo; currency: Egyptian Pound. Suez Canal is in Egypt.

**ECONOMY & BANKING • NEWS 141**

**★ India's IIP Growth — 4.8% in January 2026**

✦ **Key Point 1:** India's Index of Industrial Production (IIP) reported 4.8% output growth in January 2026. This monthly data is published on the 28th by the National Statistical Office (NSO) under MoSPI.

✦ **Key Point 2:** IIP measures growth in manufacturing, mining, and electricity sectors. Mining and electricity sectors showed strong performance.

✦ **Static GK:** Static GK: IIP Base Year: 2011-12 (being updated to 2023). Weights: Manufacturing (77.63%), Mining (14.37%), Electricity (7.99%). Eight Core Sectors (40.27% weight in IIP): coal, crude oil, natural gas, refinery products, fertilizers, steel, cement, electricity.

**ECONOMY & BANKING • NEWS 142**

**★ India-Canada Talks — Mark Carney at Hyderabad House**

✦ **Key Point 1:** PM Modi held official talks with Canadian PM Mark Carney at Hyderabad House (designed by Edward Lutyens in 1928) in New Delhi. Focus areas: AI, innovation, Free Trade Agreement negotiations.

✦ **Key Point 2:** Both nations aim to scale bilateral trade to \$50 billion by 2030.

✦ **Static GK:** Static GK: Hyderabad House is India's premier state guest house in New Delhi. Edward Lutyens designed New Delhi's colonial architecture. Canada's capital: Ottawa; currency: Canadian Dollar. Mark Carney is the 24th PM of Canada (Liberal Party). Former RBI Governor Raghuram Rajan taught at Booth School in Chicago.

**ECONOMY & BANKING • NEWS 143**

**★ NITI Aayog Hindi Advisory Committee**

✦ **Key Point 1:** The Centre reconstituted the Hindi Advisory Committee for the Ministry of Chemicals and Fertilizers: Chairman: JP Nadda, Vice Chairperson: Anupriya Patel. 1 Chairman, 1 VC, 15 nominated members (including 6 MPs), 37 official members. Tenure: 3 years.

✦ **Key Point 2:** The committee oversees official use of Hindi in the Ministry of Chemicals and Fertilizers.

✦ **Static GK:** Static GK: Hindi Advisory Committees are constituted under the Official Languages Act, 1963. Hindi became an official language under Article 343 of Constitution. The 8th Schedule includes 22 scheduled languages. Ministry of Chemicals and Fertilizers handles fertilizer policy.

**ECONOMY & BANKING • NEWS 144**

**★ ICICI Prudential AMC — 9.9% Stake in HDFC Bank Approved**

✦ **Key Point 1:** RBI authorized ICICI Prudential AMC and associated ICICI group entities to increase their collective ownership stake in HDFC Bank up to 9.9%.

✦ **Key Point 2:** This approval underscores cross-group investments among major financial conglomerates in India.

✦ **Static GK:** Static GK: ICICI Prudential AMC is a joint venture between ICICI Bank and Prudential plc (UK). Mutual Funds in India are regulated by SEBI under SEBI (MF) Regulations, 1996. AMFI (Association of Mutual Funds in India) promotes MF industry. AUM of Indian MF industry exceeded Rs 68 lakh crore (2025).

**ECONOMY & BANKING • NEWS 145**

**★ DICGC — Deposit Insurance up to Rs 5 Lakh**

✦ **Key Point 1:** DICGC (Deposit Insurance and Credit Guarantee Corporation) — a subsidiary of RBI — provides deposit insurance up to Rs 5 lakh per depositor per bank.

✦ **Key Point 2:** RBI's five subsidiaries: DICGC, ReBIT (cybersecurity), Reserve Bank Innovation Hub (RBIH), IFTAS (IT services), and BRBNMPL (note printing presses in Mysuru and Salboni).

✦ **Static GK:** Static GK: DICGC was established in 1961 under DICGC Act, 1961. Coverage was increased from Rs 1 lakh to Rs 5 lakh in February 2020 after the PMC Bank crisis.

Note printing presses owned by Gol: Dewas (MP) and Nashik (Maharashtra). RBI presses: Mysuru (Karnataka) and Salboni (WB).

**INTERNATIONAL AFFAIRS • NEWS 146**

**★ ICAO and IATA Headquarters — Montreal**

✦ **Key Point 1:** ICAO (International Civil Aviation Organization) and IATA (International Air Transport Association) are both headquartered in Montreal, Canada.

✦ **Key Point 2:** GSMA (mobile industry), World Gold Council, Commonwealth of Nations, and IMO (International Maritime Organization) are headquartered in London, UK.

✦ **Static GK:** Static GK: ICAO was established in 1947, has 193 member states. IATA was founded in 1945, represents 300+ airlines. IMO (est. 1948) regulates international shipping. Commonwealth of Nations has 56 member states. WGC tracks global gold markets.

**INTERNATIONAL AFFAIRS • NEWS 147**

**★ Key Capital & Currency — South Asia**

✦ **Key Point 1:** Nepal: Kathmandu / Nepalese Rupee; Sri Lanka: Sri Jayawardenepura Kotte / Rupee; Bangladesh: Dhaka / Taka; Bhutan: Thimphu / Ngultrum; Maldives: Male / Rufiyaa.

✦ **Key Point 2:** India signed an Environmental Cooperation MoU with Nepal. Kempegowda International Airport (Karnataka) also signed an air cargo MoU with Frankfurt Airport.

✦ **Static GK:** Static GK: Sri Lanka is an island nation; capital for legislative purposes is Sri Jayawardenepura Kotte while Colombo is the commercial capital. Bhutan (Land of Thunder Dragon) is a landlocked country between India and China. India and Bhutan share a Treaty of Friendship (1949, revised 2007).

**INTERNATIONAL AFFAIRS • NEWS 148**

**★ India-Ministry of Defense — Rs 858 Crore Contracts**

✦ **Key Point 1:** Ministry of Defence signed two major contracts totalling Rs 858 crore: Rs 445 crore for Indian Army's 2S6 Tunguska Air Defense Missile Systems (from Russia's Rosoboronexport); Rs 413 crore with Boeing India Defence for maintenance of P-8I Poseidon aircraft for Indian Navy.

✦ **Key Point 2:** The P-8I Poseidon is a long-range maritime reconnaissance aircraft used for anti-submarine warfare.

✦ **Static GK:** Static GK: P-8I Poseidon (built by Boeing, USA) is used by Indian Navy since 2013. Tunguska system provides short-range air defense. India's defence budget for 2026-27 is approximately Rs 6.81 lakh crore. India is the world's 2nd largest defence importer.

**INTERNATIONAL AFFAIRS • NEWS 149**

**★ Ukraine-Saudi Arabia Air Defense Deal**

✦ **Key Point 1:** Ukraine and Saudi Arabia formalized an air defense cooperation agreement to strengthen Ukraine's defensive capabilities against aerial threats.

✦ **Key Point 2:** Ukraine's capital: Kyiv; currency: Hryvnia. Qatar's capital: Doha; currency: Riyal. Ukraine and Qatar also signed a bilateral defense cooperation pact targeting 'Shahed' drones used by Iran and Russia.

✦ **Static GK:** Static GK: Shahed drones are Iranian-made kamikaze drones used extensively in the Russia-Ukraine war (since 2022). Saudi Arabia's capital: Riyadh; currency: Saudi Riyal. Ukraine is the largest country geographically within Europe. Russia's invasion of Ukraine began February 24, 2022.

**INTERNATIONAL AFFAIRS • NEWS 150**

**★ Iran's Supreme Leader Ayatollah Khamenei Killed**

✦ **Key Point 1:** Iran's Supreme Leader Ayatollah Ali Khamenei (in power since 1989) was killed in a US-Israeli strike, marking a seismic geopolitical shift in the Middle East.

✦ **Key Point 2:** Khamenei had been the Supreme Leader since the death of Ayatollah Khomeini in 1989.

✦ **Static GK:** Static GK: Iran (Islamic Republic) has a unique political system with a Supreme Leader above the elected President. Iran's capital: Tehran; currency: Rial. Iran is OPEC's 3rd largest oil producer. The Strait of Hormuz (adjacent to Iran) handles 20% of global oil trade. Iran shares border with Iraq, Turkey, Armenia, Azerbaijan, Turkmenistan, Afghanistan, Pakistan.

**STATIC GK — INDIA • NEWS 151**

**★ India's First Semiconductor Plant — Keynes Semicon OSAT**

✦ **Key Point 1:** PM Modi inaugurated the Keynes Semicon OSAT (Outsourced Semiconductor Assembly and Test) plant in Sanand, Gujarat — part of India Semiconductor Mission 2021 (Rs 76,000 crore outlay).

✦ **Key Point 2:** Under ISM 2.0, 10 projects worth Rs 1.6 lakh crore have been sanctioned across Gujarat, Assam, UP, Odisha, Punjab, and Andhra Pradesh.

✦ **Static GK:** Static GK: Semiconductors are used in chips, phones, computers, EVs, etc. India imports most semiconductors. ISM aims to make India self-reliant. Micron (US), Tata Electronics, CG Power-Renesas (Japan) and Keynes are key ISM beneficiaries. Gujarat has India's largest semiconductor cluster.

**STATIC GK — INDIA • NEWS 152**

**★ Bharat Electricity Summit — 1st Edition**

✦ **Key Point 1:** The 1st Bharat Electricity Summit was organized by BEE (Bureau of Energy Efficiency) in New Delhi with the theme 'Electrifying Growth, Empowering Sustainability, and Connecting Globally.'

✦ **Key Point 2:** India aims to achieve 50% energy from non-fossil fuels by 2030 as part of its NDCs under the Paris Agreement.

✦ **Static GK:** Static GK: BEE (Bureau of Energy Efficiency) was established under the Energy Conservation Act, 2001, under Ministry of Power. India has BEE's 5-Star energy rating system for appliances. India's power sector total installed capacity: ~440 GW. Renewable energy target: 500 GW by 2030.

### ★ INS Trikand Deployed to Mozambique

✦ **Key Point 1:** Indian Navy ship INS Trikand was deployed to Maputo, Mozambique (in the Indian Ocean Region) for diplomatic and security engagement in East Africa.

✦ **Key Point 2:** INS Sudarshini concurrently reached Sète, France for the Lokayan 2026 voyage, participating in the 'Escale à Sète' traditional tall ships festival.

✦ **Static GK:** Static GK: INS Trikand is a Talwar-class frigate. Mozambique's capital: Maputo; located in southern Africa, part of SADC and AU. Indian Navy operates missions like Operation Sankalp (Arabian Sea) and Operation Brahmastra (counter-piracy). India's Navy has 3 Commands: Eastern (Visakhapatnam), Western (Mumbai), Southern (Kochi).

### ★ PRISM-SD Portal — Rail Road Inspection

✦ **Key Point 1:** Union Ministers Nitin Gadkari and Ashwini Vaishnaw jointly launched the Rail Road Inspections and Stages Management Steel Girders (PRISM-SD) portal for improved rail-road coordination.

✦ **Key Point 2:** This portal improves safety and efficiency at level crossings and grade-separated structures between road and rail networks.

✦ **Static GK:** Static GK: India has about 30,000+ level crossings (unmanned + manned). NHAI (National Highways Authority of India) manages national highways. India has 1,44,955 km of National Highways (NHs). NH 44 is India's longest highway (Srinagar to Kanyakumari, ~3,745 km).

### ★ Delhi-Prasar Bharati Agreement — Media & Entertainment Hub

✦ **Key Point 1:** Delhi Government (via DTTDC) signed a landmark agreement with Prasar Bharati to develop Delhi as a Global Media and Entertainment Hub.

✦ **Key Point 2:** Prasar Bharati is India's public broadcaster established in 1997 under the Ministry of Information and Broadcasting, headquartered in New Delhi. It runs Doordarshan (TV) and All India Radio (AIR).

✦ **Static GK:** Static GK: Doordarshan was established in 1959. All India Radio (Akashvani) was established in 1930. Prasar Bharati Act, 1990 gave statutory autonomy to DD and AIR. MIB (Ministry of Information and Broadcasting) also regulates CBFC (Central Board of Film Certification, est. 1951).

### ★ World Buddhist Peace Conference — Telangana

✦ **Key Point 1:** World Buddhist Peace Conference (March 27-29) in Hyderabad and Buddhavanam, organized by Telangana Tourism Development Corporation with Vietnam Buddhist Sangha.

✦ **Key Point 2:** Nagarjunasagar (near Buddhavanam) is associated with Nagarjuna, the 2nd-century Buddhist philosopher, and has Amravati-style Buddhist relics.

✦ **Static GK:** Static GK: Telangana (formed June 2, 2014) is India's youngest state (before Jammu & Kashmir UTs). CM: Revanth Reddy (INC). Governor: Jishnu Dev Varma. Capital: Hyderabad. Telangana shares the Hyderabad capital with Andhra Pradesh until 2024.

### ★ 20th Ramnath Goenka Excellence in Journalism Awards

✦ **Key Point 1:** The 20th Ramnath Goenka Excellence in Journalism Awards was held in New Delhi. Vice President C.P. Radhakrishnan presented honors to 25 outstanding journalists across 18 categories.

✦ **Key Point 2:** The award is given by The Indian Express Group, named after its founder Ramnath Goenka.

✦ **Static GK:** Static GK: Ramnath Goenka (1904-1991) founded the Indian Express newspaper. VP of India: C.P. Radhakrishnan (14th VP). India's Press Freedom Rank: 159/180 (RSF 2024). Major news agencies: PTI (Press Trust of India, 1949), ANI, IANS, UNI.

### ★ NCBC — Constitutional Status via 102nd Amendment

✦ **Key Point 1:** NCBC gained constitutional status in 2018 via the 102nd Constitutional Amendment under Article 338B. It was originally formed as a statutory body in 1993 (after the Mandal Commission implementation).

✦ **Key Point 2:** NCBC operates under Ministry of Social Justice and Empowerment. New Chairperson: Sadhvi Niranjan Jyoti.

✦ **Static GK:** Static GK: Mandal Commission (1978-80, chaired by BP Mandal) recommended 27% reservation for OBCs. OBC reservations were implemented from 1990 (VP Singh government). 103rd Amendment (2019) introduced 10% EWS reservation. National Commission for SCs: Article 338. National Commission for STs: Article 338A.

### ★ Operation MILAN — International Fleet Review

✦ **Key Point 1:** Exercise MILAN (India's biennial naval exercise) was held in Visakhapatnam. INS Tarangini returned to India from Sri Lanka's Trincomalee after participating in MILAN.

✦ **Key Point 2:** MILAN 2024 saw participation from 50+ navies, making it India's largest multilateral naval exercise.

✦ **Static GK:** Static GK: MILAN was started in 1995 in Andaman & Nicobar Islands. Now held at Visakhapatnam (Eastern Naval Command HQ). INS Tarangini is a 3-masted square-rigged training vessel. Trincomalee is Sri Lanka's natural deep-water harbour of strategic importance.

STATIC GK — INDIA • NEWS 160

### ★ Kalpana Soren Wins Women Empowerment Trailblazer Award

✦ **Key Point 1:** Kalpana Soren (wife of former Jharkhand CM Hemant Soren) won the Women Empowerment Trailblazer Award for her social and political contributions.

✦ **Key Point 2:** She is known for her grassroots activism in Jharkhand's tribal communities.

✦ **Static GK:** Static GK: Jharkhand (formed November 15, 2000, carved from Bihar) is a mineral-rich state. Capital: Ranchi. CM: Hemant Soren (JMM). Governor: Santosh Kumar Gangwar. Jharkhand holds significant reserves of coal, iron ore, copper, mica, and uranium.

STATIC GK — INDIA • NEWS 161

### ★ Jio Financial-HDFC Bank CBDC Integration

✦ **Key Point 1:** HDFC Bank successfully integrated its Smart Gateway with CBDC (e-Rupee) to enable seamless CBDC transactions for merchants and customers.

✦ **Key Point 2:** CBDC (Central Bank Digital Currency) or e-Rupee is India's digital currency issued by RBI, launched in pilot in November 2022 (wholesale) and December 2022 (retail).

✦ **Static GK:** Static GK: CBDC differs from UPI/NEFT as it is IS money (not just a transfer mechanism). e₹-W is for wholesale (inter-bank); e₹-R is for retail (public). RBI's payment roadmap (Shaping India's Payment Frontier) envisions offline CBDC, programmable payments. Sweden's e-Krona is a global CBDC pioneer.

STATIC GK — INDIA • NEWS 162

### ★ Gani.ai & Razorpay — Agentic AI Collection Platform

✦ **Key Point 1:** Gani.ai and Razorpay partnered to introduce an Agentic AI collection platform that executes payment transactions during live customer calls, supporting UPI and mandate-based SBMT payments.

✦ **Key Point 2:** This innovative solution uses AI to automate loan repayment collections, reducing NPA recovery costs for lending institutions.

✦ **Static GK:** Static GK: Razorpay is an Indian fintech unicorn (founded 2014 in Bangalore). SBMT (Standing Instruction based Mandate Trigger) allows scheduled debits. UPI mandate (e-mandate) enables auto-debit for recurring payments. Fintech regulation in India falls under RBI and SEBI.

STATIC GK — INDIA • NEWS 163

### ★ ICRA Projects GDP — 7.6% for FY26

✦ **Key Point 1:** ICRA (est. 1991, HQ: Gurugram) projected India's GDP growth at 7.6% for 2025-26 and 6.5% for 2026-27, citing strong domestic consumption and capex.

✦ **Key Point 2:** India remains the world's fastest-growing major economy, supported by infrastructure spending, digital adoption, and demographic dividend.

✦ **Static GK:** Static GK: India's major credit rating agencies: CRISIL (est. 1987, subsidiary of S&P), ICRA (subsidiary of Moody's), CARE Ratings (est. 1993), India Ratings (subsidiary of Fitch). They rate debt instruments. International agencies: Moody's, S&P, Fitch — the Big Three.

STATIC GK — INDIA • NEWS 164

### ★ INS Sudarshini — Bridge of Friendship with Sri Lanka

✦ **Key Point 1:** INS Tarangini (India's first sail training ship) docked at Trincomalee harbour, Sri Lanka, for the 'Bridge of Friendship' initiative and overseas training deployment to strengthen bilateral relations.

✦ **Key Point 2:** Sri Lanka's capital: Sri Jayawardenepura Kotte (legislative); Colombo (commercial). Currency: Sri Lankan Rupee.

✦ **Static GK:** Static GK: India-Sri Lanka relations are governed by the Indo-Sri Lanka Accord (1987). India provided financial support to Sri Lanka during its 2022 economic crisis. Sri Lanka's President: Anura Kumara Dissanayake (elected Sept 2024). ETCA (Economic and Technology Cooperation Agreement) is under negotiation.

STATIC GK — INDIA • NEWS 165

### ★ Sudipti Pradhan Represents Sikkim at World Youth Parliament

✦ **Key Point 1:** Sudipti Pradhan is representing Sikkim at the World Youth Parliament, showcasing India's youth diplomatic engagement.

✦ **Key Point 2:** The World Youth Parliament for Water is an international platform for young leaders to address global water issues.

✦ **Static GK:** Static GK: Sikkim became India's 22nd state in 1975 after a referendum. Capital: Gangtok. CM: Prem Singh Tamang. Governor: Om Prakash Mathur. Sikkim is India's least populated state. It borders China (Tibet), Nepal, and Bhutan. Sikkim's Kanchenjunga is India's highest peak.

STATIC GK — INDIA • NEWS 166

### ★ India's Forest Survey Report — State Rankings

✦ **Key Point 1:** Assam hosts 7 National Parks (Dibru-Saikhowa, Kaziranga, Manas, Nameri, Orang, Dihing Patkai, Raimona). Assam's Kaziranga is UNESCO World Heritage Site — home to 70% of world's one-horned rhinos.

✦ **Key Point 2:** Tamil Nadu's Kolli Hills Dark Sky Park complements other TN ecological attractions. TN has the

Nilgiri Biosphere Reserve (India's first biosphere reserve, 1986).

✦ **Static GK:** Static GK: India's Forest Report 2023 (FSI): India's forest cover is 21.76% of geographic area. Top states by forest cover: Madhya Pradesh, Arunachal Pradesh, Chhattisgarh. India has 18 Biosphere Reserves; 12 of these are UNESCO-designated MAB (Man and Biosphere) Reserves.

**STATIC GK — INDIA • NEWS 167**

★ **Assam's Karbi Anglong Ginger Exported to London**

✦ **Key Point 1:** Assam's GI-tagged 'Karbi Anglong Ginger' was exported to London for the very first time, expanding India's GI product exports.

✦ **Key Point 2:** Karbi Anglong district is a significant tribal district in Assam known for its biodiversity and traditional agricultural products.

✦ **Static GK:** Static GK: Karbi Anglong is the largest district in Assam, has an Autonomous Council (6th Schedule area). India's GI Act 1999 protects geographical products. Over 600+ GI tags issued in India. Major GI products exported: Darjeeling Tea, Alphonso Mango, Basmati Rice, Kanchipuram Silk.

**STATIC GK — INDIA • NEWS 168**

★ **NITI Aayog — Export Preparedness Index Key Data**

✦ **Key Point 1:** EPI 2024 rankings: Maharashtra (1st), Tamil Nadu (2nd), Gujarat (3rd) among large states. Key parameters: Policy ecosystem, business ecosystem, export infrastructure, export performance.

✦ **Key Point 2:** NITI Aayog also signed JICA cooperation for SDGs in Aspirational Districts — covering 112 districts across India.

✦ **Static GK:** Static GK: India's merchandise exports: ~\$422 billion (FY24). Top export categories: Engineering goods (26%), petroleum products (19%), gems & jewellery (10%). India's import bill: ~\$678 billion (FY24). Trade deficit: ~\$240 billion (FY24). USA is India's top export destination.

**STATIC GK — INDIA • NEWS 169**

★ **Project Vayu Baan — India's Drone Innovation**

✦ **Key Point 1:** IAF's 'Project Vayu Baan' is India's first helicopter-dropped small drone: 50 km range, 30 min endurance, electro-optical/infrared sensors and autonomous navigation.

✦ **Key Point 2:** India's drone policy was liberalized in 2021 (Drone Rules, 2021), and the PLI scheme for drones was launched to boost domestic manufacturing.

✦ **Static GK:** Static GK: India's Drone sector is regulated by DGCA (Directorate General of Civil Aviation). India aims to be a global drone hub by 2030. iDEX (Innovations for Defence Excellence) promotes startups in defence sector.

Key drone manufacturers: ideaForge (India), DJI (China), Parrot (France).

**STATIC GK — INDIA • NEWS 170**

★ **Bhutan — Currency and Relations with India**

✦ **Key Point 1:** Bhutan: Capital: Thimphu; Currency: Ngultrum (pegged to Indian Rupee). The Ngultrum is accepted alongside the Indian Rupee in Bhutan.

✦ **Key Point 2:** India-Bhutan signed a revised Treaty of Friendship in 2007. India provides developmental assistance under five-year plans.

✦ **Static GK:** Static GK: Bhutan is a constitutional monarchy (King: Jigme Khesar Namgyel Wangchuck; PM: Tshering Tobgay). Bhutan is the first country to measure Gross National Happiness (GNH) instead of GDP. Bhutan is carbon-negative (produces more oxygen than carbon). Bhutan borders Arunachal Pradesh, Sikkim, and West Bengal.

**SCIENCE, TECH & ENVIRONMENT • NEWS 171**

★ **India's Milk Production — Key Statistics**

✦ **Key Point 1:** India: world's largest milk producer (25% of global output). Total production: 247 million tonnes. Growth: 69% over 10 years. Per capita: 485 g/day (global avg: 328 g/day).

✦ **Key Point 2:** Uttar Pradesh leads state-wise milk production. Amul topped ICA World Cooperative Monitor 2025.

✦ **Static GK:** Static GK: Operation Flood (White Revolution) was launched in 1970 by Verghese Kurien through NDDB (Anand, Gujarat). Amul stands for Anand Milk Union Limited (est. 1946). ICA (International Cooperative Alliance, est. 1895, HQ: Brussels) promotes cooperative enterprises globally.

**NATIONAL NEWS & GOVERNMENT • NEWS 172**

★ **Nagaland — Skill & Entrepreneurship Development MoU**

✦ **Key Point 1:** Nagaland's Skill and Entrepreneurship Development Mission signed an agreement with the Krishi Directorate to boost entrepreneurship and CSR convergence. Also signed 20-year MoU with IMD for Doppler radar in Dimapur.

✦ **Key Point 2:** Nagaland is known for its Hornbill Festival (December 1-10) and diverse tribal culture.

✦ **Static GK:** Static GK: Nagaland's capital: Kohima (site of the Kohima War Cemetery — WWII). CM: Neiphiu Rio. Nagaland became a state in 1963 as India's 16th state. State animal: Mithan (Gayal). The Naga peace talks have been ongoing since 1997 NSCN-IM ceasefire.

**DEFENSE & SECURITY • NEWS 173**

★ **INSV Kondiya Returns to Mumbai from Muscat**

✦ **Key Point 1:** INSV Kondiya returned to Mumbai harbour (greeted by MoS Defence Sanjay Seth) after a voyage from Porbandar to Muscat, Oman.

✦ **Key Point 2:** INSV (Indian Naval Sailing Vessel) Kondiya was one of two vessels in the Sagar Parikrama naval circumnavigation expedition.

✦ **Static GK:** Static GK: Porbandar (Gujarat) is PM Modi's home state's coastal town — birthplace of Mahatma Gandhi. Muscat is the capital of Oman; currency: Omani Rial (among the world's highest valued currencies). India and Oman share strategic maritime ties in the Arabian Sea.

**ECONOMY & BANKING • NEWS 174**

**★ Paradip Port — Green Hydrogen Jetty Approved**

✦ **Key Point 1:** Ministry of Ports approved a Rs 797.15 crore, 4.0 MTPA dedicated jetty at Paradip Port for Green Hydrogen, Ammonia, and liquid cargo.

✦ **Key Point 2:** Paradip Port (Odisha) is one of India's 12 Major Ports on the Bay of Bengal, and a major hub for coal imports and fertilizer exports.

✦ **Static GK:** Static GK: Paradip Port Trust (est. 1966) handles about 100 MT of cargo annually. Green Hydrogen is produced by electrolysis using renewable energy. India's National Green Hydrogen Mission was launched in 2023 with an outlay of Rs 19,744 crore. Target: 5 million tonnes of green hydrogen by 2030.

**ECONOMY & BANKING • NEWS 175**

**★ NMDC Partners with IIT Hyderabad**

✦ **Key Point 1:** NMDC's R&D center partnered with IIT Hyderabad for indigenous mineral and metal technologies development, strengthening India's mining technology ecosystem.

✦ **Key Point 2:** NMDC (National Mineral Development Corporation) is India's largest iron ore producer and a Navratna CPSE.

✦ **Static GK:** Static GK: NMDC was established in 1958, HQ: Hyderabad. It operates mines in Chhattisgarh (Bailadila) and Karnataka (Donimalai). India is the 4th largest producer of iron ore globally. IIT Hyderabad (est. 2008) is one of the newer IITs under Ministry of Education.

**ECONOMY & BANKING • NEWS 176**

**★ PP Singh — Director General of Naval Armament**

✦ **Key Point 1:** P.P. Singh formally assumed the role of Director General of Naval Armament at New Delhi Naval Headquarters, succeeding Diwakar Jain.

✦ **Key Point 2:** Naval Armament oversees acquisition and management of weapons systems for the Indian Navy.

✦ **Static GK:** Static GK: Indian Navy is headquartered in New Delhi. Chief of Naval Staff: Admiral Dinesh K. Tripathi. Indian Navy was established in 1612 (Maratha Navy precursor). India has 2 aircraft carriers: INS Vikrant

(commissioned 2022, built in Kochi) and INS Vikramaditya (commissioned 2013, ex-Russian Gorshkov).

**ECONOMY & BANKING • NEWS 177**

**★ Important Days — January & March 2026**

✦ **Key Point 1:** January: DRDO Day (1st), World Braille Day (4th), NRI Day (9th), National Youth Day (12th — Swami Vivekananda's birthday), Army Day (15th), National Voters' Day (25th), Republic Day (26th), Int'l Day of Clean Energy (26th).

✦ **Key Point 2:** March: World Puppetry Day (21st), Shaheed Diwas (23rd — Bhagat Singh/Rajguru/Sukhdev), World TB Day (24th — 'Yes! We can end TB'), World Theater Day (27th), Earth Hour (28th — 20th edition), Rajasthan Day (30th), Eiffel Tower Day (31st).

✦ **Static GK:** Static GK: National Youth Day (Jan 12) honours Swami Vivekananda (1863-1902), founder of Ramakrishna Mission. DRDO Day (Jan 1) marks the formation of DRDO in 1958. Republic Day (Jan 26, 1950) marks the adoption of the Constitution.

**ECONOMY & BANKING • NEWS 178**

**★ National Triglycerides Day — March 28**

✦ **Key Point 1:** National Triglycerides Day (March 28) highlights that healthy triglyceride levels are below 150 mg/dL. 2026 Theme: 'Action through Awareness.'

✦ **Key Point 2:** Triglycerides are a type of fat (lipid) found in blood; high levels (hypertriglyceridemia) increase the risk of heart disease and pancreatitis.

✦ **Static GK:** Static GK: Healthy lipid levels: Total cholesterol <200 mg/dL, HDL ('good') >60 mg/dL, LDL ('bad') <100 mg/dL, Triglycerides <150 mg/dL. Statins are commonly used drugs to lower cholesterol. India's National Programme for Prevention and Control of Cancer, Diabetes, CVD and Stroke (NPCDCS) addresses these conditions.

**ECONOMY & BANKING • NEWS 179**

**★ Sania Mirza — Brand Ambassador for The Derma Co**

✦ **Key Point 1:** Former tennis star Sania Mirza was named brand ambassador for the sun care category of 'The Derma Co' skincare brand.

✦ **Key Point 2:** Sania Mirza (born 1986, Hyderabad) is India's most successful female tennis player, ranked World No. 1 in doubles in 2015.

✦ **Static GK:** Static GK: Sania Mirza won 6 Grand Slam doubles titles. She was appointed UN Women Goodwill Ambassador for South Asia in 2013. She represented India at Olympics 2004, 2008, 2012, 2016, and 2020. The Derma Co is owned by Honasa Consumer (parent of Mamaearth).

**ECONOMY & BANKING • NEWS 180**

**★ World Theater Day — March 27 (64th Edition)**

✦ **Key Point 1:** World Theater Day (March 27) celebrated its 64th edition in 2026 with the theme 'Celebrating the global impact of the performing arts.' It was founded by the International Theatre Institute (ITI).

✦ **Key Point 2:** India has a rich theatrical heritage including Natyashastra (2nd century BC) by Bharata Muni, the oldest text on performing arts.

✦ **Static GK:** Static GK: ITI (International Theatre Institute) was established in 1948, HQ: Paris, with UNESCO support. Major Indian theatre forms: Kudiyaattam (Kerala, UNESCO intangible heritage), Yakshagana (Karnataka), Tamasha (Maharashtra), Jatra (WB/Odisha), Nautanki (UP).

#### ECONOMY & BANKING • NEWS 181

### ★ Real Estate — Nagpur's Exceptional 96.95% Price Growth

✦ **Key Point 1:** Nagpur showed exceptional 96.95% growth in the NHB House Price Index (Q3 FY26), making it India's fastest-growing residential market.

✦ **Key Point 2:** Nagpur is known as the 'Orange City' and is the winter capital of Maharashtra. It is geographically at India's zero mile marker.

✦ **Static GK:** Static GK: NHB (National Housing Bank) was established in 1988 as RBI subsidiary. It regulates HFCs (Housing Finance Companies) like HDFC Ltd (merged into HDFC Bank 2023), LIC Housing Finance, Indiabulls Housing. PMAY (Pradhan Mantri Awas Yojana) provides housing assistance. Nagpur is in Vidarbha region.

#### ECONOMY & BANKING • NEWS 182

### ★ PM Infrastructure in Tamil Nadu & Puducherry — Rs 7,100 Crore

✦ **Key Point 1:** PM Modi launched infrastructure, healthcare, and education projects worth Rs 7,100 crore in Tamil Nadu and Puducherry, including housing for EWS and electric buses under PM-eBus Sewa Scheme. Over Rs 4,400 crore in road/highway projects inaugurated in Madurai.

✦ **Key Point 2:** PM-eBus Sewa Scheme was launched to deploy 10,000 electric buses across cities.

✦ **Static GK:** Static GK: Puducherry (Pondicherry) is a Union Territory with 4 districts: Puducherry, Karaikal, Mahé, and Yanam — spread across Tamil Nadu, Kerala, and Andhra Pradesh coastlines. LG of Puducherry: K. Kailashnathan. CM: N. Rangasamy. French colonial influence is prominent.

#### ECONOMY & BANKING • NEWS 183

### ★ India's Largest Railway Network Facts

✦ **Key Point 1:** Indian Railways has redeveloped 172 stations under ABSS (launched 2022), targeting 1,338 stations total. Budget allocation: Rs 1,218 crore (2025-26); Rs 7,253 crore utilized till date.

✦ **Key Point 2:** The first Vande Bharat Sleeper Train runs Guwahati-Howrah. PRISM-SD portal improves rail-road junction safety.

✦ **Static GK:** Static GK: Indian Railways is the world's 4th largest network with 67,000+ km track length. It carries 22 million passengers daily. Station categories: NSG-1 to NSG-6 plus A1, A, B, C, D, E, F categories based on revenue. Largest station by platforms: Howrah (23 platforms). Longest rail bridge: Bogibeel (Assam, 4.94 km).

#### ECONOMY & BANKING • NEWS 184

### ★ IRFC Borrows \$400 Million from SMBC via ECB

✦ **Key Point 1:** Indian Railway Finance Corporation (IRFC) borrowed \$400 million from Sumitomo Mitsui Banking Corporation (SMBC, Japan) via External Commercial Borrowing (ECB).

✦ **Key Point 2:** IRFC is the dedicated financing arm of Indian Railways, raising funds from financial markets.

✦ **Static GK:** Static GK: IRFC was established in 1986; listed on NSE and BSE. It borrows from domestic and international markets and lends exclusively to Ministry of Railways. ECBs are foreign loans with minimum maturity of 3 years. Maximum ECB by one entity: as per RBI guidelines under FEMA.

#### ECONOMY & BANKING • NEWS 185

### ★ Sumitomo Mitsui — RBI Approval for India Subsidiary

✦ **Key Point 1:** Japan's Sumitomo Mitsui Banking Corporation (SMBC) received RBI approval to set up an Indian subsidiary, becoming one of Japan's major banks with a full India presence.

✦ **Key Point 2:** SMBC is one of the largest banks in Japan, part of the Sumitomo Mitsui Financial Group (SMFG).

✦ **Static GK:** Static GK: Foreign banks in India can operate as: (i) Branch model, (ii) Wholly Owned Subsidiary (WOS) model. RBI encourages WOS for better capitalization. Currently, DBS Bank India (Singapore) operates as WOS. Foreign banks in India are regulated by RBI under the Banking Regulation Act, 1949.

#### ECONOMY & BANKING • NEWS 186

### ★ Global Gender Gap Report — India's Ranking

✦ **Key Point 1:** India ranked 131 out of 146 nations in the WEF Global Gender Gap Report 2024, reflecting challenges in economic participation and political empowerment for women.

✦ **Key Point 2:** The WEF Global Gender Gap Report measures gender parity across 4 dimensions: Economic Participation, Educational Attainment, Health/Survival, Political Empowerment.

✦ **Static GK:** Static GK: Iceland consistently ranks 1st in WEF Gender Gap Report. WEF was founded by Klaus Schwab (1971), HQ: Geneva. India's first woman PM: Indira Gandhi. First woman President: Pratibha Patil (2007-2012). Current President: Droupadi Murmu (India's first tribal woman President, 2022).

**ECONOMY & BANKING • NEWS 187**

★ **India Signs Environmental MoU with Nepal**

🔗 **Key Point 1:** India signed an Environmental Cooperation MoU with Nepal to collaborate on environmental protection, climate change adaptation, and conservation of shared ecosystems.

🔗 **Key Point 2:** India and Nepal share the Terai ecosystem, Himalayan biodiversity, and major river systems like Koshi, Gandak, and Karnali.

🔗 **Static GK:** Static GK: India-Nepal share an open border under the 1950 Treaty of Peace and Friendship. Nepal is a landlocked country; capital: Kathmandu. The Himalayan range is shared by India, Nepal, China, Bhutan, and Pakistan. Nepal holds 8 of the world's 14 peaks above 8,000 meters.

**ECONOMY & BANKING • NEWS 188**

★ **Kempegowda Airport Signs Cargo MoU with Frankfurt Airport**

🔗 **Key Point 1:** Kempegowda International Airport (Bengaluru, Karnataka) signed an air cargo MoU with Frankfurt Airport to boost cargo connectivity between India and Europe.

🔗 **Key Point 2:** Frankfurt Airport (Germany) is one of Europe's largest cargo hubs and a major international aviation hub.

🔗 **Static GK:** Static GK: Kempegowda International Airport is operated by BIAL (Bangalore International Airport Ltd). It is named after founder of Bengaluru, Kempe Gowda I (16th century). India's busiest airport: Indira Gandhi International Airport, Delhi. India's largest cargo airports: Delhi, Mumbai, Chennai.

**ECONOMY & BANKING • NEWS 189**

★ **Sports Infrastructure — Wankhede Stadium**

🔗 **Key Point 1:** Mumbai Cricket Association named a stand at Wankhede Stadium after former India cricket coach Ravi Shastri, honouring his contributions to Indian cricket.

🔗 **Key Point 2:** Wankhede Stadium (capacity: ~33,000) has hosted ICC World Cup finals, IPL matches, and is India's most iconic cricket venue.

🔗 **Static GK:** Static GK: Wankhede Stadium is in Mumbai (South Mumbai, near Marine Drive). Other major cricket stadiums: Narendra Modi Stadium (Ahmedabad, largest in world with 1.32 lakh capacity), Eden Gardens (Kolkata), Chepauk (Chennai). India's all-time highest scorer in Tests: Sachin Tendulkar (15,921 runs).

**ECONOMY & BANKING • NEWS 190**

★ **World Archery — Key Facts**

🔗 **Key Point 1:** India's Sheetal Devi (J&K) won World Archery Para Archer of the Year 2025. She shoots using her

feet, having been born without both arms — an inspiration for millions.

🔗 **Key Point 2:** Baptiste Addis (France) won the Young Archer of the Year award at World Archery Awards 2025.

🔗 **Static GK:** Static GK: World Archery (est. 1931, HQ: Lausanne) governs international archery. India's archery governing body: AAI (Archery Association of India). India's Para archery has been strong — Sheetal Devi won Gold at Asian Para Games 2023 in Hangzhou, China. Deepika Kumari is India's top recurve archer.

**ECONOMY & BANKING • NEWS 191**

★ **PLFS — Urban Unemployment Rate 3.1%**

🔗 **Key Point 1:** PLFS Annual Report 2025: Urban Unemployment Rate: 3.1%; Urban LFPR: 59.3%; WPR: 57.4%. Agriculture employs 43% of India's workforce, Services 13.1%, Manufacturing 12.1%, Construction 12%.

🔗 **Key Point 2:** India's demographic dividend (large working-age population) makes employment generation critical for economic growth.

🔗 **Static GK:** Static GK: PLFS (Periodic Labour Force Survey) started in 2017-18. 'Usual Status' unemployment measures those unemployed for majority of the year. India's working-age population (15-64 years): ~68% of total. Ministry of Labour and Employment monitors labour statistics.

**ECONOMY & BANKING • NEWS 192**

★ **India's First Sovereign AI Park — Tamil Nadu**

🔗 **Key Point 1:** India's first Sovereign AI Park will be established in Tamil Nadu in collaboration with Sarvam AI, making India a hub for domestically developed AI technology.

🔗 **Key Point 2:** The park will develop AI models in Indian languages and provide AI infrastructure for government and enterprise use cases.

🔗 **Static GK:** Static GK: India's National Strategy for AI (NSAI) was released by NITI Aayog in 2018, focusing on agriculture, healthcare, education, smart cities, and smart mobility. IndiaAI Mission (2024, Rs 10,372 crore) promotes AI capacity, startups, and data infrastructure. PM Modi unveiled the AI Mission in March 2024.

**ECONOMY & BANKING • NEWS 193**

★ **India's Phase 2 Semiconductor Push — 10 Projects Sanctioned**

🔗 **Key Point 1:** Under ISM 2.0, 10 semiconductor projects valued at Rs 1.6 lakh crore have been sanctioned across 6 states: Gujarat, Assam, Uttar Pradesh, Odisha, Punjab, and Andhra Pradesh.

🔗 **Key Point 2:** These projects span front-end fab, OSAT (Outsourced Semiconductor Assembly and Test), and compound semiconductor manufacturing.

🔗 **Static GK:** Static GK: India's chip import bill: ~\$30 billion annually. ISM 2021 offers 50% fiscal support for semiconductor fabs. Key beneficiaries: Tata Electronics (Taj), CG Power-Renesas, Micron, Kaynes, Power

Semiconductor Lab. MeitY is the nodal ministry. India's aim: produce 25% of semiconductor chips used domestically by 2030.

**ECONOMY & BANKING • NEWS 194**

**★ India's Rank in Global Indices — Quick Reference**

✦ **Key Point 1:** World Happiness Report 2026: India — 116th (Finland 1st, Afghanistan last). WEF Gender Gap 2024: India — 131st. World Press Freedom 2024 (RSF): India — 159th/180.

✦ **Key Point 2:** UNESCO GEM Report 2026: 1 in 6 school-age children (273 million) out of school globally. India's literacy rate: ~77.7% (Census 2011).

✦ **Static GK:** Static GK: Key global indices for bank exams: HDI (UNDP), Global Hunger Index (IFPRI), Corruption Perception Index (Transparency International), Ease of Doing Business (World Bank), Global Innovation Index (WIPO), Logistics Performance Index (World Bank). India currently ranks 63 in HDI (2023).

**ECONOMY & BANKING • NEWS 195**

**★ RBI ATM Statistics and Banking Trends**

✦ **Key Point 1:** Total ATMs in India projected at 2,51,057 by March 2025: Private bank ATMs (71,117), Public sector bank ATMs (1,34,445+). Total Credit growth of PSBs: 14% YoY (Dec 2025).

✦ **Key Point 2:** WALR (Weighted Average Lending Rate) fell to 9.35%; share of loans below 9% interest rose to 62.4%.

✦ **Static GK:** Static GK: India's banking system has: 12 PSBs, 22 Private Banks, 46 Foreign Banks, 43 RRBs, 1,514 Urban Cooperative Banks (UCBs), and 96,911 Rural Cooperative Credit Institutions. RBI monitors all via its regulatory framework under Banking Regulation Act, 1949.

**ECONOMY & BANKING • NEWS 196**

**★ Ministry of Defence — Maritime Security Contracts**

✦ **Key Point 1:** Central government authorized maritime security contracts worth Rs 5,000 crore: Rs 2,901 crore (HAL — 6 ALH Mk-III for Coast Guard), Rs 2,182 crore (Rosoboronexport — Shtil SAMs for Navy), and Rs 2,312 crore (HAL — 8 Dornier 228 for Coast Guard, manufactured in Kanpur, 71% indigenous).

✦ **Key Point 2:** These contracts strengthen India's coastal and maritime security capabilities.

✦ **Static GK:** Static GK: Indian Coast Guard (est. 1977, HQ: New Delhi) operates under Ministry of Defence. India's coastline: ~7,516 km (mainland). Coast Guard has 6 Regional HQs: Andaman & Nicobar, Eastern, Western, North-Eastern, Northern, North-Western. ICG DG: Rakesh Pal.

**ECONOMY & BANKING • NEWS 197**

**★ International Day of Zero Waste — March 30**

✦ **Key Point 1:** International Day of Zero Waste (March 30) 2026 Theme: 'Food waste.' The UN estimates 1.3 billion tonnes of food is wasted annually globally — about 1/3 of all food produced.

✦ **Key Point 2:** India launched its National Zero Waste Mission and Swachh Bharat Mission (Urban) Phase 2 to address solid waste management.

✦ **Static GK:** Static GK: Swachh Bharat Mission (Urban) was launched on October 2, 2014 (Gandhi's birthday). Phase 2 focuses on waste-free cities. India's first ODF++ certified city: Indore (6-time Swachh Survekshan winner). UN declared March 30 as International Day of Zero Waste in 2022.

**ECONOMY & BANKING • NEWS 198**

**★ Notable Infrastructure — Bogibeel Bridge (Assam)**

✦ **Key Point 1:** Bogibeel Bridge in Assam (over Brahmaputra river) is India's longest rail-cum-road bridge at 4.94 km, inaugurated in 2018 by PM Modi, connecting Assam's north and south bank near Dibrugarh.

✦ **Key Point 2:** Assam's Brahmaputra river (called Tsangpo in Tibet, Jamuna in Bangladesh) is a major trans-boundary river system.

✦ **Static GK:** Static GK: India's longest bridge: Atal Setu (Mumbai Trans Harbour Link, 21.8 km, sea bridge). India's longest river bridge (over a river): Dhola-Sadiya Bridge in Assam (9.15 km). Assam's capital: Dispur. Kaziranga (Assam) is UNESCO World Heritage Site.

**ECONOMY & BANKING • NEWS 199**

**★ UNESCO World Heritage — Lakshadweep and India's Sites**

✦ **Key Point 1:** Lakshadweep (India's only coral atoll region) has ecological significance comparable to UNESCO Heritage sites. India's first UNESCO World Heritage site: Ajanta Caves (1983).

✦ **Key Point 2:** India has 42 UNESCO World Heritage Sites (as of 2023): 34 Cultural, 7 Natural, 1 Mixed (Kanchenjunga National Park).

✦ **Static GK:** Static GK: UNESCO World Heritage Sites are declared under the 1972 World Heritage Convention. Latest additions from India: Hoysala temples (2023). Key sites: Taj Mahal, Red Fort, Hampi, Khajuraho, Konark Sun Temple, Great Himalayan National Park, Sundarbans. ICOMOS is the advisory body.

**ECONOMY & BANKING • NEWS 200**

**★ Key Banking Abbreviations for Bank Exams**

✦ **Key Point 1:** ANBC: Adjusted Net Bank Credit (base for PSL); WALR: Weighted Average Lending Rate; WMA: Ways and Means Advances; LEI: Legal Entity Identifier (20-character code); NOP: Net Open Position; IRAC: Income Recognition and Asset Classification; PSL: Priority Sector Lending (40% of ANBC).

✦ **Key Point 2:** BSBDA: Basic Savings Bank Deposit Account (zero-balance account for all); KCC: Kisan Credit Card; SIDBI: Small Industries Development Bank; NABARD: National Bank for Agriculture and Rural Development (est. 1982).

✦ **Static GK:** Static GK: NABARD is apex body for rural credit, established on July 12, 1982. It regulates State and District Cooperative Banks, RRBs, and Land Development Banks. NABARD was set up based on the Shivaraman Committee recommendations. HQ: Mumbai. Chairperson: Shaji K.V.



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- LIC
- EPFO
- INSURANCE EXAMS

- Category-wise Current Affairs
- Exam-oriented Important Points
- Easy Revision Material
- Daily & Monthly Updates
- Best for Serious Bank Exam Aspirants

Don't neglect Current Affairs - it can decide your selection!

Prepared By  
**G. V. Satish Sir**  
SBI PO | Interview Panel Member  
Director, NBCC

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