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NATIONAL NEWS

The government is tightening the rules for social media platforms



The Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Amendment Rules, 2026 (notified on February 10, 2026) isn't just about labels—it's about making platforms legally liable if they don't act like "rapid-fire censors."

Here is a breakdown of the finer details and how this changes things for everyone from Google to the average user.

The New Takedown Race

The reduction from 36 hours to **three hours** is the headline, but the timeline is even tighter for specific content.

Content Type	Old Timeline	New Timeline (Starting Feb 20, 2026)
Non-consensual deepfake nudity	24 Hours	2 Hours
Unlawful content (Govt/Court order)	36 Hours	3 Hours

Content Type	Old Timeline	New Timeline (Starting Feb 20, 2026)
Grievance acknowledgment	15 Days	7 Days

- **Accessibility:** Text-to-speech for the visually impaired or automated translations.
- **Professional Work:** Illustrative graphics in PDFs, PowerPoints, or research papers.

The Labelling & Metadata Mandate

As you mentioned, the **10% watermark rule** was scrapped because it was a visual eyesore. However, the new rules are arguably more "detective-focused":

- **Prominent Labels:** Must be clearly visible and tell the user the content is synthetic.
- **Digital Fingerprints:** Platforms must embed **persistent metadata** or unique identifiers. This means even if you download a deepfake from WhatsApp and upload it to YouTube, the "AI tag" should theoretically follow the file.
- **User Honesty:** Platforms must now ask you *before* you upload: "Is this AI-generated?" They are then required to use automated tools to verify if you're telling the truth.

Why the sudden rush?

The 2026 amendment is a direct response to a surge in AI-cloned voice scams and "synthetic" election interference seen over the last year. By decentralizing power, the government has also allowed States to appoint **multiple officers** to issue these 3-hour takedown orders, rather than just one central authority.

The "Safe Harbour" Catch: If a platform like Instagram or X misses these windows, they lose "Safe Harbour" protection. This means they can be sued or prosecuted as if *they* created the illegal content themselves, rather than just being the host.

Defining "Synthetically Generated Information" (SGI)

The government has finally put a legal fence around what counts as AI content. It's not just "made by AI"; it must appear **photorealistic** or **authentic**.

What counts as SGI?

- **Deepfakes:** Swapping faces or voices to make someone say/do something they didn't.
- **AI Voiceovers:** Realistic clones of voices for narration or dialogue.
- **Morphed Events:** AI-altered scenes that look like real news or historical events.

What is Exempt?

The government added "carve-outs" so we don't accidentally ban helpful tech:

- **Routine Editing:** Color correction, noise reduction, and cropping.

Knowledge Check for Proficiency

1. When do the newly notified amendments to the IT Rules 2021 officially come into effect?

- A) January 1, 2026
- B) February 20, 2026
- C) March 15, 2026
- D) Immediately upon notification

2. What is the new mandatory timeline for intermediaries to remove unlawful content after the amendment?

- A) 12 hours
- B) 24 hours
- C) 3 hours
- D) 36 hours

3. Regarding AI-generated content (Synthetically Generated Information), what does the new rule mandate?

- A) A mandatory 10% screen-space watermark
- B) A hidden digital signature only
- C) A clearly and prominently visible label
- D) A verbal disclaimer at the beginning of videos

4. Why was the specific requirement for labels to occupy "at least 10% of content space" removed from the final amendment?

- A) To make the rules stricter

B) Following consultations with tech companies

C) Because AI cannot currently generate such labels

D) To align with international copyright laws

5. Which of the following is NOT listed as a primary goal of these updated regulations?

A) Curbing deepfakes and misinformation

B) Strengthening accountability of intermediaries

C) Regulating the price of social media subscriptions

D) Addressing non-consensual content

Quick Answer Key

Question	Correct Answer
1	B (February 20, 2026)
2	C (3 hours)
3	C (Clearly and prominently visible label)
4	B (Consultations with tech companies)
5	C (Regulating subscription prices)



NATIONAL NEWS

Union Minister Prataprao Jadhav inaugurates Chintan Shivir on 25 years of National Medicinal Plants Board



That Chintan Shivir was a major turning point for the National Medicinal Plants Board (NMPB), especially with the focus shifting from just "protecting" plants to "engineering" them for high-value farming.

The specific variety you mentioned, developed by CSIR-CIMAP, is a high-yield version of *Anacyclus pyrethrum*, commonly known as Akarkara.

The Star of the Show: New Akarkara Variety

During the event on February 11, 2026, Minister Prataprao Jadhav officially launched this new variety. Here's why it's a big deal for the AYUSH industry:

- **Target Herb:** *Anacyclus pyrethrum* (Akarkara).
- **Significance:** It is a high-value medicinal plant used extensively in Ayurveda for

treating nervous system disorders, toothaches, and as an aphrodisiac.

- **The Improvement:** Traditional wild-harvested Akarkara often has inconsistent potency. This new CIMAP variety is bred for **higher alkaloid content** and better growth in rainfed or marginal lands, making it a lucrative "cash crop" for farmers who don't have perfect soil.

Key Releases at a Glance

Aside from the new plant variety, the "Chintan Shivir" saw the launch of resources meant to bridge the gap between scientists and the public:

Release Item	Purpose
NMPB 25-Year Souvenir	A commemorative booklet detailing the history of the board since 2000.
Terrace Garden Booklet	A practical guide for urban dwellers to grow medicinal herbs at home (part of the "Ayush Aapke Dwar" initiative).
Agharkar Institute MoU	A research partnership aimed at scientific validation and clinical trials for new herbal formulations.

National Recognition: Best States

The event also served as an awards ceremony for state boards. If you're interested in which regions are leading the "herbal revolution" in India, the 2026 rankings were:

1. **Madhya Pradesh** (1st - Best Performing State)
2. **Kerala** (2nd)

3. Mizoram (3rd)

This shift toward **scientific validation** and **traceability** is part of the broader **Viksit Bharat 2047** vision—essentially trying to make "Made in India" herbal medicine as globally trusted as any Western pharmaceutical.

Knowledge Check for Proficiency

1. Who inaugurated the 'Chintan Shivir' marking the completion of 25 years of the National Medicinal Plants Board (NMPB)?

- A) Narendra Modi
- B) Prataprao Jadhav
- C) Amit Shah
- D) Mansukh Mandaviya

2. Where was the Chintan Shivir event held?

- A) Mumbai
- B) Pune
- C) New Delhi
- D) Lucknow

3. According to the Ayush Minister, the NMPB plays a significant role in linking biodiversity conservation with which of the following?

- A) Sustainable livelihoods and economic development
- B) International space exploration
- C) Urban real estate expansion

D) Heavy industrial manufacturing

4. Which specific booklets were released by the Minister during the event?

- A) A history of Indian Forests and a Wildlife Guide
- B) A 25-year journey of NMPB booklet and a Terrace Garden Booklet
- C) An Ayush Insurance guide and a Yoga manual
- D) A list of National Parks and a Climate Change report

5. The new varieties of medicinal plants released during the event were developed by which institute?

- A) Indian Council of Agricultural Research (ICAR)
- B) Central Institute of Medicinal and Aromatic Plants (CIMAP)
- C) Forest Research Institute (FRI)
- D) National Botanical Research Institute (NBRI)

Answer Key

1. B (Prataprao Jadhav)
2. C (New Delhi)
3. A (Sustainable livelihoods and economic development)
4. B (25-year journey of NMPB and Terrace Garden Booklet)

5. B (Central Institute of Medicinal and Aromatic Plants)

INTERNATIONAL NEWS

India, Seychelles Announce SESEL Joint Vision on Sustainability and Security



The state visit of President **Patrick Herminie** to India in February 2026 marks a "Golden Jubilee" milestone, celebrating 50 years of both Seychelles' independence and bilateral diplomatic ties.

The centerpiece of this visit is the **SESEL** (Sustainability, Economic Growth, and Security through Enhanced Linkages) Joint Vision. This is not just a standard diplomatic agreement; it is a strategic blueprint that integrates Seychelles as a "key pillar" of India's **MAHASAGAR** vision (Mutual and Holistic Advancement for Security and Growth Across Regions).



The \$175 Million Special Economic Package

To back the SESEL vision with action, Prime Minister Modi announced a significant financial package aimed at high-impact development.

- **Total Value:** \$175 Million USD.
- **Structure:** \$125 million as a Rupee-denominated Line of Credit (LoC) and \$50 million in Grants.
- **Target Sectors:** Social housing, e-mobility (green transport), vocational training, and critical infrastructure.
- **Immediate Aid:** India has already initiated the delivery of **1,000 metric tons of grains** to bolster food security and lower the cost of living in Seychelles.

Strategic & Security Pillar

Maritime security is the bedrock of this partnership, given Seychelles' location at a strategic crossroad in the Indian Ocean.

- **Colombo Security Conclave:** In a major move, Seychelles has been welcomed as a **full member** of this regional grouping (joining India, Sri Lanka, Maldives, Mauritius, and Bangladesh).
- **Defence Assets:** India announced the **refit of the patrol ship PS Zoraster** for the Seychelles Coast Guard on a gratis (free) basis.
- **New Hydrographic Unit:** India will help establish a dedicated **Seychelles Hydrographic Unit** to monitor underwater terrain and ensure safe navigation in the Western Indian Ocean.

- **Maritime Threats:** Increased cooperation to tackle piracy, narcotics trafficking, and illegal fishing.

Health & Digital Transformation

The partnership is also moving into "soft" infrastructure—health and technology.

Sector	Key Initiative
Healthcare	Gifting of 10 advanced ambulances (BLS/ALS) and support for building a new hospital .
Medicine	Seychelles recognized the Indian Pharmacopoeia (IP) , allowing them to import affordable, high-quality generic drugs from India.
Digital	Adoption of India's Digital Public Infrastructure (DPI) , including digital payment systems and e-governance solutions.
Climate	Technical support for power grid management and a "Multi-Hazard Early Warning System" for climate resilience.

Why the Timing Matters

This visit occurred within the first **100 days** of President Herminie's inauguration (following his October 2025 election victory). It underscores the "India-first" priority for the new Seychellois administration.

The President has also invited PM Modi as the **Guest of Honour** for the 50th Independence Day celebrations of Seychelles in June 2026, which will serve as the grand finale for these Golden Jubilee festivities.

Knowledge Check for Proficiency

1. What is the name of the Joint Vision document announced by India and Seychelles in February 2026?

- A) SAGAR (Security and Growth for All in the Region)
- B) SESEL (Sustainability, Economic Growth and Security through Enhanced Linkages)
- C) MAITRI (Maritime Alliance for International Trade and Regional Integration)
- D) IOR-SEC (Indian Ocean Region Security and Economic Cooperation)

2. The State Visit of the President of Seychelles to India in 2026 was particularly historic because it coincided with which anniversary?

- A) 25 years of diplomatic relations
- B) 75 years of Indian independence
- C) 50 years of both Seychelles independence and India-Seychelles diplomatic relations
- D) The 10th anniversary of the "Neighborhood First" policy

3. Which of the following best describes the core pillars of the SESEL roadmap?

- A) Space exploration, nuclear energy, and agriculture
- B) Sustainability, economic growth, and security cooperation
- C) Digital currency, high-speed rail, and pharmaceutical manufacturing

D) Educational exchange, sports diplomacy, and desertification control

4. In the context of India's foreign policy, the partnership with Seychelles is primarily aimed at enhancing India's role in which region?

- A) The South China Sea
- B) The Mediterranean Basin
- C) The Indian Ocean Region (IOR)
- D) Central Asia

Answer Key

Question	Answer
1	B) SESEL
2	C) 50 years of independence and diplomatic relations
3	B) Sustainability, economic growth, and security cooperation
4	C) The Indian Ocean Region (IOR)

APPOINTMENTS

R Vijay Anandh Named CEO of City Union Bank

This leadership transition at City Union Bank (CUB) is a classic example of structured internal succession. The RBI's approval on **February 9, 2026**, solidifies a change that has been in the works since R Vijay Anandh joined the bank's top brass in 2023.



Here is a closer look at the man taking the helm and the legacy he is inheriting.

Who is R Vijay Anandh?

Vijay Anandh isn't just a veteran banker; he is a specialist in **Retail Assets and Risk Management** with over 28 years of experience. His rapid ascent within City Union Bank—from Executive President in 2023 to Executive Director in 2024, and now CEO-designate—signals the Board's trust in his ability to maintain the bank's conservative yet profitable trajectory.

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Professional Background:

- Previous Stint:** He spent over a decade at **RBL Bank** (2011–2024) as the Head of Retail Assets and Collections.
- Early Career:** He held pivotal roles at **Barclays Finance** (National Sales Manager) and **ICICI Bank** (Zonal Head for South & East regions).
- Education:** He holds a B.Sc. in Computer Science and an MBA in Finance (Class of 1997).

Market analysts expect Vijay Anandh to push for "high-teen growth" (around 17–19%) in the coming fiscal year, specifically targeting gold loans and secured retail products to complement the bank's traditional strength in MSME (Micro, Small, and Medium Enterprises) lending.

The next step for the bank is seeking formal **shareholder approval** for this appointment, which is typically conducted via a postal ballot or at the upcoming Annual General Meeting.

The End of the "Kamakodi Era"

The transition is significant because it marks the end of **Dr. N. Kamakodi's** 15-year tenure (ending April 30, 2026).

Under Kamakodi, CUB achieved a rare feat in Indian banking: **60 consecutive quarters** without a single loss. Just days before the CEO announcement, the bank hit a major milestone by crossing **₹10,000 crore in net worth**.

Knowledge Check for Proficiency

1. Who has been approved by the RBI as the new Managing Director and Chief Executive Officer (MD & CEO) of City Union Bank?

- A) R. Gandhi
- B) R. Vijay Anandh
- C) N. Kamakodi
- D) V. Ramesh

2. When is the appointment of the new MD & CEO of City Union Bank officially set to take effect?

- A) February 1, 2026
- B) April 1, 2026
- C) May 1, 2026
- D) June 1, 2026

3. Which regulatory body is responsible for approving the appointment of MDs and CEOs

Terms of Appointment

The RBI has set clear parameters for this new chapter in CUB's history:

Detail	Specification
Effective Date	May 1, 2026
Tenure	3 Years
Fixed Remuneration	₹2.50 crore per annum (including perquisites)
Key Objective	Modernizing digital banking while maintaining MSME lending focus.

for private sector banks in India, such as City Union Bank?

- A) Securities and Exchange Board of India (SEBI)
- B) Ministry of Finance
- C) Reserve Bank of India (RBI)
- D) Indian Banks' Association (IBA)

Answer Key

Question	Answer
1	B) R. Vijay Anandh
2	C) May 1, 2026
3	C) Reserve Bank of India (RBI)

SPORTS

Indian Shooters Add Two Gold medals, Gold Tally Touches 39 at Asian Championship



India's performance at the **Asian Rifle/Pistol Championship 2026** in New Delhi has been nothing short of a "Gold Rush." While Prachi

Gaikwad's individual brilliance grabbed the headlines on February 11, the "second" gold that pushed the tally to 39 was a collective effort from the junior marksmen.

The two gold medals that took the tally to 39 were:

1. **Individual Gold:** Prachi Gaikwad (Junior Women's 50m Rifle 3-Position).
2. **Team Gold:** The Indian trio of Prachi Gaikwad, Anushka Thokur, and Hazel in the same event.

Match Highlights: Junior Women's 50m Rifle 3P

Prachi Gaikwad showed immense composure, especially in the standing position, which is often where finals are won or lost.

Rank	Athlete	Country	Final Score
 Gold	Prachi Gaikwad	India	353.3
 Silver	Tomiris Amanova	Kazakhstan	351.4
 Bronze	Anushka Thokur	India	341.1

The Team Dominance: The Indian junior team (Gaikwad, Thokur, and Hazel) posted a combined score of **1,748 points**, finishing seven points ahead of Kazakhstan to secure India's 39th gold medal of the tournament.

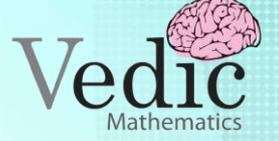
India's Overall Standing (As of Feb 11, 2026)

With these wins, India extended its massive lead at the top of the table. The championship

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has seen a mix of seasoned Olympians and fresh talent rewriting the record books.

- **Total Medals:** 66
- **Gold:** 39
- **Silver:** 15
- **Bronze:** 12

Other Notable Recent Results:

- **Senior Women's 50m Rifle 3P: Aakriti Dahiya** clinched a hard-fought silver (354.2), while veteran **Anjum Moudgil** took the bronze.
- **World Record:** Kazakhstan's **Sofiya Shulzhenko** set a new World Record in the senior women's category on the same day with a staggering score of **358.2**.
- **Senior Men's 50m Rifle 3P:** Just a day later (Feb 12), **Aishwary Pratap Singh Tomar** set yet another world record (362.0) to lead an all-Indian podium sweep.

2. Following the addition of two more gold medals in shooting, what was India's total gold medal tally at the championship?

- A) 37
- B) 39
- C) 41
- D) 35

3. Which athlete secured the silver medal in the junior women's 50m rifle three-position event with a score of 351.4 points?

- A) Prachi Gaikwad
- B) Anushka Thokur
- C) Tomiris Amanova
- D) Sift Kaur Samra

4. Indian shooter Anushka Thokur won the bronze medal in the junior women's 50m rifle event with a score of:

- A) 353.3 points
- B) 351.4 points
- C) 341.1 points
- D) 339.5 points

Knowledge Check for Proficiency

1. Who won the gold medal in the junior women's 50m rifle three-position final at the Asian Rifle/Pistol Championship in New Delhi?

- A) Anushka Thokur
- B) Tomiris Amanova
- C) Prachi Gaikwad
- D) Manu Bhaker

Answer Key

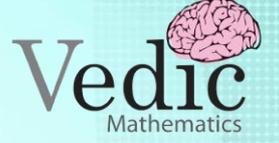
Question	Answer
1	C) Prachi Gaikwad
2	B) 39
3	C) Tomiris Amanova



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Question	Answer
4	C) 341.1 points

AWARDS

India Named Country of the Year at BIOFACH 2026, Leading in Organic Farming



This is a massive moment for Indian agriculture on the world stage. Being designated **Country of the Year** at BIOFACH 2026 (held from February 10–13 in Nuremberg, Germany) isn't just a ceremonial title—it marks India's return to the spotlight after 14 years and reflects its status as the world's leading producer of organic fiber and a top-five organic exporter.

Under the leadership of **APEDA** (Agricultural and Processed Food Products Export Development Authority), India has set up its most ambitious pavilion ever, signaling that the country is ready to move beyond raw exports to high-value, processed organic goods.

The "India Pavilion": Scaling Up

The presence at Nuremberg Messe this year is 50% larger than previous editions, reflecting the "maturing" of India's organic ecosystem.

- **Size:** A massive **1,074 square meters**.
- **Exhibitors:** 67 co-exhibitors, including **Farmer Producer Organisations (FPOs)**, cooperatives, and state government bodies.
- **Geographic Reach:** Participation from over **20 States and UTs**, showcasing everything from Himalayan herbs to North Eastern "Queen Pineapple" and Southern spices.

Strategic Highlights: More than just Rice

While India is the global leader in organic basmati rice, BIOFACH 2026 is being used to highlight "Heritage and GI" (Geographical Indication) varieties to European buyers.

The "GI Five" Showcase:

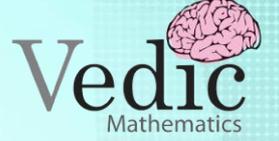
1. **Chak-Hao (Black Rice):** From Manipur, known for its deep purple color and antioxidants.
2. **Gobindbhog Rice:** A fragrant variety from West Bengal.
3. **Navara Rice:** A medicinal red rice from Kerala.
4. **Indrayani Rice:** A traditional aromatic variety from Maharashtra.
5. **Red Rice:** Naturally iron-rich grains from the Himalayan foothills.



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The EU-India Connection: A "Golden Opportunity"

The timing of this recognition is perfect. Just weeks ago, on **January 27, 2026**, India and the European Union concluded negotiations for a landmark **Free Trade Agreement (FTA)**.

- **Mutual Recognition Agreement (MRA):** India is currently pushing for an MRA on organic certification. This would mean that an "India Organic" certificate would be automatically accepted in the EU, drastically reducing the compliance burden and costs for Indian farmers.
- **Export Potential:** Experts suggest that the FTA could open up **\$60 billion** in opportunities for Indian organic products in the EU market over the next decade.

Curated Live Experiences

To win over European palates, the pavilion features a "Wet Sampling Area" curated by professional chefs.

- **Live Cooking:** Visitors can sample aromatic biryanis and millet-based snacks.
- **B2B Focus:** Beyond tasting, the event provides trade visitors with "value creation models," showing how Indian startups are turning raw organic turmeric into high-end supplements and essential oils.

Pro Tip: India currently has the highest number of organic producers in the world (over 1.5 million), and events like this are crucial for moving those farmers from local markets to the high-paying "Euro-Organic" shelves.

Knowledge Check for Proficiency

1. Which country has been designated as the "Country of the Year" at BIOFACH 2026?

- A) Germany
- B) India
- C) Brazil
- D) United States

2. BIOFACH is recognized globally as the leading trade fair for which sector?

- A) Information Technology
- B) Renewable Energy
- C) Organic Products
- D) Automobile Manufacturing

3. In which city and country is the BIOFACH 2026 event scheduled to be held?

- A) New Delhi, India
- B) Paris, France
- C) Nuremberg, Germany
- D) Geneva, Switzerland

4. What does the "Country of the Year" designation at BIOFACH 2026 signify for India?

- A) It is the largest consumer of inorganic fertilizers.



- B) It is recognized as a central leader and reliable supplier in the global organic movement.
- C) It has the highest number of traditional hardware exports.
- D) It has been ranked first in the Global Innovation Index for 2026.

Answer Key

Question	Answer
1	B) India
2	C) Organic Products
3	C) Nuremberg, Germany
4	B) Recognized as a central leader and reliable supplier in the global organic movement

STATE NEWS

NHAI opens new elevated corridor on Chennai-Bengaluru Highway in Ranipet



The opening of the elevated corridor in Ranipet on **February 9, 2026**, marks a critical safety upgrade for one of the most dangerous "black spots" on the **Chennai-Bengaluru Highway (NH 48)**.

Located at **Puttuthakku village** near Arcot, this ₹22-crore project was designed specifically to eliminate the risks faced by residents of nearby government schools and primary health centers who previously had to navigate high-speed traffic to cross the highway.

Project Specifications

The new infrastructure is a "double-decker" solution for local and long-distance traffic.

- **The Elevated Corridor:** * **Length:** Approximately 1 km (part of a broader safety initiative in the district).
 - **Design:** A two-lane elevated stretch, 15 meters wide. **Current Usage:** Temporarily restricted to **ambulances and government buses** while finishing touches are completed.

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- **The Vehicular Underpass (VUP): ***
Dimensions: 4.5 meters high and 20 meters wide.
 - **Purpose:** Allows local cars, two-wheelers, and pedestrians to safely cross from one side of the highway to the other without entering the main carriageway.
 - **Benefit:** Reduces the need for risky U-turns, which were a primary cause of accidents on this stretch.

Safety and Smart Features

To ensure the corridor is safe for night-time travel, the NHAI is currently implementing several final safety protocols:

Feature	Status
Bitumen Layering	Completed (Main carriageway)
Median Lighting	Installation of LED streetlights ongoing
Reflectors & Signage	Scheduled for installation by late February 2026
Ramp Railings	Being installed to prevent vehicles from "cutting" into service lanes

Why Ranipet?

This specific location at Puttuthakku was identified as a "**Black Spot**"—a term used by the Ministry of Road Transport and Highways (MoRTH) for areas with a high frequency of fatal accidents.

- **Accessibility:** Before this underpass, locals often had to travel up to **1.5 km** just to find a safe spot to cross.

- **Institutions:** The stretch serves the new campus of **Christian Medical College (CMC)** and several government schools, making pedestrian safety a non-negotiable priority.

What's Next for NH 48?

This project is part of a larger plan to make the 148 km stretch between **Walajah and Krishnagiri** safer. NHAI has already completed 19 such underpasses in this region, with more "grade-separated" structures planned for high-traffic junctions.

Knowledge Check for Proficiency

1. On which National Highway has the NHAI recently opened a new elevated corridor in Ranipet?

- A) NH 44 (Kanyakumari to Srinagar)
- B) NH 48 (Chennai to Bengaluru)
- C) NH 66 (Panvel to Kanyakumari)
- D) NH 16 (Chennai to Kolkata)

2. What was the approximate cost of the vehicular underpass over which the new elevated corridor has been built?

- A) ₹12 crore
- B) ₹22 crore
- C) ₹50 crore
- D) ₹100 crore

3. According to the NHAI, which vehicles are currently permitted to use the newly opened elevated corridor in the initial phase?

- A) Private cars and two-wheelers
- B) Heavy goods trucks and containers
- C) Ambulances and government buses
- D) Only VIP convoys

4. What is the primary safety benefit highlighted by officials regarding the opening of this elevated corridor?

- A) Reduction in fuel consumption
- B) Prevention of accidents, especially at night
- C) Lowering of noise pollution levels
- D) Increase in toll revenue collection

Answer Key

Question	Answer
1	B) NH 48
2	B) ₹22 crore
3	C) Ambulances and government buses
4	B) Prevention of accidents, especially at night

DETAILED ANALYSIS OF RECENT CURRENT AFFAIRS: MULTIPLE CHOICE FORMAT

Q.1. Recently, the DICGC has issued guidelines for the implementation of which new framework for deposit insurance?

- A. Flat Premium Framework
- B. Risk-Based Premium Framework
- C. Uniform Insurance Framework
- D. Performance-Based Premium Framework

1. B

The Deposit Insurance and Credit Guarantee Corporation (DICGC) has issued guidelines for implementing the Risk-Based Premium (RBP) framework. Beginning April 1, 2026, banks will pay a premium of 8 to 12 paise per ₹100 of deposits, depending on their financial risk profile. This system will reduce premiums for well-managed banks.

Q.2. Recently, the RBI has issued draft rules for credit index and total return swap (TRS) derivatives related to what?

- A. Government securities
- B. Corporate bonds
- C. Treasury bills
- D. Municipal bonds

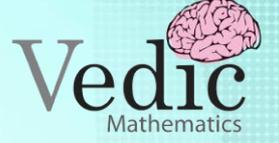
2. B

The Reserve Bank of India (RBI) has issued draft guidelines for corporate bond-linked

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credit indexes and total return swaps (TRS). These rules are intended to enhance liquidity in the corporate bond market and strengthen risk management. These rules are in line with announcements made in the Union Budget 2026. This move will allow investors to manage credit risk without directly purchasing bonds.

Q.3. Recently, the RBI has proposed to exempt NBFCs with assets less than how many from mandatory registration?

- A. ₹500 crore
- B. ₹750 crore
- C. ₹1,000 crore
- D. ₹2,000 crore

3. C

The Reserve Bank of India (RBI) has proposed exempting non-banking financial companies (NBFCs) with assets of less than ₹1,000 crore from mandatory registration. This exemption will apply only to non-deposit taking NBFCs that do not have a direct customer interface.

Q.4. Who recently chaired the 59th Monetary Policy Committee (MPC) meeting of the RBI?

- A. Shaktikanta Das
- B. Sanjay Malhotra
- C. Urjit Patel
- D. Raghuram Rajan

4. B

The Reserve Bank of India (RBI) held its 59th Monetary Policy Committee (MPC) meeting, chaired by RBI Governor Sanjay Malhotra. The repo rate was kept unchanged at 5.25%, maintaining a neutral stance. This decision was taken amid stable inflation and strong economic growth.

Q.5. On whom did the RBI recently impose a monetary penalty of ₹1 lakh?

- A. Bajaj Finance Ltd.
- B. Vinayaka Capsec Private Limited
- C. Muthoot FinCorp Ltd.
- D. Manappuram Finance Ltd.

5. B

The Reserve Bank of India (RBI) recently imposed a ₹1 lakh fine on Delhi-based Vinayak Capsec Private Limited for non-compliance with shareholding rules. In February 2026, Jaipur Central Co-operative Bank was also fined ₹1 lakh for violating KYC rules.

Q.6. To strengthen which institutions did the RBI recently announce regulatory measures?

- A. Regional Rural Banks
- B. Urban Co-operative Banks
- C. Payment Banks
- D. Small Finance Banks

6. B

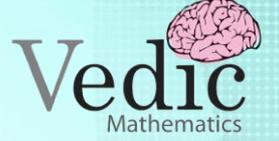
The Reserve Bank of India (RBI) announced major regulatory measures to strengthen



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cooperative banks (urban and rural cooperative banks), NBFCs, and regulated entities. These measures aim to promote digital security, better governance, increase credit flow, and depositor protection.

Q.7. Which custodian bank in India recently became the first to complete FPI onboarding through e-signature?

- A. State Bank of India
 - B. HDFC Bank
 - C. ICICI Bank
 - D. Kotak Mahindra Bank
7. D

Kotak Mahindra Bank Limited (KMBL) has become the first custodian bank in India to complete the Foreign Portfolio Investor (FPI) registration and account opening process through e-signature. The bank achieved this capital market milestone by issuing FPI licenses completely digitally without any physical paperwork.

Q.8. With which Muthoot Pashchim Group company did HDFC Life recently partner?

- A. Muthoot Capital
 - B. Muthoot Fincorp
 - C. Muthoot Finance
 - D. Muthoot Microfin
8. B

HDFC Life has entered into a strategic partnership with Muthoot Fincorp Limited, the flagship company of the Muthoot Pappachan Group. Through this partnership, Muthoot Fincorp customers will be able to avail HDFC Life's group and individual life insurance solutions (protection and savings products) through the company's large branch network.

Q.9. Which ministry recently notified the Offshore Area Mineral Rules, 2026?

- A. Ministry of Petroleum and Natural Gas
 - B. Ministry of Coal
 - C. Ministry of Mines
 - D. Ministry of Environment
9. C

The Offshore Area Minerals (Prevention of Illegal Mining and Transportation) Rules, 2026, were notified by the Ministry of Mines, Government of India. Designed to regulate offshore mineral extraction, these rules require real-time electronic monitoring, transit permits, and strict tracking of mining activities.

Q.10. Recently, Thanya C. Nathan became the first visually impaired woman judge of which state?

- A. Bihar
 - B. Madhya Pradesh
 - C. Tamil Nadu
 - D. Kerala
10. D



Thanya C. Nathan has become the first blind woman judge in the state of Kerala. 24-year-old Thanya topped the merit list of candidates with benchmark disabilities in the 2025 Kerala Judicial Service Civil Judge (Junior Division) examination. She achieved this feat through hard work despite being 100% blind.

Q.11. India and the United States recently agreed on the framework of which trade agreement?

- A. Free Trade Agreement (FTA)
- B. Comprehensive Economic Partnership
- C. Interim Trade Agreement (ITA)
- D. Preferential Trade Agreement (PTA)

11. C

India and the US have agreed on a framework for an interim trade agreement on mutual trade. The agreement is an interim step towards a larger bilateral trade agreement (BTA) to reduce the trade deficit between the two countries, adjust import tariffs, and improve access to agricultural and industrial goods.

Q.12. Who was recently appointed the new Managing Director of IIFCL?

- A. Rajiv Sabharwal
- B. Rohit Rishi
- C. Ashwani Tiwari
- D. Sanjeev Chadha

12. B

Rohit Rishi has taken over as the new Managing Director (MD) of public sector India Infrastructure Finance Company Limited (IIFCL). He has been appointed for a term of three years. IIFCL said in a statement that Rishi has over three decades of experience in the banking and financial services sector. He has worked as FGM at Indian Bank, where he held important leadership and strategic responsibilities. Rohit Rishi has also served as Executive Director at Bank of Maharashtra. He has been appointed for a term of three years. IIFCL is a wholly owned company of the Government of India.

Q.13. In which city did the IOC recently elect Soraya Aghaei Hajiagha as its 107th member?

- A. Paris
- B. Lausanne
- C. Milan
- D. Geneva

13. C

The International Olympic Committee (IOC) elected former Iranian badminton player Soraya Aghaei Hajiagha as its 107th member during the 145th IOC Session in Milan, Italy. She is the first Iranian female member of the IOC.

Q.14. Recently, IIT Madras Research Park launched a ₹600 crore venture capital fund in partnership with whom?

- A. Sequoia Capital

- B. Accel India
C. Blume Ventures
D. Unicorn India Ventures
14. D

IIT Madras Research Park (IITMRP), in partnership with Unicorn India Ventures, has launched a ₹600 crore deep-tech venture capital fund. The fund will support startups in sectors such as defense, climate technology, quantum computing, and semiconductors.

Q.15. Who recently launched the beta version of the MCP server for the e-statistics portal?

- A. NITI Aayog
B. NSO under MoSPI
C. RBI
D. UIDAI
15. B

The National Statistical Office (NSO), under the Ministry of Statistics and Program Implementation, has launched the beta version of its Model Context Protocol Server for the e-Statistics portal. This is a major step towards making India's official statistics more accessible, interoperable, and AI-friendly.



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FACTS ABOUT BHARAT

Both **Fakhruddin Ali Ahmed** and **Pandit Deendayal Upadhyaya** are being commemorated across the nation this week, as February 11 marks their death anniversaries.

While they represent different eras and ideologies, both left an indelible mark on Bharat's political and social fabric.

Fakhruddin Ali Ahmed: The Fifth President (1905–1977)

February 11, 2026, marks the **49th death anniversary** of Fakhruddin Ali Ahmed. He remains a significant figure in Indian history for several reasons:

- **Presidential Legacy:** He was the second Muslim to serve as President of India and the second to die in office. He is buried at the mosque near Parliament House in New Delhi, where state tributes are paid annually.
- **The Emergency Period:** His presidency (1974–1977) is most famously remembered for the signing of the **Proclamation of Emergency** in 1975.
- **Cultural & Sporting Patron:** Beyond politics, he was an avid lover of golf and music and served as the President of the All India Lawn Tennis Association and the Asian Lawn Tennis Federation.

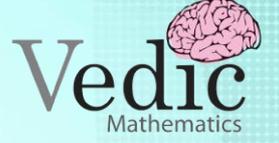
Pandit Deendayal Upadhyaya: Architect of Integral Humanism (1916–1968)

His death anniversary on February 11 is observed as **Samarpan Diwas** (Day of

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Dedication). On February 11, 2026, Prime Minister Modi and other senior leaders paid floral tributes to him, highlighting his role in shaping the modern Indian political thought.

- **Integral Humanism (Ekatma Manav Darshan):** This remains the core ideology of the BJP. It advocates for a holistic development model that balances the individual, society, nature, and the soul, rather than focusing purely on material wealth.
- **The Concept of Antyodaya:** Upadhyaya's most enduring legacy is the principle of *Antyodaya*—the "upliftment of the last person." This philosophy guides many of India's current welfare schemes, emphasizing that a nation's progress is measured by the well-being of its poorest citizen.
- **Political Pioneer:** As the General Secretary and later President of the **Bharatiya Jana Sangh**, he was instrumental in creating a formidable alternative to the Congress party in the 1950s and 60s.

Other Notable Commemorations This Week

The month of February 2026 has seen a series of high-profile tributes to India's past leaders:

- **February 8:** President Droupadi Murmu paid floral tributes to **Dr. Zakir Hussain** (India's 3rd President) on his birth anniversary.
- **February 12:** Nationwide events were held for the birth anniversary of **Maharishi Dayanand Saraswati**, the founder of Arya Samaj.

- **January 30 (Recent):** The nation observed **Martyrs' Day** to mark the 78th death anniversary of Mahatma Gandhi.

Knowledge Check for Proficiency

1. **Fakhruddin Ali Ahmed served as which President of India?**

- A) Third
- B) Fourth
- C) Fifth
- D) Sixth

2. **In which year did Fakhruddin Ali Ahmed's presidency conclude?**

- A) 1974
- B) 1977
- C) 1980
- D) 1968

3. **Which political ideology is Pandit Deendayal Upadhyaya best known for proposing?**

- A) Democratic Socialism
- B) Integral Humanism
- C) Marxist-Leninism
- D) Fabian Socialism



4. Pandit Deendayal Upadhyaya was a prominent leader of which political party that served as the forerunner to the BJP?

- A) Swatantra Party
- B) Scheduled Castes Federation
- C) Bharatiya Jana Sangh (BJS)
- D) Janata Party

Answer Key

Question	Answer
1	C) Fifth
2	B) 1977
3	B) Integral Humanism
4	C) Bharatiya Jana Sangh (BJS)

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We wish best for your studies & Exams

Best Wishes

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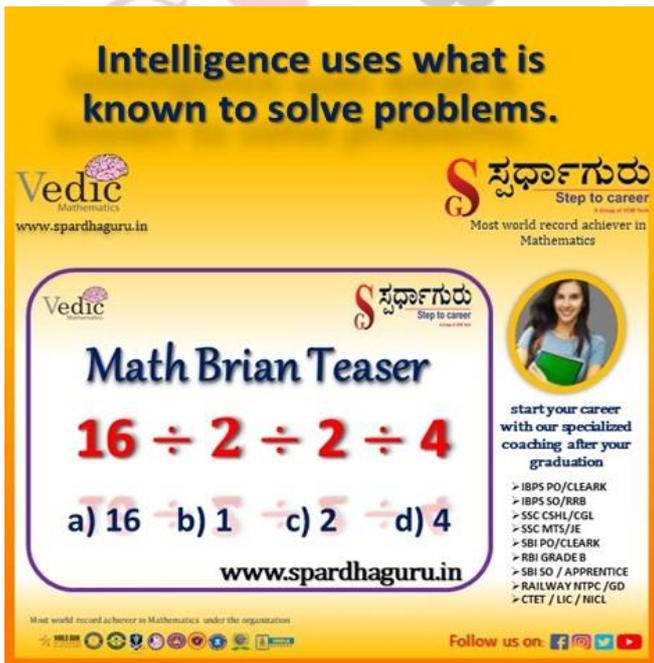
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