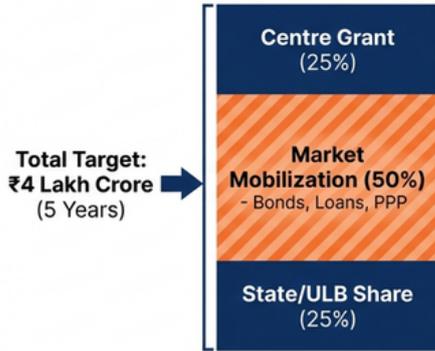
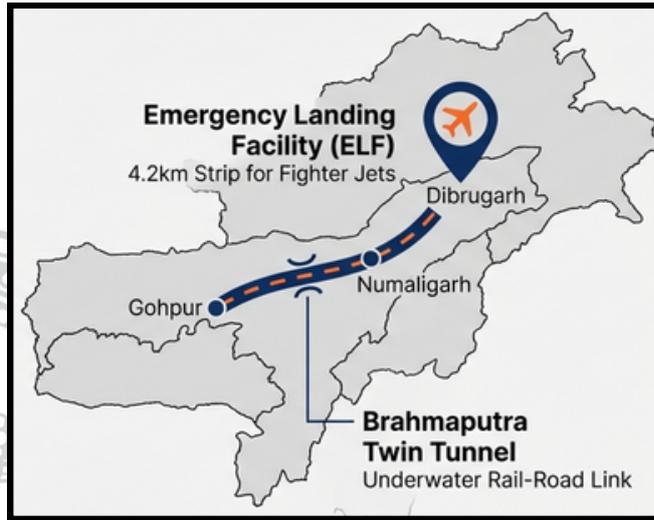


National Infrastructure: Market-Led Urbanization & Strategic Connectivity

Urban Challenge Fund (UCF)



Cabinet approval for **₹1 Lakh Crore** Central Assistance. Projects must strictly adhere to the **50% market mobilization rule** to qualify.



• **Bill Gates Visit:** Met Andhra Pradesh CM to discuss agriculture, health, and education cooperation.

Deepak Gupta

Role: Chairman & Managing Director, GAIL (India) Ltd.

Effective: March 1, 2026

Rajan Bajaj

Role: MD & CEO, Slice Small Finance Bank.

Context: Post-merger with North East Small Finance Bank.

CBDC-Based Public Distribution System (Launched in Gujarat)



e-RUPI Coupon



Purpose-Locked (Item/Price)



Annapurthi Green ATM
Dispenses 50kg grain in <1 min. No diversion of funds.

BANGLADESH: Political Transition

- New PM: Tarique Rahman (BNP)
- BNP secured ~72% of seats.
- India represented by Lok Sabha Speaker Om Birla.

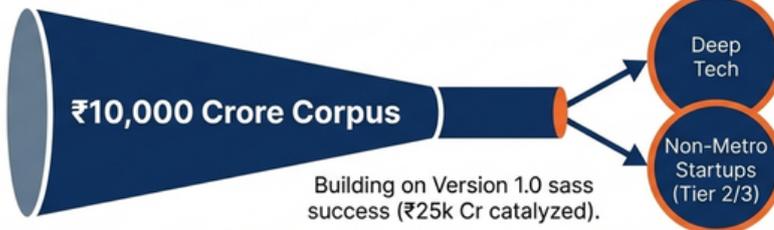
SOUTH KOREA: 6th Foreign Policy Dialogue

- Focus: Critical Minerals & Supply Chains.
- Collaboration on Artificial Intelligence.

VENEZUELA: Energy Security

- Reliance Industries authorized to import crude oil.
- Compliant with US Sanctions.

Startup India Fund of Funds 2.0



REIT Lending



Lending to Real Estate Investment Trusts (REITs)

- Effective: July 1, 2026
- Cap: Max 10% of Bank's Capital Base
- Prohibited: 'Balloon' or 'Bullet' Repayments

M&A Financing



Mergers & Acquisitions (M&A) Limits

- Tier 1 Capital Limit raised: 10% → 20%
- Loan-to-Value (LTV) Ratios:**
Debt Mutual Funds: 85%
Mutual Funds: 75%
Shares: 60%

Currency Security



Note Security Upgrades

- Focus: ₹100 (Lavender) & ₹500 (Stone Grey)
- New Watermarks & Security Threads

RBI Guidelines on Recovery Agents

- Strict ban on calling from unregistered numbers.
- No intimidation or legal notices without protocol.
- Mis-selling: Consent records must be kept for 3 years.

Kisan Credit Card (KCC) Reform

- Automatic 15% annual increase in credit limit.

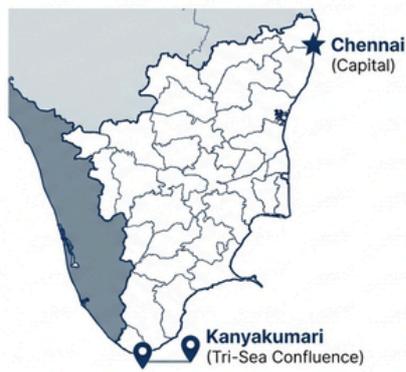
Indian Overseas Bank (IOB)

- 'Gram Sweekar': Adopting 90 Panchayats for literacy.
- New Startup Branches: Delhi, Mumbai, Bengaluru.



- Approved for Indian Air Force (₹15,000 Crore).
- Solar-powered stratospheric platforms (18-20 km altitude).
- Part of ₹3.60 Lakh Crore mega-acquisition.

State Profile: Tamil Nadu



Symbols & Key Facts



Animal: Nilgiri Tahr



Bird: Emerald Dove



GI Tags: Kancheepuram Silk, Madurai Jasmine



National Parks Mnemonic: Guindy, Mudumalai, Mukurthi, Anamalai, Gulf of Mannar.

CM: M.K. Stalin | Formed: Nov 1, 1956

Reserve Bank of India (RBI) Tightens Capital Market Exposure Norms

Effective Year: 2027



Acquisition Financing

- Banks permitted to finance up to 75% of acquisition value.
- Promoters must contribute minimum 25% equity.
- Eligibility: Companies with Minimum Net Worth of ₹500 Crore.
- Unlisted acquirers require 'BBB-' credit rating.



Leverage Safeguards

- Post-acquisition Debt-to-Equity ratio capped at 3:1.
- Total bank exposure to capital markets capped at 40% of bank's net worth.



REIT & InvIT Caps

- Exposure to a single Real Estate Investment Trust (REIT) or Infrastructure Investment Trust (InvIT) capped at 10% of unit capital.

Export Policy



Strategic Commodity Exports

- **Approvals:** 2.5 Lakh MT Wheat, 5 Lakh MT Sugar.
- **Objective:** Price stabilization to protect farmer revenues.
- **Global Context:** Brazil remains top sugar producer.

Kerala: 'Sarvam AI Mayam'

- **Objective:** Train 6 Lakh parents via KITE.
- **Focus:** Mass AI Literacy.

- Abu Dhabi Masters Games: Kishore Kumar Chandran (Gold, Hammer Throw).
- Asian Shooting Championship 2026: Hosting rights awarded to India.

CBDC: Central Bank Digital Currency

HAPS: High Altitude Pseudo Satellite

REIT: Real Estate Investment Trust

ELF: Emergency Landing Facility

UCF: Urban Challenge Fund

PDS: Public Distribution System

BNP: Bangladesh Nationalist Party

KITE: Kerala Infrastructure and Technology for Education

DAC: Defense Acquisition Council

- **Microsoft Investment:** Committed **\$17.5 Billion** to India (2025-2029) for cloud and AI infrastructure.

Currency in Circulation

₹40 Lakh Crore (11.1% YoY increase).

The Digital Paradox

Unified Payments Interface (UPI) is 70% of transactions, yet ₹500 notes make up 86% of cash value.

CORPORATE M&A

Bain Capital & Manappuram Finance

Reserve Bank of India approved acquisition of 41.7% stake. Deal via preferential allotment & open offer at ₹236/share.

Torrent Power & Nabha Power

Acquired 100% of Nabha Power Limited from L&T Power Development.

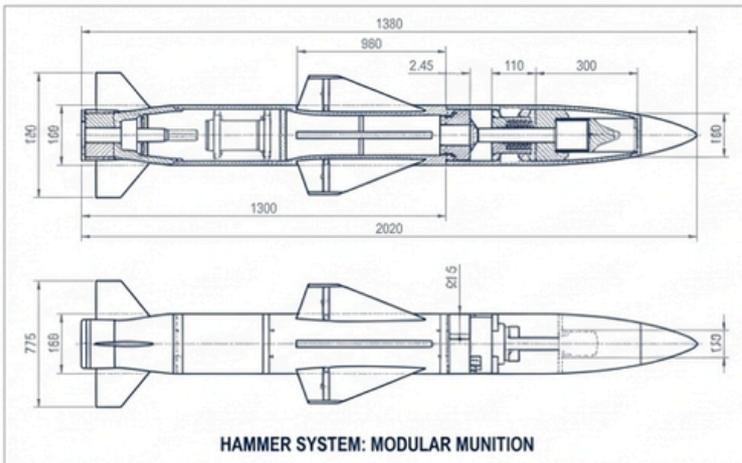
Deal Value: ₹6,889 Crore.

Exercise MILAN 2026



- Event: Inauguration of 'Milan Village' at Eastern Naval Command, Visakhapatnam.
- Scale: 70 Countries Participating.
- Theme: Camaraderie, Cohesion, Collaboration.

France-India Joint Venture



- Partners: Bharat Electronics Limited (BEL) + Safran (France).
- Objective: Domestic manufacturing of HAMMER (Highly Agile Modular Munition Extended Range) weapon system.
- Structure: 50-50% Joint Venture. Plant location: Pune.

- **India AI Impact Expo:** Inaugurated by Prime Minister Modi at Bharat Mandapam, New Delhi. Featured **600 startups** under theme 'People, Planet, Progress'.

- **FinTech Innovation:** DBS Bank & Visa launched 'Intelligence Commerce' — an AI-powered system allowing transactions via AI agents without opening apps.

New Infra: First 'Emergency Landing Facility' in Northeast inaugurated on NH-37, Assam.

IIT Madras + Finland (FMI)

Established "Vayu" Virtual Center to monitor Himalayan glacier melt and urban air quality.

IIT Bombay + Columbia University

Launched 'Columbia-IIT Bombay Center of Artificial Intelligence' focusing on robotics and semiconductors.

National Cow Cultural Museum

- Established in Mathura, UP, at Pandit Deendayal Upadhyaya Veterinary Science University.
- First of its kind in India.

Kumar Bhaskar Varma Setu (Assam):

- Inaugurated 6-lane, 1.24 km bridge over Brahmaputra.
- Northeast's first Extradosed bridge.

Cost: ₹330 Crore.

UPI One World Wallet

- Prepaid wallet for travelers from 40+ countries. Enables local transactions without a bank account.
- Monthly limit: ₹50,000.

India-UK FTA (April 2026 Implementation)



- 99% of Indian exports to United Kingdom to be tax-free.
- India to reduce tariffs on UK Whiskey (150% to 75%) and Automobiles (110% to 10% over 5 years).

Book Release: 'Four Stars of Destiny'

Author: General Manoj Mukund Naravane.



Brahmaputra River: Kumar Bhaskar Varma Setu inaugurated.

In Memoriam

Geeta Patnaik (73): Legendary Odia Singer.

David J. Farber: "Grandfather of the Internet".

Guwahati: India's first Vande Bharat Sleeper (Guwahati to Howrah).

State Profile | Telangana

Static General Knowledge and Strategic Profile

Context

Formed June 2, 2014.
Capital: Hyderabad ("Genome Valley" & "Cyberabad").

Rivers

Godavari, Krishna, Musi.

State Symbols

- **Animal:** Spotted Deer.
- **Bird:** Palapitta (Indian Roller).
- **Flower:** Tangedu Puvvu.

Economy & Culture

- **GI Tags:** Pochampally Ikat, Hyderabad Haleem, Warangal Durries.
- **Heritage Sites:** Ramappa Temple (UNESCO), Charminar, Golconda Fort.
- **Key Scheme:** Rythu Bandhu (Farmer Investment Support).



Chess

Magnus Carlsen: Winner, 2026 Freestyle Chess G.O.A.T. Challenge (Germany). Defeated Fabiano Caruana.

Badminton

Pramod Bhagat: Gold Medal, Men's SL3, BWF Para World Championship. (4th consecutive world title)

Shooting

Asian Rifle/Pistol Championship: India secured 26 Gold medals.

Athletics Note: Kishore Kumar Chandra: Gold in Hammer Throw, Opensters Game 2026 (Muscat).

National Women's Day (Feb 13)

Birth Anniversary of Sarojini Naidu ('Nightingale of India'). First Indian woman President of Congress.

Places in News

Mathura (Cow Museum), Visakhapatnam (Milan Village), Muscat (Opensters Game).

France: Strategic Partnership & Innovation
Summit outcomes: PM Modi & President Macron meet in Mumbai. Renewal of **Defense Cooperation Agreement** (10 years). Launch of '**Year of Innovation 2026**'.

Global Leadership: Barbados
 Mia Mottley wins 3rd term; secures all 30 House seats. Focus on climate vulnerability.

Gohpur-Numaligarh:
 Twin-tube underwater tunnel (Road + Rail).
 Cost **₹1,662 Crores.**

- Feb 13: National Women's Day
- Feb 17: Global Tourism Resilience Day
- Feb 18: International Childhood Cancer Day

African Union
 39th Summit held in Addis Ababa, Ethiopia.

Urban & Industrial Updates

Textiles: 7 PM MITRA Parks in development (Greenfield project in Lucknow, UP).

Land Rights: Delhi launches '**Bhu-Aadhaar**' (14-digit ULPIN) pilot in Tilangpur Kotla.

The Underwater Link
 Cabinet approves India's first underwater road-cum-rail tunnel on the Brahmaputra (Assam). Connects Gohpur to Numaligarh; cuts travel from **240km to 34km.**

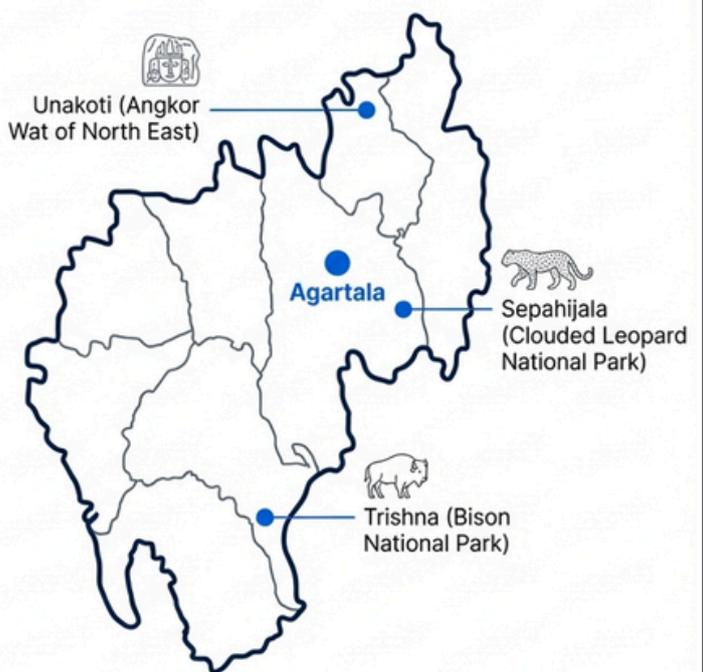
Geographic Focus: Tripura Snapshot

Key Stats

- Capital:** Agartala
- CM:** Dr. Manik Saha
- Governor:** Indra Sena Reddy Nallu
- Fact:** India's 2nd largest rubber producer.

Tripura Highlights

- Banking:** Tripura Gramin Bank launches 'TGB on Wheels' (Solar-powered ATM van).
- Wildlife:** Clouded Leopard National Park (Sepahijala); Bison National Park (Trishna).
- GI Tags:** Risa Textile, Tripura Queen Pineapple, Pachra-Rignai, Matabari Peda.
- Heritage:** Unakoti (Angkor Wat of North East), Ujjayanta Palace, Kharchi Puja.



5.2%
 Unemployment Rate (Jan 2026)
 Retail Market projected to double to **₹210-215 Trillion** by 2035 (BCG Report).



Books & Authors

- 'Four Stars of Destiny' – Gen. M.M. Naravane
- 'Power of Tier 3 and Tier 4 Cities' – Sarbjeet S. Puri



Regulatory Update: Reserve Bank of India (RBI)



Acquisition Financing

Lending cap raised to **20% of capital base (up from 10%)**. Allowed for **unlisted companies (Min net worth ₹500 Cr, investment grade BBB-)**.



REITs (Real Estate Investment Trusts)

Bank exposure **capped at 10% of capital base**. Ban on **'balloon' repayments**. Lending restricted to SEBI-registered REITs with **3+ years** operations.



Lead Bank Scheme

New Target: **60%** Credit-Deposit (CD) ratio for rural/semi-urban branches. Districts below **40%** CD ratio under special oversight.



External Commercial Borrowing (ECB)

Limits increased to **\$1 Billion** or **300%** of net worth to boost dollar inflow.

Strategic Partnerships



DBS Bank + Visa: Pilot for **'Visa Intelligent Commerce'** (AI-powered payments).



HDFC Bank: Integrates **CBDC** (Central Bank Digital Currency) with **SmartGateway**; renews MoU with **Indian Army**.



GalaxEye + NSIL: First private reseller of **satellite imagery** with NewSpace India Limited.

Market Moves & Launches



Federal Bank: Rebranded identity as **'The Federal Way'**.



IDFC First: Launched **'Gaj' Credit Card** & **'Zero Forex Diamond Reserve'** card.



Axis Bank: **'Safety Center'** on Open app; **'Vyapar Business Loan'** for MSMEs.



SMBC (Japan): Receives approval for **India subsidiary**.



Cricket

Vijay Hazare Trophy: **Vidarbha** wins **first title** (33rd Edition).

- **U-16 Vijay Merchant Trophy: Mumbai** winners.
- **Retirement: Usman Khawaja.**

Biotech & Health

- **₹2000 Crore 'BARAK' RDI Fund** launched.
- **BioAsia 2026 Summit** (Hyderabad).
- **India AI Summit** launches **'SAHI'** (Strategy) & **'BODH'** (Data Platform).

Computing & AI

'Param Shakti' Supercomputer inaugurated at **IIT Madras**. India ranks **3rd** in **Global AI Vibrancy Index** (Stanford).



Chess

- **Magnus Carlsen** wins **Freestyle Chess World Cup**.
- **Aryan Varshney** becomes **92nd Grandmaster**.

Obituaries & Culture

- Geeta Patnaik (Musician)
- David J. Farber (Internet Pioneer)
- GI Tag: Tripura Risa Textile
- Festival: Palash Flower Festival (New Delhi)



Multi-Sport

Khelo India Beach Games (Diu): Karnataka tops medals.

Mascot: **'Pearl the Dolphin'**.

- **National Volleyball: Railways (Men) & Kerala (Women) winners.**

Exercises

- **Milan Naval Exercise:** 'Milan Village' inaugurated in Visakhapatnam.
- **DOSTI-17:** Trilateral Coast Guard exercise (India, Sri Lanka, Maldives).
- **US-India:** Western Command meeting with US Delegation.

Acquisitions

- **Torrent Power** acquires Nabha Power (₹6,889 Cr).
- **Tata/Airbus:** Private Helicopter Assembly line inaugurated in Kolar.

Assets

- Cadet Training Ship '**Krishana**' launched (L&T).
- **Trinetra:** Indigenous AI Cyber-security solution by C-DOT & RRU.

• **European Union:** First 'Legal Gateway Office' opened in New Delhi for ICT mobility.

Unemployment Rate
5% (January 2026, Periodic Labour Force Survey)

Digital Payment Index (DPI):
516.76 (Sept 2025)



Sandeep Bakhshi

MD & CEO,
ICICI Bank



Tarun Garg

MD & CEO,
Hyundai Motor India



Deepak Gupta

CMD, GAIL India



Ganesh Lakshminarayan

MD & CEO,
Tata Communications



Praveen Kumar

DG, Border Security
Force (BSF)



A.K. Balasubramanian

Chairman, AERB



Praveen Vashisth

Vigilance Commissioner



Emilia Valverde

Coach, Indian Women's
Football Team



Gallantry

- **Ashok Chakra:** Group Captain Shubhanshu Shukla.



BBC Indian Sports Awards

- **Sportswoman of the Year:** Smriti Mandhana (Cricket).
- **Lifetime Achievement:** Anjali Bhagwat (Shooting).
- **Emerging Player:** Divya Deshmukh.



Rankings

- **AI Vibrancy Index:** India **#3** Globally.
- **Export Preparedness:** Maharashtra **#1**, Tamil Nadu **#2**.
- **ICJS Implementation:** Uttarakhand **#1**, Haryana **#2**, Assam **#3**.

International Fleet Review 2026

- **Location:** Visakhapatnam.
- **Chief Guest:** President Droupadi Murmu.
- **Participation:** 74 countries.

- **Exercise Vajraghat:** Conducted in Pokhran, Rajasthan.
- **Army AI Summit:** Unveiled 'SAMBHAV' (Geospatial AI) and 'X-Face' (Deepfake detection).

CULTURE & HERITAGE

OI Chiki Script Centenary



- President Droupadi Murmu inaugurated the 100th-year celebration.
- **Context:** Script for Santhali language (8th Schedule, 92nd Amendment).
- **Fact:** Created by Pt. Raghunath Murmu in 1925.

NATIONAL AFFAIRS: POLICY & GOVERNANCE

Launch of 'Bharat Vistar'

- Inaugurated by Minister of Agriculture Shivraj Singh Chouhan in Jaipur.
- **Concept:** A Digital Public Infrastructure (DPI) for agriculture.
- **Key Feature:** 'Bharti', a 24/7 voice-first AI assistant (Hindi/English, expanding to 11 languages).
- **Utility:** Real-time weather, pest control data, and access to 10 government schemes.
- **Funding:** ₹150 Crore allocated for FY 2026-27.

India-France Strategic Partnership

- **Year of Innovation:** Launched by PM Modi & President Macron.
- **Defence:** Cooperation agreement renewed for 10 years.
- **Tax Treaty:** Double Taxation Avoidance Agreement (DTAA) protocol signed; 5% tax rate for French companies with >10% stake.
- **G7 Summit:** France confirmed to host the 52nd G7 Summit in 2026.

Financial Literacy Week 2026

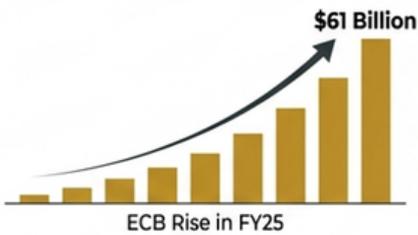
Theme: 'KYC – Surakshit Banking Ki Aur Pehla Kadam' (First step towards safe banking).

Food Security: Food Corporation of India (FCI) & World Food Programme (WFP) pact to supply 2 lakh metric tons of rice for humanitarian aid.

Startups: India becomes the 3rd largest startup ecosystem globally, crossing 110 unicorns in 2026.

EXTERNAL BORROWING

External Commercial Borrowings (ECB)



- Limit raised to **\$1 Billion** per borrower.
- Indian companies raised a record **\$61 Billion** in FY25.
- Authorized Dealer Category-I banks can borrow 100% of Tier-I capital without approval.

Reserve Bank of India Updates

- **Liquidity Injection:** Purchased 47% of government bonds (₹6.39 lakh crore) via Open Market Operations (OMO).
- **Acquisition Financing:** Banks allowed to finance up to 75% of acquisition value.
- **Exposure Limit:** Capped at 20% of capital.

- **NVIDIA & NPCI:** Sovereign AI infrastructure for payments data localization.
- **Infosys & Anthropic:** Collaboration on 'Claude' LLM for telecom.
- **Airtel Money:** RBI approved as Type 2 Non-Deposit NBFC.

Google:

- **\$15 Billion** investment commitment.
- **'America India Connect':** New subsea cable gateway in Visakhapatnam.

Adani Group:

- **\$100 Billion** investment by 2035 for renewable-powered AI data centers.
- **\$400 Billion** total capability cited for AI-ready infrastructure.
- Building a 5-layer 'AI stack'.

Indian Overseas Bank (IOB)

Launched online death claim portal.

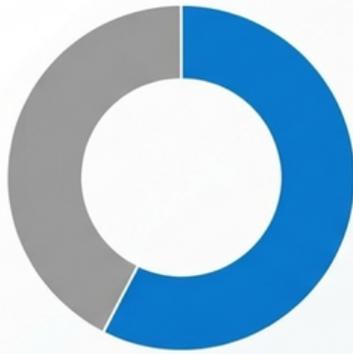
- **Timeline:** Strict 15-day settlement.
- **Ease:** No third-party surety for claims up to ₹15 Lakh.

Telangana

- **Static GK:** Home to Amrabad Tiger Reserve (2nd largest in India).
- **Parks:** Mahavir Harina Vanasthali National Park.



Cash
38%



UPI
57%

The Rise of Unified Payments Interface (UPI)

- **Preference:** 57% of users prefer UPI vs 38% for cash
- **Reach:** QR code deployment rose to 65.8 crore.
- **Support:** Government provided ₹8,276 crore in incentive support.

Tamil Nadu

- **Agriculture:** Awarded Geographical Indication (GI) tags for 9 distinct agricultural products.

Karnataka

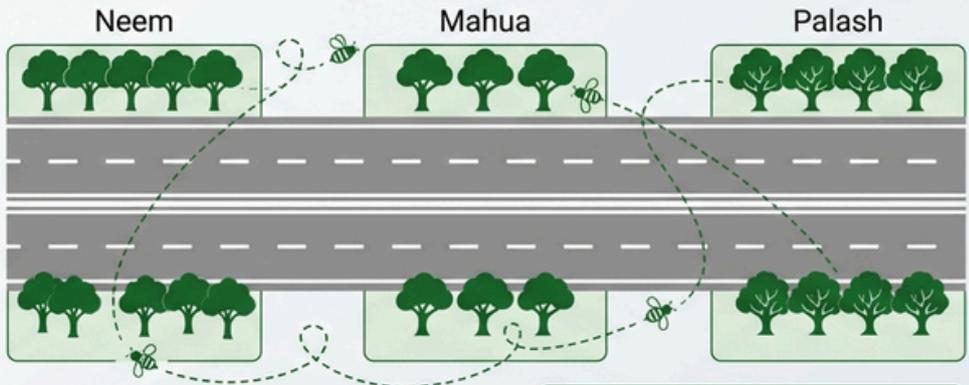
- **Defence:** Host to India's first private helicopter assembly line (TASL & Airbus).

Concept:

- National Highways Authority of India (NHAI) to plant bee-friendly vegetation along highways to reduce ecological stress.

Targets:

- 3 Bee Corridors by 2026-27.
- Planting 40 lakh trees total.
- Species: Neem, Mahua, Palash.



Target: 40 Lakh Trees

Other Green News:

- **Critical Minerals:** India-France pact to reduce reliance on single-source suppliers.
- **Kerala:** Approved India's first Graphene Policy.
- **Delhi:** Palash Flower Festival inaugurated.

STATE FOCUS: UTTARAKHAND

Administrative Profile

- **Formation:** Nov 9, 2000 (27th State).
- **Capitals:** Dehradun (Winter), Gairsain (Summer).
- **Leaders:** CM Pushkar Singh Dhami, Governor Gurmit Singh.



Alpine Musk Deer



Brahma Kamal

State Symbols

- **Animal:** Alpine Musk Deer
- **Flower:** Brahma Kamal

Geography & Economy

- **National Parks:** Jim Corbett (Oldest), Valley of Flowers (UNESCO).
- **Key Sites:** Tehri Dam (Highest in India), Rishikesh (Yoga Capital).
- **GI Tags:** Dehradun Basmati, Ringal Craft, Thulma Blanket.

Cricket

- **Rashid Khan (Afghanistan):** First player to take 700 T20 wickets (World Cup 2026).
- **Smriti Mandhana:** BBC Indian Sportswoman of the Year.

Para-Sports

- **Pramod Bhagat:** Won 4th consecutive Gold at BWF Para World Championships (Badminton), surpassing Lin Dan's record.



Navneet Dhaliwal (Canada):
Retired from international cricket.

BBC Awards 2026



- **Lifetime Achievement:** Anjali Bhagwat (Shooting).
- **Emerging Player:** Divya Deshmukh (Chess).
- **Para Sportswoman:** Preeti Pal.
- **Sportswoman of the Year:** Smriti Mandhana.

Global Heritage

- **Egypt:** Grand Egyptian Museum (Giza) identified as world's largest archaeological museum.
- **UK:** Neasden Temple (BAPS) highlighted in London.

Important Dates

- **Feb 15:** International Childhood Cancer Day.
- **Feb 17:** Global Tourism Resilience Day.

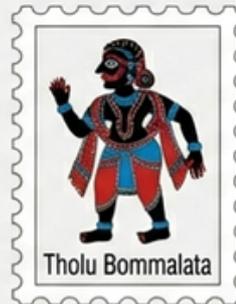
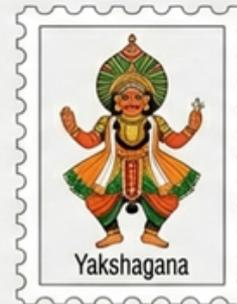
Chess

- **Magnus Carlsen:** Won 2026 FIDE Freestyle Chess World Championship.

Shooting

- **Asian Championship:** India topped medal tally with 94 Medals.

Art & Philately: Puppets of India



- Department of Post released 8 commemorative stamps.
- **Styles:** Kathputli (Rajasthan), Yakshagana (Karnataka), Tholu Bommalata (Andhra).



FCI & World Food Programme Agreement

India to supply 2 Lakh Metric Tonnes of rice for Global Hunger Relief.

R.K. Agarwal (CMD, FCI)

February 15: International Childhood Cancer Day

INTERNATIONAL FLEET REVIEW (IFR) 2026



▶ **LOCATION:** Visakhapatnam



THEME: 'UNITED THROUGH OCEANS'

LAUNCH: INS KRISHNA



▶ **FIRST INDIGENOUS CADET TRAINING SHIP**

▶ **LAUNCHED AT:** L&T Shipyard, Kattupalli

EXERCISE MILAN 2026

13th EDITION



▶ **PARTICIPATION:** 74 COUNTRIES

▶ **INAUGURATED BY:** Defence Minister Rajnath Singh



ARMY: EXERCISE VAJRAGHAT



▶ **CONDUCTED BY:** Southern Command

▶ **LOCATION:** Pokhran Field Firing Ranges, Jaisalmer





PhonePe

Launches **Biometric UPI** (Face/Fingerprint) for transactions up to **₹5,000**.



IDFC FIRST Bank

Launches '**Hello Cashback**' credit card. FD-backed for customers with no credit history.

FAO Award

West Bengal's '**Matir Srishti**' program recognized for reclaiming barren land.

Rice Varieties

FAO acknowledgment for **Gobindobhog, Tulaipanji, Kanakchur** rice.

Exports

APEDA facilitates export of GI-Tagged 'Salem Sago' (Tamil Nadu) to Canada.

BIOASIA 2026 | Hyderabad

23rd Edition inaugurated by CM A. Revanth Reddy.
Theme: TechBio Unleashed (AI in Life Sciences).

HARMANPREET KAUR

Most capped player in Women's International Cricket history.
Record: **356 Matches**.



New Zealand batter Lauren Down announces retirement.

PRAMOD BHAGAT

4th Consecutive Gold

(SL3 Category) at Para Badminton World Championship, Bahrain.



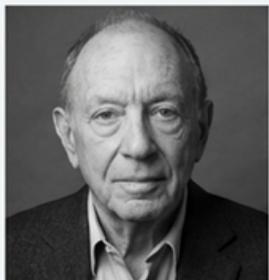
6th Overall World Title.



DR. JAY BHATTACHARYA
Inter



Acting Director, US Centers for Disease Control and Prevention (CDC)



FREDERICK WISEMAN
Inter



Renowned Documentary Filmmaker & Honorary Oscar Winner

Passed Away



R.K. AGARWAL
Inter



CMD, Food Corporation of India



PRAVEENA DESHPANDE
Inter



Veteran Actress (*The Story of Pokhran*)

Passed Away

February 20: World Day of Social Justice

Theme: **Renewed Commitment** to Social Development and Social Justice.

International Mother Language Day (February 21)

- **Theme 2026:** "Youth Voices on Multilingual Education" (Declared by UNESCO)
- **Historical Origin:** Roots in the 1952 Bengali Language Movement (East Pakistan/Bangladesh).
- **Global Recognition:** Proclaimed by UNESCO in 1999; observed since 2000.
- **Current Decade:** 2022–2032 is the "International Decade of Indigenous Languages".
- **Indian Context:** Article 350A of the Constitution guarantees instruction in mother tongue at primary stage.

RBI Derivative Deferment

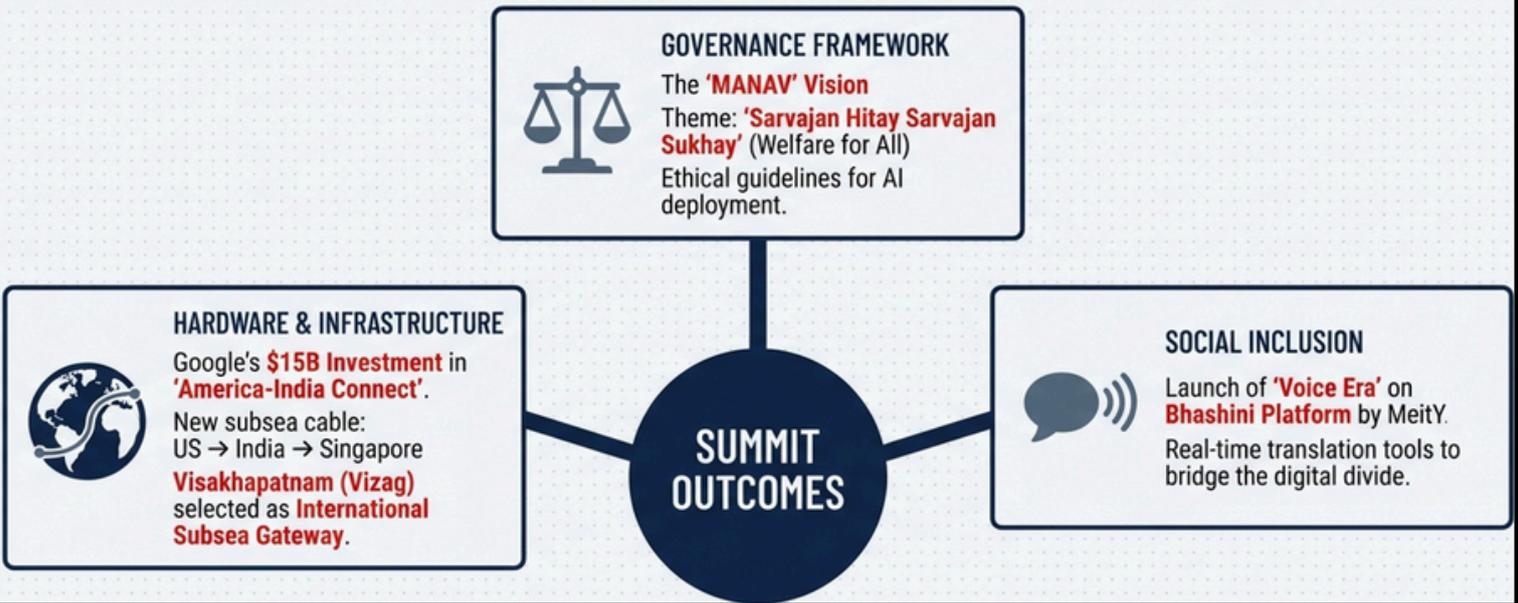


- Implementation of Unique Transaction Identifier (UTI) for Over-the-Counter (OTC) derivatives has been deferred.

New Deadline:
January 1, 2027.

INDIA AI IMPACT SUMMIT

New Delhi - Bharat Mandapam



STRATEGIC REFERENCE: UN & INTERNATIONAL HQS (WEST)

THE NEW YORK HUB

- UN (United Nations)
- UNDP (Development Programme)
- UNICEF (Children's Fund)

THE GENEVA HUB

- WHO (World Health Organization)
- WEF (World Economic Forum)
- ILO (International Labour Organization)

EUROPEAN OUTLIERS

- Paris: UNESCO
- Vienna: OPEC
- Brussels: NATO
- Bern: Universal Postal Union

THE 'MANAV' VISION

- M**  **MORAL & ETHICAL**
All must adhere to human values.
- A**  **ACCOUNTABLE GOVERNANCE**
Transparent algorithms and liability.
- N**  **NATIONAL SOVEREIGNTY**
Protection of Indian data and borders.
- A**  **ACCESSIBLE & INCLUSIVE**
Technology as a multiplier, not a monopoly.
- V**  **VALID & LEGITIMATE**
Lawful and verifiable systems.

FCI x World Food Programme (WFP)

- **Deal:** MoU to supply 2 Lakh Metric Tonnes of rice.
- **Deal:** MoU to supply 2 Lakh Metric Tonnes of rice.
- **Purpose:** Global humanitarian relief.
- **Terms:** Up to 25% broken rice at ₹2,800/quintal (Fixed till March 2026).

- New Export Promotion Mission launched: ₹560 crore for MSMEs.

STATE DOSSIER: UTTAR PRADESH (I)

ADMINISTRATION



CM: **Yogi Adityanath**
Governor: Anandiben Patel
(Author of "Dare Dream Do")
Capital: Lucknow (Gomti River)

STATE SYMBOLS



Animal: Swamp Deer (Barasingha)



Bird: Sarus Crane



Flower: Palash



Tree: Sita Ashok

GEOGRAPHY



Most populous state.
Known as the "Sugar Bowl of India".

POLITICAL TRIVIA



Highest number of Prime Ministers have hailed from this state.

GUINNESS WORLD RECORD



- **Achiever:** Ministry of Electronics & IT (MeitY).
- **Record:** Most Pledges for an AI Responsibility Campaign in 24 Hours.
- **Count:** 259,946 pledges.
- **Event:** India AI Impact Summit.



PARAS DOGRA

Captain, Jammu & Kashmir

10,000 RUNS

2nd Batter in Ranji Trophy History to cross this mark.

- NHAI mandates end of cash tolls by April 1, 2026.
- Transition to 100% FASTag & Unified Payments Interface (UPI).

Digital Transport Mandate

Effective April 1, 2026: 100% digital toll payments.

Penalties: 1.25x for invalid FASTag | 2x for Cash.

Border Security

Vibrant Village Program (Phase 2) launched in Cachar, Assam.

Budget: ₹6,800 crore (thru 2028-29).

National Milestone:
Non-fossil capacity crosses 272 GW.



Sanae Takaichi: Re-appointed Prime Minister of Japan.

Feb 21: International Mother Language Day.

Theme: "Youth voices on multilingual education".

- Manesar (IICA HQ)
- Miami (G20 2026)
- Visakhapatnam (Navy Conclave)

NBCC

Nandyal Banking Coaching Center



NBCC

Nandyal Banking