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NATIONAL NEWS

Railways Begins Viability Assessment for 7 New Bullet Train Corridors



The Union Budget 2026-27 has announced the launch of seven new high-speed rail (HSR) corridors as part of efforts to transform India's transportation infrastructure. These "growth connectors" are intended to connect key economic centres, and the National High Speed Rail Corporation Limited (NHSRCL) is proceeding with expedited implementation.

The Seven New Corridors

The proposed network spans nearly **4,000 kilometers** and is expected to attract an investment of approximately **₹16 lakh crore**.

Corridor	Estimated Travel Time	Key Connectivity Focus
Delhi – Varanasi	~3h 50m	Includes a potential spur to Ayodhya; most advanced DPR.
Mumbai – Pune	~48m	Aims to de-congest the Mumbai-Pune Expressway.

Corridor	Estimated Travel Time	Key Connectivity Focus
Pune - Hyderabad	~1h 55m	Connects Western and Southern industrial belts.
Hyderabad - Bengaluru	~2h 00m	Links two of India's biggest IT and tech hubs.
Hyderabad - Chennai	~2h 55m	Enhances talent mobility across Telangana and Tamil Nadu.
Chennai - Bengaluru	~1h 13m	Strengthens the "Southern Triangle" economic zone.
Varanasi - Siliguri	~2h 55m	Connects UP, Bihar, and West Bengal via Patna.

Impact and Future Outlook

The expansion prioritizes sustainable, low-emission travel over speed and is positioned to compete with domestic aviation. The Mumbai-Ahmedabad line's first 100km section (Surat-Bilimora) should be operational by August 2027, with seven more routes planned for completion in the early 2030s as part of India's second phase "Bullet Train" initiative.

Knowledge Check for Proficiency

1. Which organization has been instructed by the Railway Board to expedite preparatory activities for seven new high-speed rail corridors?

- A) Indian Railways Construction Limited (IRCON)
- B) National High Speed Rail Corporation Limited (NHSRCL)
- C) Rail Vikas Nigam Limited (RVNL)
- D) Centre for Railway Information Systems (CRIS)

2. Based on the latest announcement, what is the principal requirement for the revised Detailed Project Reports (DPRs)?

- A) Inclusion of international tourism statistics
- B) Integration of freight corridor logistics
- C) Revised cost estimates
- D) Proposals for private airline partnerships

3. What is the key goal of the "viability assessment" in the initiative?

Strategy for Implementation

DPR Updates: NHSRCL has submitted DPRs for six of seven routes, now being updated with **2026 cost estimates** for accuracy and viability.

System Standardization: The government is requiring a standardized national HSR system, mandating unified technical specs for tracks, signaling, and trains—likely following the Shinkansen or indigenous "Vande Bharat" models.

Dedicated Execution Teams: Each project will have "field-based core teams." This decentralised setup speeds up land acquisition and improves state coordination.

Technical Manpower: Considerable emphasis has been placed on developing a specialized workforce capable of operating and maintaining high-speed rail systems, as these operations demand distinct competencies compared to conventional rail.

- A) To determine the environmental impact on local wildlife
- B) To evaluate the financial feasibility of the projects
- C) To test the maximum speed of existing engines
- D) To count the number of passengers currently using buses

Question	Answer
3	B (Financial viability)
4	B (Dedicated field-based core teams)
5	A (Standardising systems nationwide)

4. To ensure efficient implementation at the ground level, the NHRCL has been tasked with creating:

- A) Automated ticket vending machines
- B) Dedicated field-based core teams
- C) New luxury waiting lounges
- D) Social media marketing departments

5. Beyond building tracks, what is a broader strategic goal of the government for these high-speed systems?

- A) National standardization of high-speed rail systems
- B) Converting all existing trains to bullet trains by 2030
- C) Eliminating the need for regional airports
- D) Reducing the number of railway stations nationwide

Answer Key

Question	Answer
1	B (NHRCL)
2	C (Revised cost estimates)

NATIONAL NEWS

World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)



The World's Largest Grain Storage Plan (WLGSP) marks a major change in India's agriculture, shifting from centralised silos to a **decentralised, cooperative-led approach**. By supporting Primary Agricultural Credit Societies (PACS), the government is transforming village centres into efficient logistics hubs.

Spotlight: The Balaghat Model

The implementation at Bahudeshiya Prathamik Krishi Saakh Sahakari Society (PACS) Maryadit

Parswada in Balaghat serves as a model for national expansion.

Infrastructure: Features a 500 MT storage facility.

Integration: Now part of the state supply chain, managed by the Madhya Pradesh Warehousing and Logistics Corporation (MPWLC).

Economic Impact: Enables local farmers to store crops locally, reducing forced low-price sales after harvest.

Strategic Objectives of the WLSP

The plan aims to bridge the massive gap between India's total food grain production and its current storage capacity.

Feature	Impact on the Ecosystem
Decentralization	Reduces transportation costs and "transit losses" from farm to central silo.
Food Security	Ensures buffer stocks are maintained at the village level for quicker local distribution.
PACS Diversification	Transforms PACS from simple credit-lending bodies into multi-service entities (storage, custom hiring, fair price shops).
Post-Harvest Savings	Aims to significantly reduce the estimated 15%-20% wastage of grains due to poor storage.

The Vision of 2024-2026

Prime Minister Narendra Modi launched a project in February 2024 to build **700 lakh tonnes** of storage. Managed by Amit Shah's Ministry of Cooperation, it links godowns with

the **e-NAM portal**, allowing farmers to digitally sell produce at better prices.

Knowledge Check for Proficiency

1. What is the principal aim of the World's Largest Grain Storage Plan (WLSP) within the Cooperative Sector?

- A) To centralize grain storage in urban industrial hubs
- B) To enhance decentralized storage infrastructure at the grassroots level
- C) To privatize the nationwide distribution of food grains
- D) To increase the export of luxury cash crops to international markets

2. Which Union Minister furnished details regarding this initiative in a written response to the Rajya Sabha?

- A) Minister of Finance, Nirmala Sitharaman
- B) Minister of External Affairs, S. Jaishankar
- C) Minister for Home and Cooperation, Amit Shah
- D) Minister of Agriculture, Arjun Munda

3. On what date did Prime Minister Narendra Modi inaugurate the 500 MT godown project?

- A) 15 August 2023
- B) 24 February 2024
- C) 26 January 2024
- D) 01 May 2024

4. At which specific location was the 500 MT godown established as part of this initiative?

- A) Parswada, Balaghat
- B) Nagpur, Maharashtra
- C) Raipur, Chhattisgarh
- D) Indore, Madhya Pradesh

5. Which organization has leased the newly constructed godown in Balaghat?

- A) Food Corporation of India (FCI)
- B) Madhya Pradesh Warehousing and Logistics Corporation (MPWLC)
- C) National Agricultural Cooperative Marketing Federation (NAFED)
- D) Central Warehousing Corporation (CWC)

Answer Key

Question	Answer
1	B (Strengthen decentralized storage at grassroots)
2	C (Amit Shah)
3	B (24 February 2024)
4	A (Parswada, Balaghat)
5	B (MPWLC)

INTERNATIONAL NEWS

Cyclone Gaizani hits Madagascar

Madagascar is currently experiencing the effects of **Tropical Cyclone Gezani**, also known as Gezani. The cyclone made landfall near the eastern port city of **Toamasina** on the evening of February 10, 2026.



The storm has had a devastating impact, compounded by the fact that it struck just ten days after another deadly system, Cyclone Fytia.

Current Status and Impact

- At least **31 deaths**, dozens injured, and several missing have been reported.
- In Toamasina, **75% of infrastructure** is damaged or destroyed, with collapsed buildings, fallen trees, and ongoing power outages.
- The cyclone reached sustained winds over **195 km/h** (gusts up to **270 km/h**) at landfall.
- As of February 12–13, the system has weakened to a tropical storm in the **Mozambique Channel**, but may intensify



and return toward Madagascar's southwest coast.

Government & Humanitarian Response

- President **Michael Randrianirina** visited Toamasina to assess damage and oversee aid distribution.
- Red alerts remain for regions at risk of landslides and flash flooding as the storm moves inland.
- The UN released **\$3 million** for immediate relief, providing food, water, and temporary shelter to displaced families.

Knowledge Check for Proficiency

1. Where did Tropical Cyclone Gaizani make landfall in Madagascar?

- A) Antananarivo
- B) Toamasina
- C) Mahajanga
- D) Toliara

2. What was the estimated maximum wind speed of the cyclone at the time of the report?

- A) 150 km per hour
- B) 175 km per hour
- C) Over 195 km per hour
- D) 210 km per hour

3. What does a "red alert" issued by the meteorological department signify in this context?

- A) Clear skies are expected soon.
- B) Minimal risk of property damage.

C) Immediate threat of heavy rain, flooding, and landslides.

D) The cyclone has been downgraded to a tropical depression.

4. According to the report, what is the current direction of the cyclone's movement?

- A) Eastward
- B) Westward
- C) Northward
- D) Southward

5. What are the primary objectives of the emergency services mentioned in the text?

- A) Planting trees and cleaning beaches.
- B) Restoring electricity and providing temporary shelter.
- C) Organizing a local festival to boost morale.
- D) Building permanent housing for all residents.

Answer Key

Question	Answer
1	B) Toamasina
2	C) Over 195 km per hour
3	C) Immediate threat of heavy rain, flooding, and landslides
4	B) Westward
5	B) Restoring electricity and providing temporary shelter

SPORTS

Meghalaya CM Announces 70% Subsidy for Homestays Ahead of National Games 2027



Meghalaya is gearing up for the **National Games 2027** with a unique infrastructure strategy that prioritizes local entrepreneurship over massive, temporary construction.

During a land handover ceremony on **February 11, 2026**, for the state's first five-star **Holiday Inn Resort** in Tura, Chief Minister **Conrad K. Sangma** detailed how the state plans to house thousands of athletes and officials.

The "Homestay-cum-Games Village" Scheme

Instead of building a conventional (and often costly) Games Village, the government is launching a **"Homestay-cum-Games Village"** concept.

- **70% Subsidy Support:** The state will provide a significant 70% subsidy to residents to build or upgrade homestays.
- **Sports Hostel Design:** These homestays must be designed as "sports hostels" that conform to specific National Games guidelines for athlete accommodation.

- **Post-Games Ownership:** Once the event concludes, the beneficiaries will retain full ownership to operate these units as private tourism businesses.
- **Strategic Goal:** This approach aims to prevent the "white elephant" syndrome—where large sports facilities go unused after a major event—while simultaneously doubling the state's tourism infrastructure.

Major Infrastructure Highlights in Tura

The announcement was part of a broader push to transform the **Garo Hills** into a premium tourism hub.

Project	Details
Holiday Inn Resort, Tura	A ₹130 crore five-star project by IHG; the first of its kind in the region.
Tura Airport	Receiving ₹50 crore for repair and revival to support UDAN flight operations.
Economic Target	Part of the "Mission 10" strategy to reach a \$10 billion economy in the near term.
Local Employment	The new resort project mandates that 90% of non-managerial and 50% of managerial roles be reserved for locals.

NOTE: Chief Minister Sangma emphasized that while the state needs five-star hotels for VVIPs and high-end tourists, these subsidized homestays are essential for those wanting to experience authentic Meghalayan culture and food.

Knowledge Check for Proficiency

1. What is the primary reason for the Meghalaya government's introduction of the new homestay subsidy scheme?

- A) To celebrate the state's foundation day
- B) In preparation for the National Games 2027
- C) To increase the number of five-star hotels in rural areas
- D) To promote international student exchange programs

2. What percentage of subsidy support is being offered to beneficiaries under this innovative scheme?

- A) 50 percent
- B) 60 percent
- C) 70 percent
- D) 85 percent

3. During which event did Chief Minister Conrad K. Sangma make this announcement?

- A) The opening ceremony of the National Games
- B) A budget session in the State Assembly
- C) The Land Handover ceremony for the Holiday Inn Resort in Tura
- D) An international tourism trade fair in Shillong

4. How will the homestays be specifically designed under this scheme?

- A) As luxury eco-lodges
- B) As sports hostels

C) As traditional tribal huts

D) As corporate conference centers

5. What happens to the homestays after the conclusion of the National Games 2027?

- A) They will be demolished to make room for stadiums.
- B) They will be handed over to the central government.
- C) The beneficiaries will continue to own and operate them.
- D) They will be converted into permanent government offices.

Answer Key

Question	Answer
1	B) In preparation for the National Games 2027
2	C) 70 percent
3	C) The Land Handover ceremony for the Holiday Inn Resort in Tura
4	B) As sports hostels
5	C) The beneficiaries will continue to own and operate them



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INTERNATIONAL NEWS

US Energy Secretary Chris Wright Arrives in Venezuela to Assess Oil Industry and Strengthen Ties



The visit of U.S. Energy Secretary **Chris Wright** to Caracas marks a seismic shift in U.S.-Venezuela relations, following the dramatic events of early 2026. Wright's arrival on **February 11, 2026**, is the first time a high-ranking member of President Trump's cabinet has visited the country in nearly three decades.

Key Details of the Visit

- The Meeting:** Secretary Wright met with **Acting President Delcy Rodríguez** at the Miraflores Palace. Rodríguez took the helm after former President Nicolás Maduro was captured by U.S. forces in a military operation on January 3, 2026.
- Energy Overhaul:** The primary goal is a "firsthand assessment" of Venezuela's oil infrastructure. This follows a new Venezuelan law passed in January that ended the state monopoly held by PDVSA,

allowing private companies to control production and pricing.

- The "Energy Deal":** Wright is promoting a \$100 billion reconstruction plan for Venezuela's energy sector. During his visit, he announced over **\$100 million** in immediate investments for a **Chevron-operated** plant to double production within 18 months.

Economic & Geopolitical Strategy

The Trump administration's approach—dubbed by some as the "Donroe Doctrine"—seeks to reintegrate Venezuela into the U.S. economic sphere of influence while sidelining Russian and Chinese interests in the region.

Target	Strategic Goal
Oil Production	Doubling output at key fields like <i>Petropiar</i> through U.S. private investment.
Regional Stability	"Transforming" the relationship to bring what Wright called "commerce, peace, and prosperity."
Sanctions	Gradual lifting of restrictions to allow U.S. companies (like Chevron and Repsol) to operate freely.

Field Assessment

As of **Friday, February 13**, Wright has concluded tours of major oil fields in the **Orinoco Belt**, including *Petroindependencia* and *Petropiar*. He expressed optimism that Venezuela could see a "dramatic" increase in oil and electricity levels by the end of the year.

Knowledge Check for Proficiency

1. Who is the United States Energy Secretary currently visiting Venezuela?

- A) Delcy Rodríguez
- B) Chris Wright
- C) Michael Randrianirina
- D) Conrad K Sangma

2. Where did the meeting between the U.S. Energy Secretary and Venezuela's acting President take place?

- A) The U.S. Embassy in Caracas
- B) An oil refinery in Lake Maracaibo
- C) The Miraflores presidential palace
- D) A regional summit in Colombia

3. What is the primary purpose of Secretary Chris Wright's visit to Venezuela?

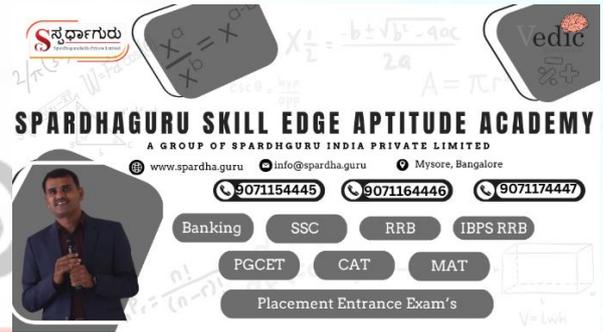
- A) To sign a new environmental protection treaty
- B) To provide a firsthand assessment of the oil industry
- C) To oversee the distribution of food aid
- D) To negotiate a maritime boundary dispute

4. How long is the U.S. Energy Secretary's scheduled visit to the South American country?

- A) One day
- B) Three days
- C) One week
- D) Ten days

5. According to Secretary Wright, what is the U.S. President's goal for the people of Venezuela?

- A) To transition the country entirely to solar energy
- B) To bring commerce, peace, prosperity, jobs, and opportunity
- C) To establish a new regional military alliance
- D) To limit oil production to stabilize global prices



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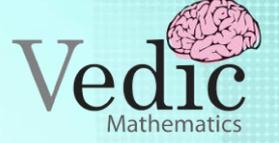
Answer Key

Question	Answer
1	B) Chris Wright
2	C) The Miraflores presidential palace
3	B) To provide a firsthand assessment of the oil industry
4	B) Three days
5	B) To bring commerce, peace, prosperity, jobs, and opportunity

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BANKING/ECONOMY

RBI Proposes Draft Amendments to Urban Co-operative Bank Lending Norms



Building on the February 6, 2026 policy statement, the Reserve Bank of India (RBI) released the specific draft amendment directions on February 10, 2026. These proposals aim to provide Urban Co-operative Banks (UCBs) with more operational freedom while tightening transparency.

The public has until March 4, 2026, to submit comments on these changes, which are slated to take effect from October 1, 2026.

1. Significant Boost to Unsecured Lending

The most impactful proposal is the doubling of the overall limit for unsecured loans to help UCBs compete with mainstream banks and fintechs.

- **Aggregate Ceiling:** UCBs can now allocate up to 20% of their total loans and advances to unsecured lending (up from the previous limit of 10% of total assets).
- **Individual Limits:** The maximum amount a single borrower can take as an unsecured

loan has been increased based on the bank's tier:

- Tier 1: ₹5 lakh
- Tier 2: ₹7.5 lakh
- Tier 3 & 4: ₹10 lakh

2. Housing Loan Reforms

The RBI is moving toward a deregulated model for larger UCBs while maintaining strict guards for smaller ones.

- **Tenure Flexibility:** Tier 3 and Tier 4 UCBs are now permitted to set their own housing loan tenures and moratorium periods based on Board-approved policies.
- **Tier 1 & 2 Constraints:** Smaller banks remain capped at a maximum tenure of 20 years.
- **Construction Focus:** Moratoriums (payment holidays) will now only be allowed for loans used for house construction. They are explicitly prohibited for the purchase of completed houses.

3. Support for Nominal Members

Nominal members (those who hold shares but have limited voting rights, often for the purpose of taking small loans) see a significant increase in credit access.

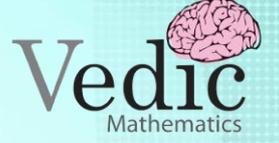
- **Consumer Durables:** The limit for loans to purchase items like electronics or appliances has been raised to ₹2.5 lakh per borrower.
- **Collateralized Loans:** UCBs can now lend to nominal members against fixed deposits, gold, and government securities, provided it is allowed under their specific by-laws.



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4. Transparency and Disclosures

To balance the increased lending limits, the RBI is mandating "granular" disclosures in annual financial statements. Banks must now clearly report:

- The total value of unsecured advances sanctioned during the year.
- The asset quality (NPAs) specifically within the unsecured loan portfolio.
- Details of all lending done to nominal members.

Along with these norms, the RBI also announced **Mission SAKSHAM**, a massive capacity-building project to train **1.4 lakh UCB employees** in modern banking and risk management.

Knowledge Check for Proficiency

1. Which organization issued the draft amendment directions to review lending norms for Urban Co-operative Banks?

- A) Securities and Exchange Board of India (SEBI)
- B) Ministry of Finance
- C) Reserve Bank of India (RBI)
- D) National Bank for Agriculture and Rural Development (NABARD)

2. The proposals for these lending norms were part of which statement?

- A) The Annual Union Budget 2026
- B) The Statement on Developmental and Regulatory Policies

C) The Economic Survey of India

D) The Quarterly Financial Inclusion Report

3. On what date was the Statement on Developmental and Regulatory Policies published?

- A) 1st January, 2026
- B) 6th February, 2026
- C) 15th August, 2025
- D) 31st March, 2026

4. Which specific department within the RBI issued these draft directions?

- A) Department of Currency Management
- B) Department of Economic and Policy Research
- C) Department of Regulation
- D) Department of Statistics and Information Management

5. What is the current status of the draft directions issued by the RBI?

- A) They have been officially implemented as law.
- B) They have been withdrawn due to opposition.
- C) They have been issued for public comments.
- D) They are currently being reviewed by the Supreme Court.

Answer Key

Question	Answer
1	C) Reserve Bank of India (RBI)

Question	Answer
2	B) The Statement on Developmental and Regulatory Policies
3	B) 6th February, 2026
4	C) Department of Regulation
5	C) They have been issued for public comments

Key Infrastructure Updates in North Chennai

Project	Location	Status	Cost	Specifications
New Rail Overbridge	Korukkupet-Manali Road (LC 2B)	Inaugurated	₹96.04 Crore	840m long, 8.40m wide with 5m service roads.
Proposed Overbridge	Korukkupet-Ennore Highway (LC 2A)	Foundation Laid	₹75 Crore	448m long, 11m wide with pedestrian pathways.
New Public Park	Near Manali Road Bridge	Foundation Laid	₹1.10 Crore	19,128 sq. ft. area with walking tracks and greenery.

STATE NEWS

Tamil Nadu CM Stalin inaugurates railway overbridge on Korukkupet-Manali Road



On Thursday, February 12, 2026, Chief Minister M.K. Stalin marked a major infrastructural milestone for North Chennai by addressing a **40-year-old demand** of the local community.

The inauguration of the Rail Overbridge (ROB) at level crossing 2B is expected to significantly ease chronic traffic congestion for nearly **one lakh residents** in areas such as Kodungaiyur, Tondiarpet, and Korukkupet.

Impact and Strategic Details

- **Traffic Relief:** Previously, nearly **42,000 vehicles** were halted daily at these two level crossings due to frequent train movements. The new bridge allows for uninterrupted flow, especially for heavy industrial vehicles and port-bound freight.
- **Collaborative Effort:** These projects are a **50:50 joint venture** between the Greater Chennai Corporation (GCC) and Southern Railway.
- **Urban Livability:** The Chief Minister emphasized that the new park and improved connectivity are part of a broader commitment to enhancing the quality of life

in North Chennai, which has historically faced industrial congestion.

NOTE: The newly opened bridge at LC 2B will also serve as a temporary diversion route for vehicles while construction begins on the adjacent LC 2A overbridge.

Knowledge Check for Proficiency

1. Who inaugurated the new rail overbridge on the Korukkupet-Manali Road?

- A) The Prime Minister of India
- B) Chief Minister M.K. Stalin
- C) The Union Minister for Railways
- D) The Mayor of Chennai

2. What was the total cost of construction for the rail overbridge at level crossing 2B?

- A) ₹75 crore
- B) ₹86.04 crore
- C) ₹96.04 crore
- D) ₹105 crore

3. At which specific location was the newly inaugurated rail overbridge constructed?

- A) Korukkupet-Ennore highway
- B) Marina Beach Road
- C) Korukkupet-Manali Road
- D) Anna Salai

4. The Chief Minister laid the foundation for a second railway overbridge at which level crossing?

- A) Level crossing 1A
- B) Level crossing 2A
- C) Level crossing 2B
- D) Level crossing 3C

5. What is the estimated cost for the proposed railway overbridge on the Korukkupet-Ennore highway?

- A) ₹50 crore
- B) ₹75 crore
- C) ₹96.04 crore
- D) ₹120 crore

Answer Key

Question	Answer
1	B) Chief Minister M.K. Stalin
2	C) ₹96.04 crore
3	C) Korukkupet-Manali Road
4	B) Level crossing 2A
5	B) ₹75 crore

Vedic Mathematics **ಸ್ಪರ್ಧಾಗುರು** **Spardhaguru India Private Limited**

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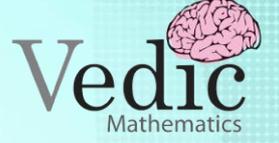
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Detailed Analysis of Recent Current Affairs: Multiple Choice Format

Q.1. Recently, the RBI has allowed loans given to which institution to be included in Priority Sector Lending (PSL)?

- A. NABARD
- B. SIDBI
- C. National Cooperative Development Corporation (NCDC)
- D. NHB

1. C

The Reserve Bank of India (RBI) has allowed bank loans to the National Cooperative Development Corporation (NCDC) to be included under Priority Sector Lending (PSL). This move aims to increase the availability of credit to cooperatives. This rule applies to loans given to NCDC for cooperative purposes.

Q.2. Which country did India defeat in the final of the SAFF U-19 Women's Football Championship 2026?

- A. Nepal
- B. Bhutan
- C. Bangladesh
- D. Sri Lanka

2. C

India defeated Bangladesh 4-0 in the final of the SAFF U-19 Women's Football Championship 2026 in Pokhara, Nepal. The Indian team made

a strong comeback in the final, avenging their previous round-robin defeat and winning the championship.

Q.3. In which city was the 2-nanometer chip designed by Kralcom recently launched?

- A. Hyderabad
- B. Chennai
- C. Bengaluru
- D. Noida

3. C

Union Minister Ashwini Vaishnav launched a Qualcomm-made 2-nanometer semiconductor chip in Bengaluru. This launch showcases India's growing strength in cutting-edge semiconductor design. Addressing the event, the minister said that as the Fifth Industrial Revolution progresses, India must become a global hub for deep-tech innovation. This launch is a clear indication of India's growing importance in global semiconductor engineering and design capabilities.

Q.4. With which institution did AAI recently sign an MoU for last-mile connectivity?

- A. Ola
- B. Uber
- C. Bharat Taxi
- D. Rapido

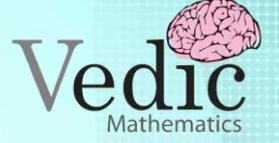
4. C



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The Airports Authority of India (AAI) has entered into a significant agreement with Bharat Taxi to improve last-mile connectivity at select airports. This partnership focuses on providing affordable pricing, reliable service, and a superior passenger experience. This initiative also supports a cooperative-based business model and aligns with national development goals.

Q.5. To increase credit access in which sector has the RBI recently allowed REITs to lend directly?

- A. Agriculture
- B. MSME
- C. Real Estate
- D. Infrastructure

5. C

The Reserve Bank of India will now allow banks to lend directly to real estate investment trusts (REITs). This move aims to make financing for this sector easier and possibly cheaper. Currently, banks can only finance real estate projects, not land purchases.

Q.6. Which company recently received in-principle approval from the RBI to participate in Centralized Payment Systems (CPS)?

- A. Paytm Payments Bank
- B. Transcorp International Limited
- C. PhonePe
- D. Razorpay

6. B

Transcorp International Limited has received in-principle approval from the Reserve Bank of India (RBI) to directly participate in the Centralized Payment System (CPS). This approval will enable the company to utilize RTGS and NEFT facilities, maintain an account with the RBI, and obtain its own IFSC code, strengthening its banking service infrastructure.

Q.7. To which country did Prime Minister Narendra Modi recently make an official visit?

- A. Indonesia
- B. Vietnam
- C. Malaysia
- D. Thailand

7. C

Prime Minister Narendra Modi paid an official visit to Malaysia. This was his first foreign visit in 2026, at the invitation of Malaysian Prime Minister Anwar Ibrahim. The focus of the visit was to strengthen trade between the two countries, including in defense, security, semiconductors, and trade, based on the Comprehensive Strategic Partnership Agreement signed in August 2024.

Q.8. Where was the Black Swan Summit India 2026 recently held?

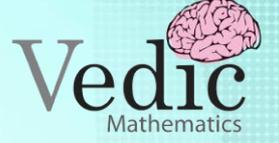
- A. Kolkata
- B. Bhubaneswar



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C. Ranchi

D. Patna

8. B

Bhubaneswar has become the center of an important national discussion on digital finance and employment. The Black Swan Summit India 2026 has officially launched in the Odisha capital, bringing together policymakers, industry leaders, and global experts. The summit focuses on strengthening India's digital economy and creating sustainable employment. With top national leadership in attendance, the event highlights Odisha's growing role in India's technology-driven growth story.

Q.9. Who recently emphasized on diversifying the supply chain of critical minerals?

A. Amit Shah

B. S. Jaishankar

C. Rajnath Singh

D. Nirmala Sitharaman

9. B

India (Foreign Minister S. Jaishankar), the US (ministerial meeting), and the Quad have emphasized the need to diversify and secure the supply chains of essential minerals. This initiative is being taken to reduce dependence on China and ensure uninterrupted supply of minerals (such as lithium and cobalt) essential for clean energy/technology industries.

Q.10. Which leader's party won the recent general elections in Thailand?

A. Prayut Chan-o-cha

B. Pita Limjaroenrat

C. Anutin Charnvirakul

D. Thaksin Shinawatra

10. C

The Bhumjaithai Party, led by Prime Minister Anutin Charnvirakul, won the most seats in Thailand's general election. He led the conservative party to a landslide victory with 194 out of 500 seats, the first major victory for a party linked to the royalist establishment this century.

Q.11. Who recently became the first female Prime Minister of Japan?

A. Yuriko Koike

B. Sanae Takaichi

C. Tomomi Inada

D. Seiko Noda

11. B

Japanese Prime Minister Sanae Takaichi led his ruling coalition to a landslide election victory. Takaichi's Liberal Democratic Party won 316 seats, far exceeding the 261 needed for a majority in the 465-member lower house.

Q.12. Where did the Indian Navy's sailing training ship INS Sudarshini recently make its first port call?

A. Muscat, Oman

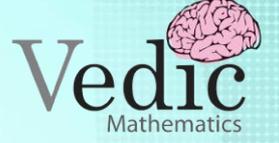
B. Salalah, Oman



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C. Dubai, UAE

D. Doha, Qatar

12. B

Indian Navy training ship INS Sudarshini made her first port call at Salalah, Oman, as part of her Lokayan 26 voyage. The visit is an important part of a 10-month expedition aimed at strengthening maritime ties between India and Oman.

Q.13. Where were new marine insect species recently discovered by the ZSI?

A. Chilika Lake, Odisha

B. Digha & Bankiput, West Bengal

C. Puri Coast, Odisha

D. Gulf of Mannar, Tamil Nadu

13. B

Researchers from the Zoological Survey of India (ZSI) have discovered two new species of marine worms (polychaetes) off the coast of West Bengal (in the Digha and Bankiput areas of Purba Medinipur district). These species, Namalikestis solenotognatha and Nereis dhrtia, are found in highly polluted and human-impacted coastal areas, making them important bioindicators for coastal health.

Q.14. In which district of Himachal Pradesh was 'Padhai with AI' recently launched?

A. Kangra

B. Hamirpur

C. Bilaspur

D. Una

14. C

Himachal Pradesh has launched a new digital education initiative called "Padhai with AI," a learning program based on artificial intelligence. Chief Minister Sukhwinder Singh Sukhu officially launched the program in Barthin, Bilaspur district. The program is specifically designed for students preparing for competitive exams. The initiative aims to bring high-quality technology-based education to the district level and ensure equal access to educational resources for all students.

Q.15. Which district recently became the first to achieve 100% insurance coverage under 'Insurance for All by 2047'?

A. Kota, Rajasthan

B. Alwar, Rajasthan

C. Jaipur, Rajasthan

D. Ajmer, Rajasthan

15. B

Alwar in Rajasthan has become the first district in India to achieve 100% insurance coverage under the 'Insurance for All by 2047' initiative. This historic achievement was achieved by United India Insurance Company in collaboration with the state and district administration, providing 100% insurance protection with the vision of a developed India.



FACTS ABOUT BHARAT

The Anglo-Maratha Wars were a pivotal series of conflicts that shifted the balance of power in the Indian subcontinent, ultimately leading to the decline of the Maratha Empire and the rise of British hegemony.

Summary of the Conflicts

War	Key Treaties	Primary Outcome
First (1775–1782)	Treaty of Salbai	A stalemate that resulted in a 20-year peace. The British recognized Madhavrao II as Peshwa.
Second (1803–1805)	Treaty of Bassein	Scindia, Holkar, and Bhonsle were defeated. The British gained vast territories, including Delhi and Agra.
Third (1817–1818)	Treaty of Mandasor	The Maratha Confederacy was abolished. The Peshwa was pensioned off to Bithur, marking the end of Maratha sovereignty.

Key Historical Insights

- **The Internal Rivalry:** The Second War was triggered largely by internal strife among Maratha chiefs (Peshwa, Scindia, and Holkar), which the British exploited through "Subsidiary Alliances."
- **Military Brilliance:** The wars featured legendary battles, such as the **Battle of Assaye (1803)**, where Arthur Wellesley (later the Duke of Wellington) defeated a much larger Maratha force. He later

described it as his finest military achievement—even greater than Waterloo.

- **The Pindari Link:** The Third War began as a British campaign against the **Pindaris** (irregular horsemen), but it quickly escalated when the Maratha chiefs rose up in a final, desperate bid to reclaim their independence.

Note: The fall of the Marathas in 1818 effectively left the British East India Company as the undisputed masters of India, with only the Sikh Empire remaining as a major independent power until the mid-19th century.

Knowledge Check for Proficiency

1. How many major wars were fought between the Maratha Empire and the British East India Company?

- A) Two
- B) Three
- C) Four
- D) Five

2. Which war is also famously known as the "Pindaris War"?

- A) The First Anglo-Maratha War
- B) The Second Anglo-Maratha War
- C) The Third Anglo-Maratha War
- D) The Battle of Panipat

3. During which time period did the First Anglo-Maratha War take place?

- A) 1757–1764

B) 1775-1782

C) 1803-1806

D) 1817-1818

4. What was the primary cause of conflict during the Anglo-Maratha Wars?

A) Religious differences

B) Disputes over maritime trade routes

C) Competition over territory in the Indian subcontinent

D) Disagreements regarding the spice trade in Indonesia

5. The Second Anglo-Maratha War concluded in which year?

A) 1782

B) 1806

C) 1817

D) 1857

Answer Key

Question	Answer
1	B) Three
2	C) The Third Anglo-Maratha War
3	B) 1775-1782
4	C) Competition over territory in the Indian subcontinent
5	B) 1806

Dear Aspirants,

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We wish best for your studies & Exams

Best Wishes

Murthy sir (MSM)

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