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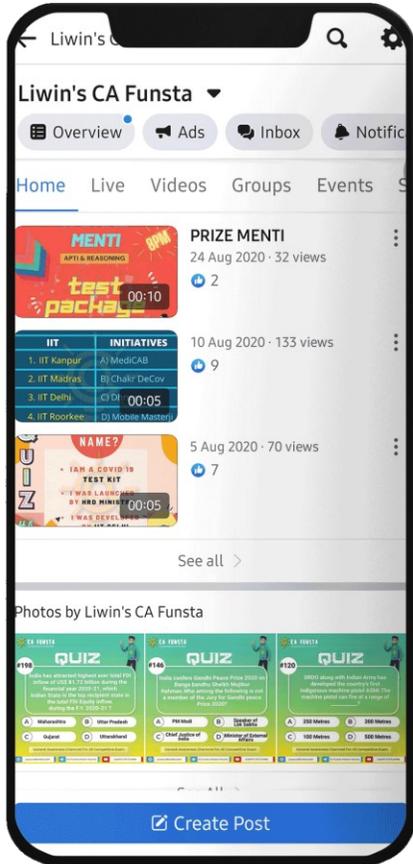


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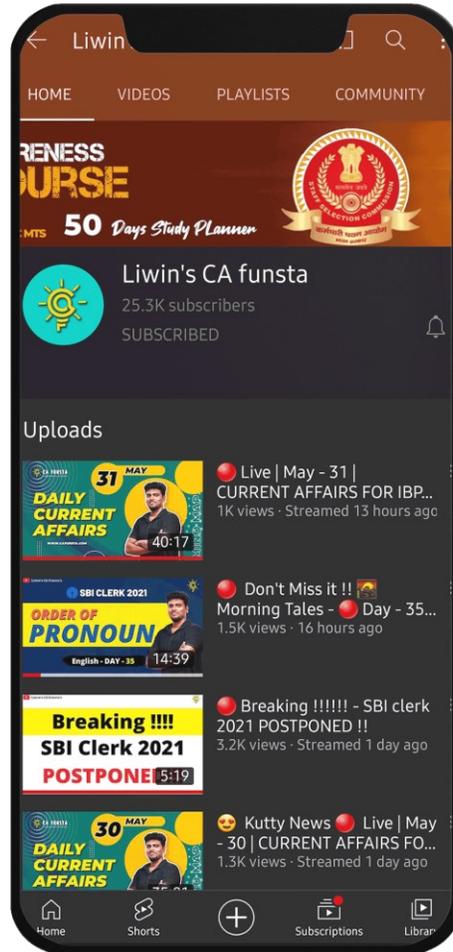
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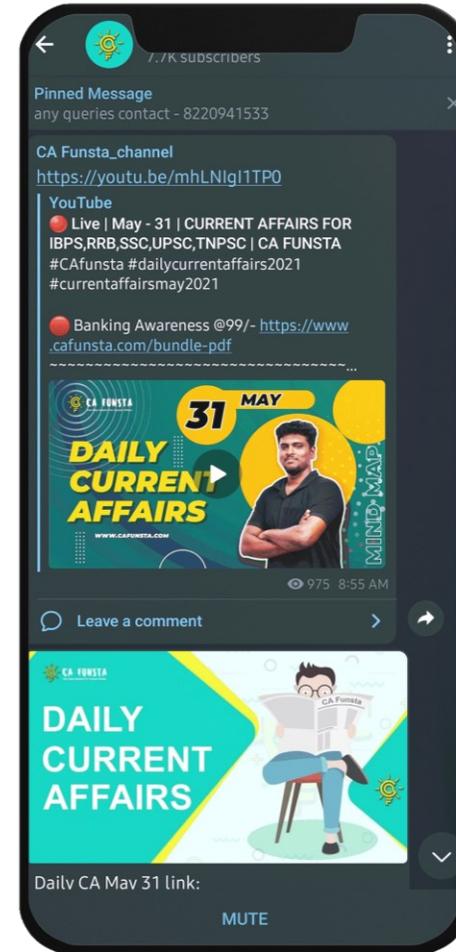
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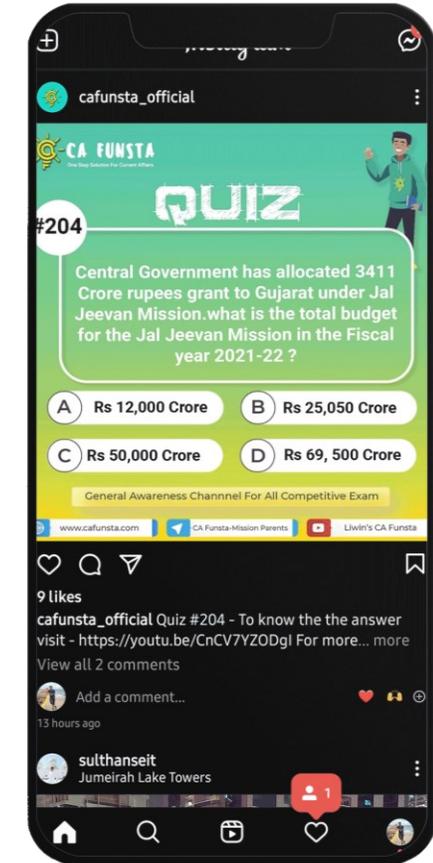


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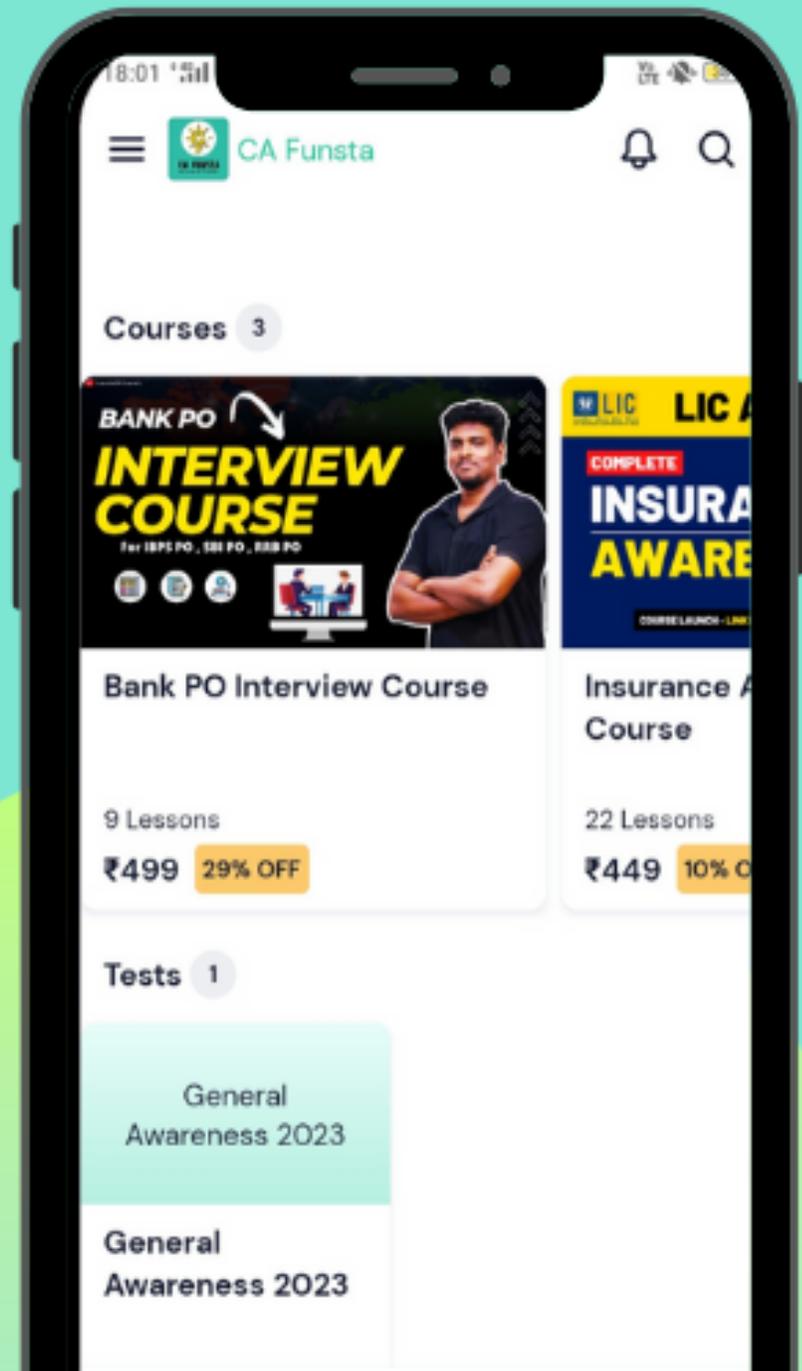
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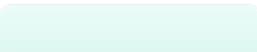


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STUDENT REVIEW

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STUDENT REVIEW

Vaishu Chandran
★★★★★

Banking awareness full video complete pannathuku apm oru confidence kidachi irukku sir. Zero lenthu start pannuna Now master level kina a feel irukku sir. Tmq so much sir. Super content.

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STUDENT REVIEW

Dharani
★★★★★

Very clear explanation and most important topics. Thank you sir.

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STUDENT REVIEW

Nirosha
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Banking awareness course romba romba useful la kaku anna kadakara time ulira na pathara so ulira time la sharaa understand pannu apathara unaku romba easy rohu unaku romba na nara subject ku time spend panna muduru unu val video patha nalla neppanna vechu muduru, inda enna subject romba romba useful la banking padayapathaku unaru a kadachathu god gift thank you sir for your teaching...

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Bhuvana K
★★★★★

Crystal clear explanation thank you so much sir

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STUDENT REVIEW

Ruban
★★★★★

No idea in banking awareness but ipo yarachu doubt keta clarify panra alavuku iruku. Thankyou@liwin sir @worthuhh Varma

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STUDENT REVIEW

Mariappan B
★★★★★

This course was really useful for me. Thank you Anna.

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STUDENT REVIEW

Benitta Robinson
★★★★★

"Such a great explanation for each and every topics of banking awareness. Easy to understand. Thank you Liwin sir."

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STUDENT REVIEW

Rajaganapathy A R
★★★★★

Worth worth varma onnaae theriyama the course start panna mudikum pothu avalo oru confidence ah kuduthachu banking awareness therinja naala financial awareness iam kudu easy ah purinjuka mudiyathu thanks liwin bro

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STUDENT REVIEW

Mega
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Got a clear cut view on banking awareness... I have referred many materials for the past 6 yrs and yours is the best one... Thank you sir

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STUDENT REVIEW

Priyanga V
★★★★★

Every concepts crystal clear with easy explanation. No better banking awareness

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STUDENT REVIEW

Vasanthakumk
★★★★★

Thank you Anna for your clear explanation

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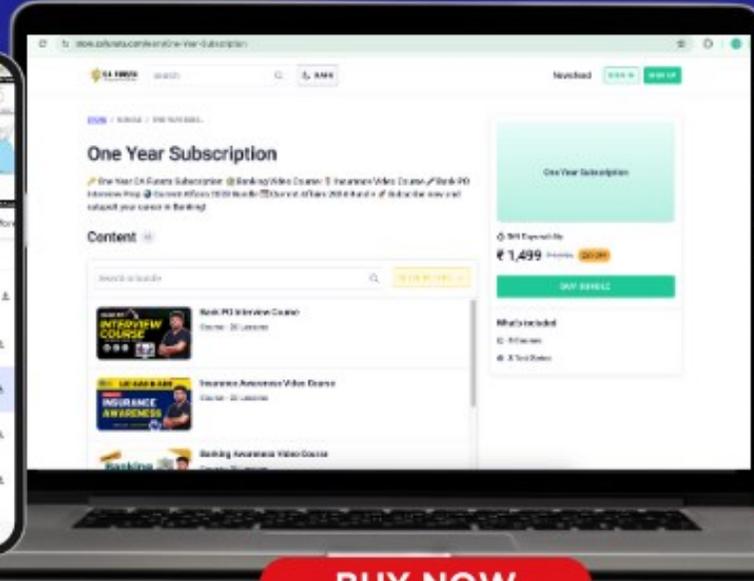
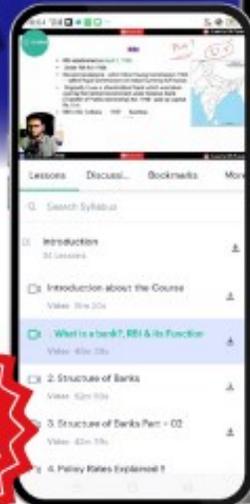
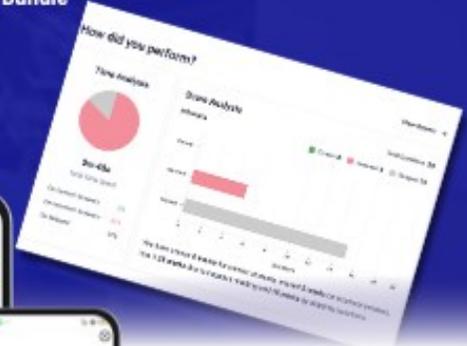


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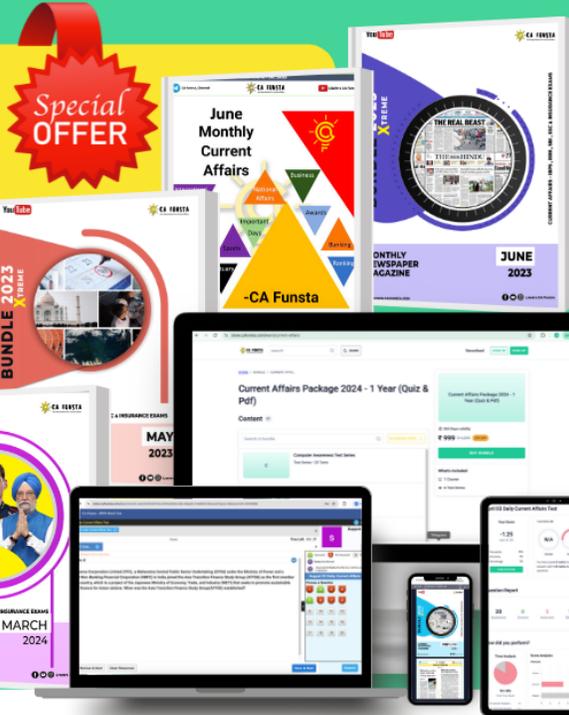
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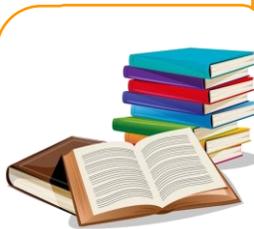
Important Days



➤ International Mother Language Day 2026 was proclaimed by which organisation in 1999?

- A) World Bank
- B) UNICEF
- C) UNESCO
- D) IMF
- E) WTO

Answer
C) UNESCO

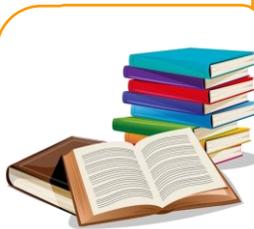


Important Days



Event and Location:

- **Event:** International Mother Language Day 2026 observance promoting multilingual education and linguistic diversity
- **Location:** Worldwide
- **Date:** 21 February 2026

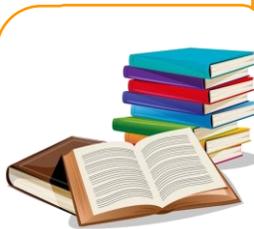


Important Days



Mandates and Objectives:

- **Mandates:** The observance of International Mother Language Day 2026 promotes multilingual education, preservation of endangered languages, and awareness about linguistic diversity, as proclaimed by UNESCO and adopted by the UN General Assembly.
- **Objectives:** The initiative aims to ensure inclusive and equitable quality education, protect endangered languages, empower youth participation in language revitalisation, and support the achievement of Sustainable Development Goal 4 (Quality Education) and SDG 10 (Reduced Inequalities).

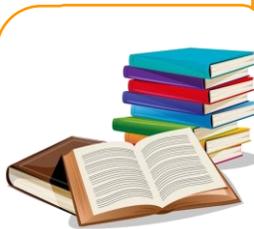


Important Days



Important Terms Explained:

- **UNESCO (United Nations Educational, Scientific and Cultural Organization):** A specialised UN agency established in 1945 that promotes global cooperation in education, science, and culture and proclaimed International Mother Language Day in 1999.
- **Multilingual Education:** An educational approach that uses two or more languages as mediums of instruction to improve learning outcomes, inclusion, and cognitive development.

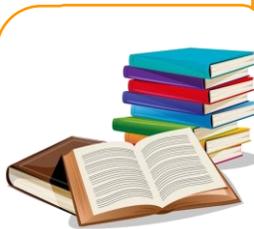


Important Days



Important Terms Explained:

- **Sustainable Development Goal 4 (Quality Education):** A United Nations goal aimed at ensuring inclusive and equitable quality education and promoting lifelong learning opportunities for all.
- **International Decade of Indigenous Languages (2022–2032):** A UN-declared decade dedicated to protecting, preserving, and revitalising indigenous languages worldwide.
- **UN General Assembly (UNGA):** The main deliberative body of the United Nations that adopted International Mother Language Day in 2002 and passed Resolution A/RES/61/266 for language preservation.

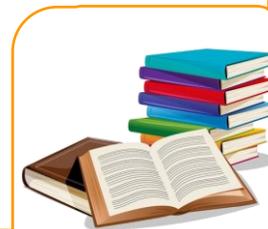


Important Days



Tabular Summary:

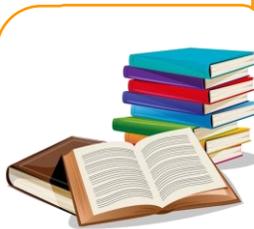
Parameter	Details
Event name	International Mother Language Day 2026
Announcement date	Proclaimed in 1999 and observed on 21 February 2026
Location	Worldwide
Issuing authority	UNESCO
Policy/series name	International Decade of Indigenous Languages (2022–2032)
Key figures	UNESCO Director-General Audrey Azoulay
Purpose/reason	Promote multilingual education and protect endangered languages
Feature details	Focus on youth empowerment, mother-tongue education and linguistic diversity
Validity or status	Annual global observance
Strategic/significant value	Supports SDG 4 and SDG 10 and strengthens cultural identity



- **Harmanpreet Kaur became the most-capped player in women's international cricket during which match?**
- A) India vs England ODI in Mumbai
 - B) India vs Australia T20I in Canberra
 - C) India vs New Zealand Test in Wellington
 - D) India vs South Africa World Cup Final
 - E) India vs Pakistan Asia Cup Match

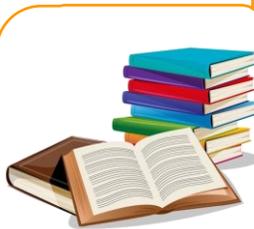
Answer

B) India vs Australia T20I in Canberra



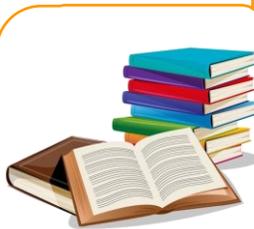
Event and Location:

- **Event:** Harmanpreet Kaur becomes the most-capped player in women's international cricket with 356 matches
- **Location:** Canberra, Australia
- **Date:** 20 February 2026



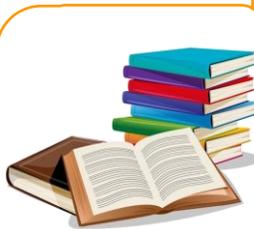
Mandates and Objectives:

- **Mandates:** India captain Harmanpreet Kaur achieved her 356th international appearance during the second T20I against Australia, surpassing New Zealand's Suzie Bates, who previously held the record with 355 matches.
- **Objectives:** The milestone reflects her longevity, leadership, and consistent performance across formats, strengthening her legacy in international women's cricket.



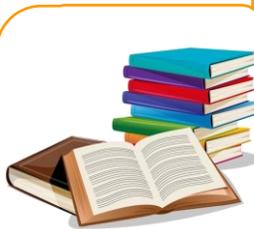
Important Terms Explained:

- **Most-Capped Player:** A cricketer who has represented their country in the highest number of international matches across formats.
- **T20I (Twenty20 International):** An international cricket format consisting of 20 overs per side, recognized by the International Cricket Council (ICC).
- **ICC Women's Cricket World Cup:** A premier global tournament organized by the International Cricket Council (ICC) for women's One Day International cricket, held every four years.
- **ODI (One Day International):** A 50-over per side international cricket format played between national teams.



Tabular Summary:

Parameter	Details
Event name	Harmanpreet Kaur becomes most-capped player in women's cricket
Announcement date	20 February 2026
Location	Canberra, Australia
Issuing authority	International Cricket recognition milestone
Policy/series name	India vs Australia T20I Series
Key figures	Harmanpreet Kaur, Suzie Bates, Amol Muzumdar
Purpose/reason	Achieved highest international appearances in women's cricket
Feature details	356 international matches across Tests, ODIs and T20Is
Validity or status	Active international record holder
Strategic/significant value	Highlights longevity, leadership and growth of women's cricket



SPORTS

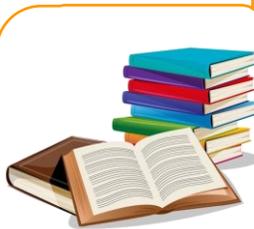


➤ **Who scored the sudden-death overtime winner for Team USA in the women's hockey final at the 2026 Winter Olympics?**

- A) Hilary Knight
- B) Taylor Heise
- C) Megan Keller
- D) Claire Thompson
- E) Ann-Renée Desbiens

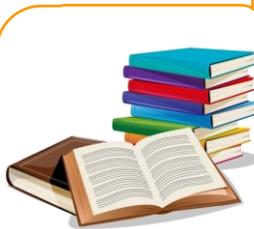


Answer
C) Megan Keller



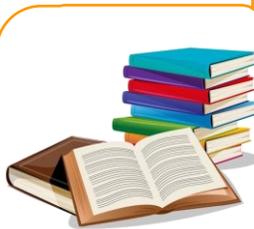
Event and Location:

- **Event:** Team USA wins women's hockey gold at the 2026 Winter Olympics after defeating Canada 2-1 in overtime
- **Location:** Milan, Italy
- **Date:** 19 February 2026



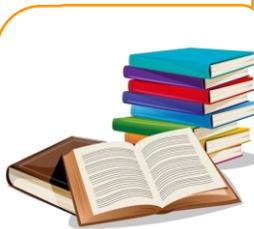
Mandates and Objectives:

- **Mandates:** The gold medal match of the 2026 Winter Olympics women's hockey tournament saw Team USA defeat Canada 2-1 in overtime, with Hilary Knight scoring a late equalizer and Megan Keller netting the sudden-death winner.
- **Objectives:** The competition aimed to determine the Olympic champion in women's ice hockey, reinforcing the historic USA-Canada rivalry and showcasing elite international performance.



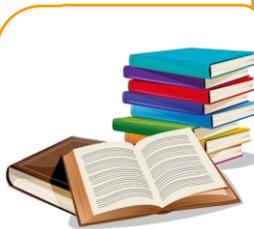
Important Terms Explained:

- **Winter Olympics:** An international multi-sport event held every four years featuring winter sports disciplines, governed by the International Olympic Committee (IOC).
- **Overtime (Sudden Death):** An additional period played when teams are tied at the end of regulation time, where the first goal scored determines the winner.



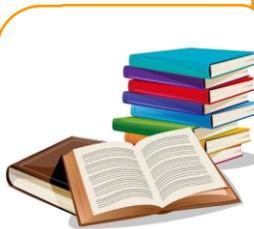
Important Terms Explained:

- **Olympic Gold Medal:** The highest sporting honor awarded at the Olympic Games to the first-place team or athlete in an event.
- **International Olympic Committee (IOC):** The governing body responsible for organizing and overseeing the Olympic Games.



Tabular Summary:

Parameter	Details
Event name	USA wins women's hockey gold at 2026 Winter Olympics
Announcement date	19 February 2026
Location	Milan, Italy
Issuing authority	International Olympic Committee
Policy/series name	2026 Winter Olympics Women's Hockey Tournament
Key figures	Hilary Knight, Megan Keller, Taylor Heise
Purpose/reason	Determine Olympic champion in women's ice hockey
Feature details	USA defeated Canada 2-1 in overtime; Knight equalized; Keller scored winner
Validity or status	USA's third Olympic gold in women's hockey
Strategic/significant value	Reinforces historic USA-Canada rivalry and ends eight-year gold drought



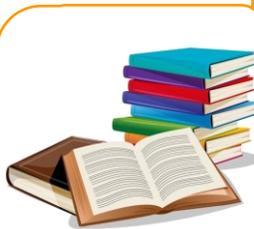
SPORTS



➤ **Norway won its record-breaking 17th gold medal at the 2026 Winter Olympics in which sport?**

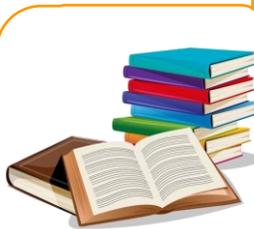
- A) Cross-country skiing
- B) Speed skating
- C) Biathlon
- D) Alpine skiing
- E) Ice hockey

Answer
C) Biathlon



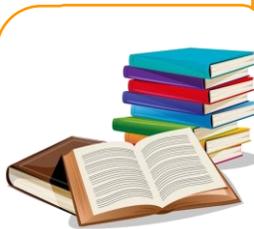
Event and Location:

- **Event:** Norway wins record 17th gold medal at the 2026 Winter Olympics
- **Location:** Milan Cortina, Italy
- **Date:** February 2026



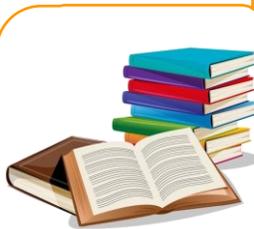
Mandates and Objectives:

- **Mandates:** At the 2026 Winter Olympics, Norway secured its 17th gold medal after Johannes Dale-Skjevdal won the men's 15 km biathlon mass start event with a perfect shooting score.
- **Objectives:** The competition aimed to determine Olympic champions in winter sports disciplines, with Norway setting a new record for the highest number of gold medals won by a nation at a single Winter Games.



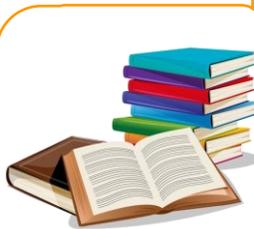
Important Terms Explained:

- **Winter Olympics:** An international multi-sport event held every four years featuring winter sports, governed by the International Olympic Committee (IOC).
- **Biathlon:** A winter sport combining cross-country skiing and rifle shooting, where athletes ski laps and shoot at targets, with penalty laps for missed shots.
- **Mass Start:** A biathlon format in which the top 30 athletes start simultaneously and compete over multiple ski loops with four shooting rounds.
- **International Olympic Committee (IOC):** The global governing body responsible for organizing and supervising the Olympic Games.



Tabular Summary:

Parameter	Details
Event name	Norway wins 17th gold at Milan Cortina 2026
Announcement date	February 2026
Location	Milan Cortina, Italy
Issuing authority	International Olympic Committee
Policy/series name	2026 Winter Olympics
Key figures	Johannes Dale-Skjevdal, Sturla Holm Laegreid, Quentin Fillon Maillet
Purpose/reason	Determine Olympic champion in men's 15 km biathlon mass start
Feature details	Perfect 20/20 shooting; winning time 39:17.1
Validity or status	Norway sets new record of 17 gold medals at a single Winter Games
Strategic/significant value	Breaks previous 16-gold record set at Beijing 2022



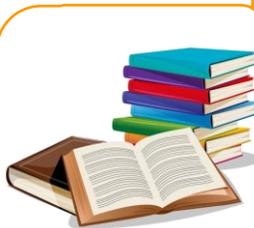
RANKING



➤ According to the Global AI Brain Race Report 2026, which country secured the first rank in artificial intelligence leadership?

- A) China
- B) Singapore
- C) United Kingdom
- D) United States
- E) South Korea

Answer
D) United States

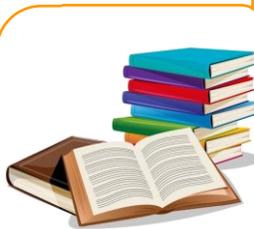


RANKING



Event and Location:

- **Event:** Release of Global AI Brain Race Report 2026 ranking countries on AI leadership
- **Location:** Global assessment covering 100+ countries
- **Date:** February 2026

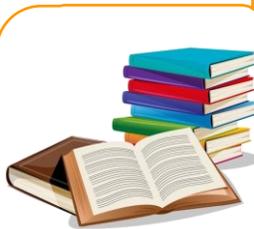


RANKING



Mandates and Objectives:

- **Mandates:** The Global AI Brain Race Report 2026, published by essayhumaniser.io, evaluated countries using a 100-point weighted scoring model based on AI R&D, infrastructure, talent readiness, governance, academic strength, and economic integration.
- **Objectives:** The report aims to assess global artificial intelligence leadership, identify strengths and weaknesses in national AI ecosystems, and highlight the importance of integrated research, infrastructure, governance, and education systems.

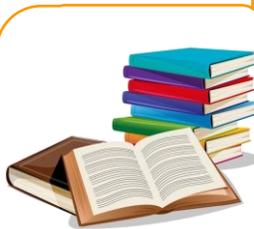


RANKING



Important Terms Explained:

- **Global AI Brain Race Report 2026:** An international study ranking over 100 countries based on artificial intelligence capabilities using a structured scoring framework.
- **Artificial Intelligence (AI):** Technology that enables machines to simulate human intelligence, including learning, reasoning, and decision-making.
- **AI Research & Development (R&D):** Investment and output in artificial intelligence research, innovation, and technological advancement.

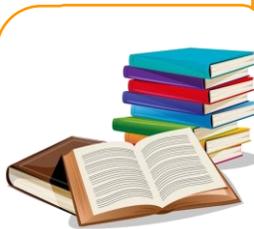


RANKING



Important Terms Explained:

- **Economic Integration of AI:** The extent to which artificial intelligence technologies are embedded in industries, businesses, and economic activities.
- **Responsible AI Governance:** Policy frameworks and regulations ensuring that AI systems are ethical, transparent, and aligned with societal values.

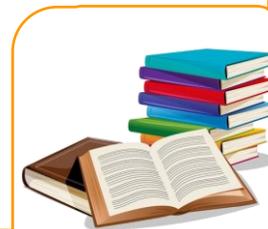


RANKING



Tabular Summary:

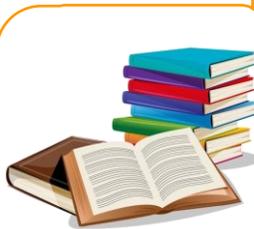
Parameter	Details
Event name	Release of Global AI Brain Race Report 2026
Announcement date	February 2026
Location	Global
Issuing authority	essayhumaniser.io (International Study)
Policy/series name	Global AI Brain Race Ranking
Key figures	United States (Rank 1), China (Rank 2), Singapore (Rank 3), India (Rank 6)
Purpose/reason	Assess and compare AI leadership across nations
Feature details	100-point scoring model based on R&D, infrastructure, governance and talent
Validity or status	2026 global AI ranking report
Strategic/significant value	Highlights importance of integrated AI ecosystems for long-term dominance



➤ From April 1, 2026, toll payments at all National Highway toll plazas in India will be accepted only through which modes?

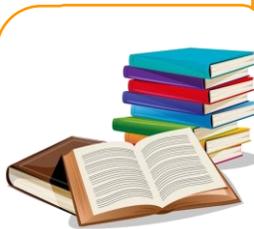
- A) Cash and cheque
- B) FASTag and UPI
- C) Debit card and cash
- D) Net banking only
- E) Demand draft and UPI

Answer
B) FASTag and UPI



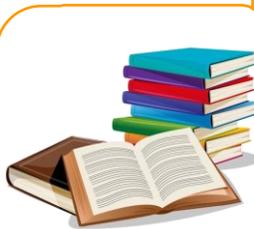
Event and Location:

- **Event:** Discontinuation of cash payments at National Highway toll plazas and shift to fully digital tolling
- **Location:** India (All National Highways and Expressways)
- **Date:** 1 April 2026



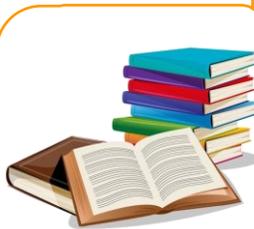
Mandates and Objectives:

- **Mandates:** The Government of India, through the National Highways Authority of India (NHAI), has mandated that from April 1, 2026, all toll payments at over 1,150 fee plazas will be processed exclusively via FASTag and Unified Payments Interface (UPI), eliminating cash transactions completely.
- **Objectives:** The move aims to improve traffic flow, reduce congestion at toll plazas, enhance transparency in toll collection, minimize revenue leakages, strengthen digital infrastructure, and support the Digital India initiative.



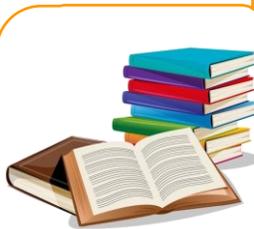
Important Terms Explained:

- **FASTag:** An electronic toll collection system based on Radio Frequency Identification (RFID) technology that enables automatic deduction of toll charges from a prepaid account linked to a vehicle without stopping at toll plazas.
- **Unified Payments Interface (UPI):** A real-time digital payment system developed by the National Payments Corporation of India that allows instant transfer of funds between bank accounts through mobile platforms.



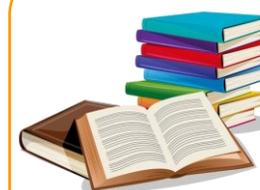
Important Terms Explained:

- **National Highways Authority of India (NHAI):** A statutory body under the Ministry of Road Transport and Highways responsible for the development, maintenance, and management of National Highways in India.
- **Digital India:** A flagship Government of India initiative launched in 2015 to transform India into a digitally empowered society and knowledge economy.
- **RFID (Radio Frequency Identification):** A technology that uses electromagnetic fields to automatically identify and track tags attached to objects, such as vehicles for toll collection.



Tabular Summary:

Parameter	Details
Event name	Nationwide shift to fully digital toll payments
Announcement date	Effective from 1 April 2026
Location	India
Issuing authority	National Highways Authority of India
Policy/series name	Digital tolling through FASTag and UPI
Key figures	NHAI Chairman Santosh Kumar Yadav
Purpose/reason	Improve efficiency, reduce congestion and ensure transparency
Feature details	Cash payments discontinued at 1,150+ toll plazas; only FASTag and UPI allowed
Validity or status	Mandatory nationwide implementation from April 2026
Strategic/significant value	Supports Digital India and smart mobility infrastructure

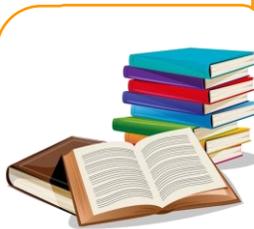


➤ **The ICICI Swasthya Pension Scheme has been launched under which regulatory framework?**

- A) SEBI Innovation Cell
- B) RBI Regulatory Sandbox
- C) PFRDA Sandbox
- D) IRDAI Pilot Framework
- E) Ministry of Finance Taskforce

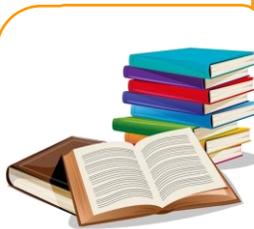
Answer

C) PFRDA Sandbox



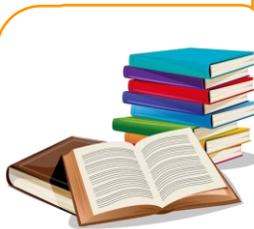
Event and Location:

- **Event:** Launch of ICICI Swasthya Pension Scheme combining retirement savings with healthcare-linked withdrawals
- **Location:** India
- **Date:** 20 February 2026



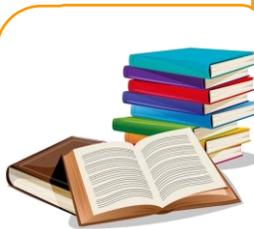
Mandates and Objectives:

- **Mandates:** ICICI Prudential Pension Fund launched the Swasthya Pension Scheme under the Pension Fund Regulatory and Development Authority (PFRDA) sandbox framework, allowing partial healthcare-linked withdrawals and higher equity exposure during the pilot phase.
- **Objectives:** The scheme aims to bridge India's health financing gap, promote disciplined retirement savings, provide liquidity for medical emergencies, and complement existing health insurance coverage under the evolving National Pension System (NPS) framework.



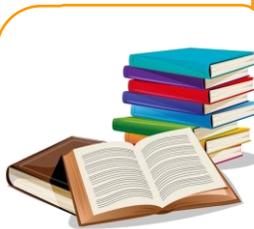
Important Terms Explained:

- **Swasthya Pension Scheme:** A healthcare-linked pension product that allows subscribers to build a retirement corpus while enabling multiple partial withdrawals of up to 25% of their own contributions for medical needs.
- **PFRDA Sandbox:** A regulatory testing framework introduced by the Pension Fund Regulatory and Development Authority (PFRDA) to pilot innovative pension products before full-scale rollout.
- **National Pension System (NPS):** A government-backed voluntary retirement savings scheme that allows systematic investment for post-retirement income with regulated withdrawal norms.



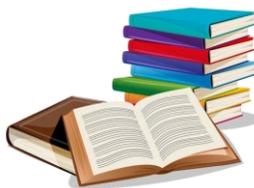
Important Terms Explained:

- **ICICI PF NPS Swasthya Equity Plus:** A variant under the scheme offering higher equity exposure during the proof-of-concept phase to enhance long-term wealth creation.
- **Apollo 24/7:** A digital healthcare platform by Apollo Hospitals providing online consultations, diagnostics, pharmacy access, and hospital services integrated with the scheme.



Tabular Summary:

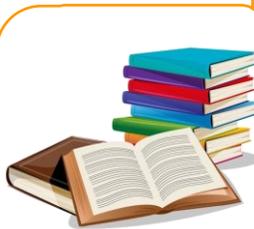
Parameter	Details
Event name	Launch of ICICI Swasthya Pension Scheme
Announcement date	20 February 2026
Location	India
Issuing authority	ICICI Prudential Pension Fund under PFRDA
Policy/series name	Swasthya Pension Scheme under PFRDA Sandbox
Key figures	PFRDA Chairman Sivasubramanian Ramann
Purpose/reason	Combine retirement planning with healthcare-linked withdrawals
Feature details	25% multiple partial withdrawals; premature closure if medical emergency exceeds 70% corpus; digital integration with Apollo 24/7
Validity or status	Launched under regulatory sandbox pilot phase
Strategic/significant value	Addresses health financing gap and strengthens retirement security



➤ **The Index of Core Industries (ICI) collectively accounts for what percentage weight in the Index of Industrial Production (IIP)?**

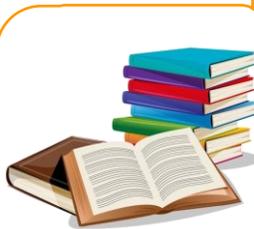
- A) 25.60%
- B) 33.10%
- C) 40.27%
- D) 45.75%
- E) 50.00%

Answer
C) 40.27%



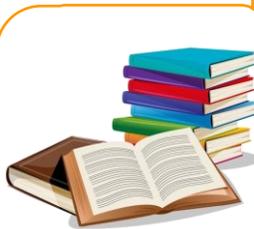
Event and Location:

- **Event:** India's core sector growth slows to 4% in January 2026 under the Index of Core Industries
- **Location:** India
- **Date:** January 2026 (Data released February 2026)



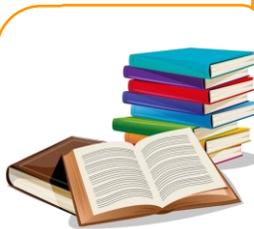
Mandates and Objectives:

- **Mandates:** The Commerce and Industry Ministry released data under the Index of Core Industries (ICI) showing that the eight core sectors recorded 4% growth in January 2026, compared to 4.7% in December 2025.
- **Objectives:** The data aims to assess infrastructure and industrial momentum, identify sectoral performance trends, and provide insights into economic growth patterns, especially in sectors like steel and cement linked to construction and capital expenditure.



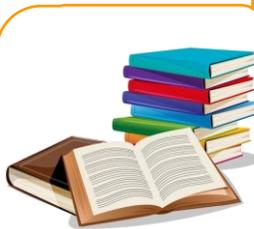
Important Terms Explained:

- **Index of Core Industries (ICI):** An index measuring the output of eight key infrastructure sectors—coal, crude oil, natural gas, refinery products, fertilisers, steel, cement, and electricity—which together hold 40.27% weight in the Index of Industrial Production (IIP).
- **Index of Industrial Production (IIP):** A statistical measure that tracks changes in the volume of production in industrial sectors such as manufacturing, mining, and electricity.



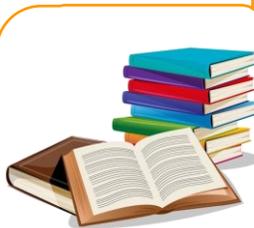
Important Terms Explained:

- **Year-on-Year (YoY) Growth:** A comparison of economic data for one period with the same period in the previous year to measure **performance trends**.
- **Capital Expenditure (Capex):** Government or corporate spending on infrastructure, assets, and development projects to stimulate economic growth.



Tabular Summary:

Parameter	Details
Event name	Core sector growth slows to 4% in January 2026
Announcement date	February 2026 (for January data)
Location	India
Issuing authority	Ministry of Commerce and Industry
Policy/series name	Index of Core Industries (ICI)
Key figures	Cement +10.7%, Steel +9.9%, Crude Oil -5.8%, Natural Gas -5%
Purpose/reason	Measure infrastructure and industrial sector performance
Feature details	Eight core sectors with 40.27% weight in IIP
Validity or status	Monthly economic indicator
Strategic/significant value	Reflects industrial momentum and infrastructure activity



APPOINTMENTS



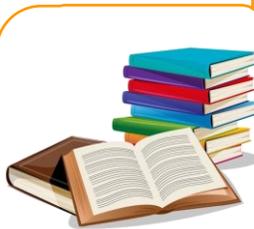
➤ **Asha Sharma has been appointed as the CEO of which division at Microsoft in 2026?**

- A) Microsoft Azure
- B) Microsoft Office
- C) Microsoft Gaming and Xbox
- D) LinkedIn Corporation
- E) Microsoft Surface



Answer

C) Microsoft Gaming and Xbox

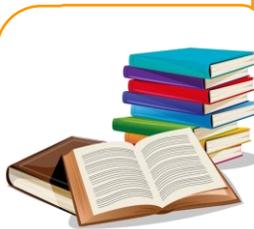


APPOINTMENTS



Event and Location:

- **Event:** Appointment of Asha Sharma as CEO of Microsoft Gaming and head of Xbox
- **Location:** United States (Global Impact)
- **Date:** February 2026

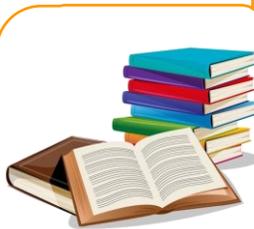


APPOINTMENTS



Mandates and Objectives:

- **Mandates:** Microsoft appointed Asha Sharma as CEO of Microsoft Gaming and head of Xbox, succeeding Phil Spencer, who retired after leading the division since 2014.
- **Objectives:** The leadership transition aims to refocus Xbox on console players, strengthen innovation in gaming, balance artificial intelligence integration responsibly, and ensure high-quality game development without overreliance on automated AI-generated content.

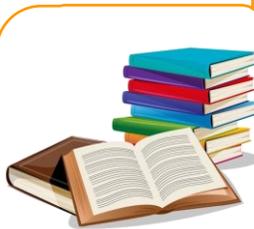


APPOINTMENTS



Important Terms Explained:

- **Microsoft Gaming:** The division of Microsoft responsible for Xbox consoles, gaming studios, and digital gaming services.
- **Xbox:** A video gaming brand owned by Microsoft that includes consoles, games, and online services.
- **Artificial Intelligence (AI):** Technology that enables machines to simulate human intelligence in tasks such as learning, reasoning, and content generation.

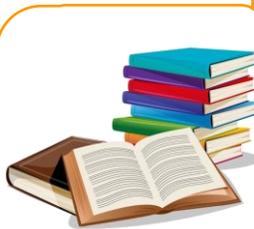


APPOINTMENTS



Important Terms Explained:

- **Microsoft Azure:** Microsoft's cloud computing platform that supports AI services, data storage, and enterprise solutions.
- **IPO (Initial Public Offering):** The process through which a private company offers shares to the public for the first time.

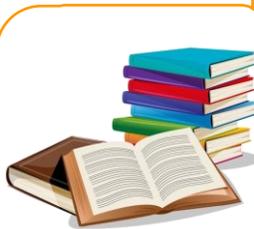


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of Asha Sharma as CEO of Microsoft Gaming
Announcement date	February 2026
Location	United States
Issuing authority	Microsoft Corporation
Policy/series name	Microsoft Gaming Leadership Transition 2026
Key figures	Asha Sharma, Phil Spencer, Satya Nadella
Purpose/reason	Leadership change and strategic refocus of Xbox division
Feature details	Emphasis on great games, responsible AI use, and console revival
Validity or status	Effective 2026
Strategic/significant value	Signals balanced AI integration and renewed focus on gaming quality



APPOINTMENTS



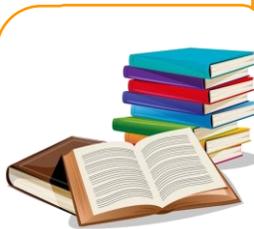
➤ **Harsharan Kaur Trehan has been appointed as Director (Commercial) of which organization?**

- A) NTPC Limited
- B) Power Grid Corporation of India
- C) Punjab State Power Corporation Limited
- D) NHPC Limited
- E) REC Limited



Answer

C) Punjab State Power Corporation Limited

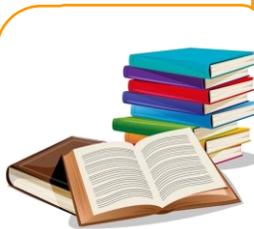


APPOINTMENTS



Event and Location:

- **Event:** Appointment of Harsharan Kaur Trehan as Director (Commercial) of PSPCL
- **Location:** Patiala, Punjab
- **Date:** 20 February 2026

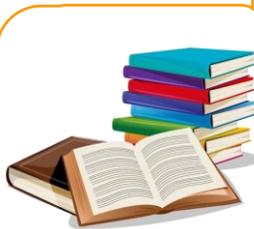


APPOINTMENTS



Mandates and Objectives:

- **Mandates:** The Punjab Government appointed Harsharan Kaur Trehan as Director (Commercial) of Punjab State Power Corporation Limited (PSPCL) for a two-year tenure, making her the first woman technocrat to reach board level in the corporation.
- **Objectives:** The appointment aims to strengthen PSPCL's commercial operations, improve billing efficiency, enhance revenue management, ensure regulatory compliance, and promote gender representation in leadership roles within public sector utilities.

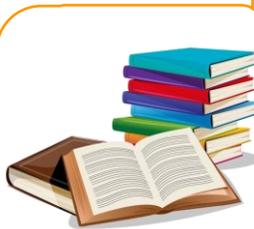


APPOINTMENTS



Important Terms Explained:

- **Punjab State Power Corporation Limited (PSPCL):** A state-owned power distribution and generation company responsible for electricity supply in Punjab.
- **Director (Commercial):** A board-level executive responsible for overseeing billing systems, revenue collection, regulatory matters, and consumer services within a power utility.
- **Punjab State Electricity Board (PSEB):** The former state electricity board of Punjab, from which PSPCL was restructured.
- **Supply Code:** Regulatory guidelines governing electricity supply, billing, and consumer service standards.

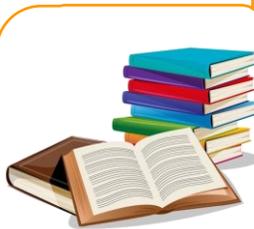


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Harsharan Kaur Trehan appointed Director (Commercial) of PSPCL
Announcement date	20 February 2026
Location	Patiala, Punjab
Issuing authority	Punjab Government
Policy/series name	PSPCL Board-Level Appointment 2026
Key figures	Harsharan Kaur Trehan, Basant Garg
Purpose/reason	Strengthen commercial operations and improve governance
Feature details	First woman technocrat at board level; two-year tenure
Validity or status	Tenure effective from joining date; subject to age limit of 65 years
Strategic/significant value	Enhances gender representation in public sector power leadership



INTERNATIONAL AFFAIRS



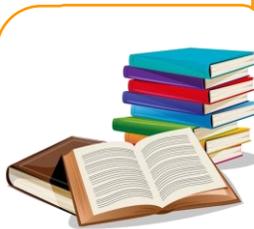
➤ **Under which legal provision did US President Donald Trump impose a 10% global tariff on all imports after the Supreme Court setback?**

- A) Section 301 of Trade Act 1974
- B) International Emergency Economic Powers Act
- C) Section 232 of Trade Expansion Act
- D) Section 122 of Trade Act 1974
- E) US Customs Modernization Act



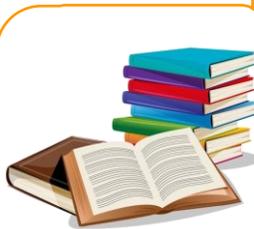
Answer

D) Section 122 of Trade Act 1974



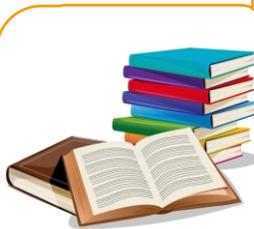
Event and Location:

- **Event:** Imposition of 10% global tariff on all imports by US President Donald Trump
- **Location:** United States (Global impact)
- **Date:** Announced on 20 February 2026; Effective from 25 February 2026



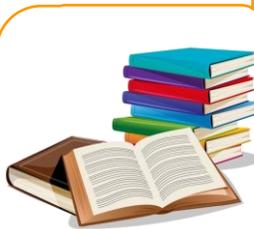
Mandates and Objectives:

- **Mandates:** The US President invoked Section 122 of the Trade Act of 1974 to impose a non-discriminatory 10% tariff on all imports after the US Supreme Court ruled against earlier tariffs imposed under the International Emergency Economic Powers Act (IEEPA).
- **Objectives:** The measure aims to address trade deficits and balance-of-payments concerns, while asserting executive authority over trade policy; however, it is also expected to influence global trade dynamics and domestic economic considerations.



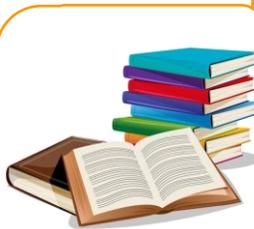
Important Terms Explained:

- **Section 122 of the Trade Act of 1974:** A provision that allows the US President to impose temporary tariffs of up to 15% for 150 days to address serious balance-of-payments deficits, with extensions requiring Congressional approval.
- **International Emergency Economic Powers Act (IEEPA):** A US federal law that grants the President authority to regulate commerce during a declared national emergency, which the Supreme Court ruled could not justify sweeping global tariffs.



Important Terms Explained:

- **Section 232 Tariffs:** Tariffs imposed on imports on national security grounds under the Trade Expansion Act of 1962.
- **Section 301 Tariffs:** Trade measures imposed to counter unfair trade practices by other countries under the Trade Act of 1974.
- **Tariff:** A tax imposed by a government on imported goods to protect domestic industries or generate revenue.

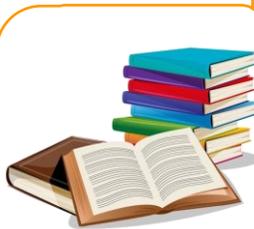


INTERNATIONAL AFFAIRS



Tabular Summary:

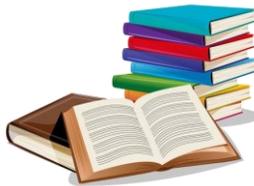
Parameter	Details
Event name	Imposition of 10% global tariff on all imports by US
Announcement date	20 February 2026
Location	United States with global trade impact
Issuing authority	President of the United States
Policy/series name	10% global import tariff under Section 122
Key figures	President Donald Trump
Purpose/reason	Address trade deficit and respond to Supreme Court ruling
Feature details	10% non-discriminatory tariff; valid up to 150 days unless extended by Congress
Validity or status	Effective from 25 February 2026
Strategic/significant value	May escalate global trade tensions and impact exports of countries like India



➤ The newly approved international airport at Sonapur in Bihar will have a runway length of:

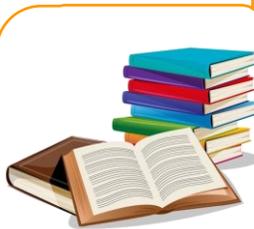
- A) 3,200 metres
- B) 3,800 metres
- C) 4,000 metres
- D) 4,200 metres
- E) 4,500 metres

Answer
D) 4,200 metres



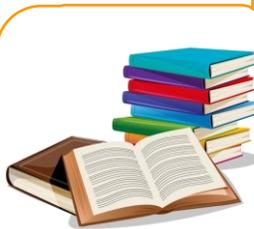
Event and Location:

- **Event:** Approval of new international airport project at Sonapur by Bihar Cabinet
- **Location:** Sonapur, Saran district, Bihar
- **Date:** Approved in February 2026



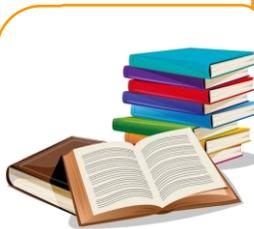
Mandates and Objectives:

- **Mandates:** The Bihar Cabinet led by Chief Minister Nitish Kumar approved the construction of an international airport at Sonapur with a 4,200-metre runway spread across 4,228 acres, allocating ₹1,302 crore for land acquisition.
- **Objectives:** The project aims to enhance air connectivity in north Bihar, reduce congestion at Patna airport, facilitate international flights, boost trade and tourism, generate employment, and promote regional economic development by 2030.



Important Terms Explained:

- **International Airport:** An airport equipped with customs and immigration facilities that allows international flights and cross-border air travel.
- **Airbus A380:** A wide-body, long-haul aircraft capable of carrying a large number of passengers and cargo, requiring longer runways for operations.
- **Land Acquisition:** The legal process by which the government acquires private land for public infrastructure projects with compensation.
- **Union Civil Aviation Ministry:** The central government ministry responsible for formulation of national aviation policies and oversight of civil aviation infrastructure in India.

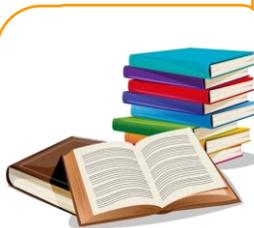


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Approval of Sonepur International Airport Project
Announcement date	February 2026
Location	Sonepur, Saran district, Bihar
Issuing authority	Bihar Cabinet
Policy/series name	International Airport Infrastructure Project
Key figures	CM Nitish Kumar
Purpose/reason	Enhance connectivity and promote economic growth in north Bihar
Feature details	4,200-metre runway; 4,228 acres area; ₹1,302 crore land acquisition
Validity or status	Targeted completion by 2030
Strategic/significant value	Enables wide-body aircraft operations and direct international connectivity



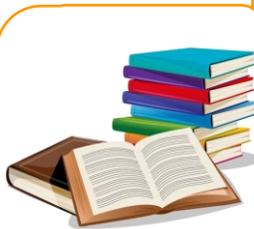
➤ **Ranvir Sachdeva became the youngest keynote speaker at which event in 2026?**

- A) Global AI Expo 2026
- B) India AI Impact Summit 2026
- C) Digital India Conclave 2026
- D) World Technology Forum 2026
- E) Startup India Summit 2026



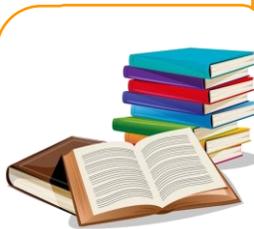
Answer

B) India AI Impact Summit 2026



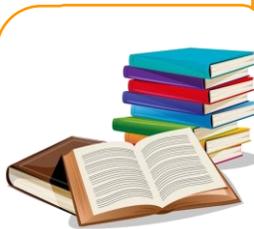
Event and Location:

- **Event:** Eight-year-old Ranvir Sachdeva becomes youngest keynote speaker at India AI Impact Summit 2026
- **Location:** Bharat Mandapam, New Delhi, India
- **Date:** February 2026



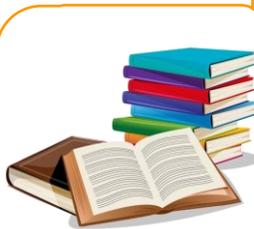
Mandates and Objectives:

- **Mandates:** The India AI Impact Summit 2026 hosted global technology leaders, policymakers, and innovators, where eight-year-old Ranvir Sachdeva delivered a keynote address on artificial intelligence and inclusive technology.
- **Objectives:** The summit aimed to promote responsible and ethical AI development, encourage global collaboration, showcase India's AI talent, and discuss innovation and policy frameworks for artificial intelligence.



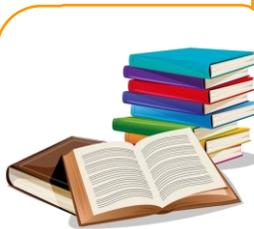
Important Terms Explained:

- **Artificial Intelligence (AI):** A branch of computer science that enables machines to simulate human intelligence, including learning, reasoning, and problem-solving.
- **Machine Learning:** A subset of AI that allows systems to learn and improve automatically from experience without being explicitly programmed.
- **Ethical AI:** The development and deployment of artificial intelligence systems that are transparent, fair, accountable, and aligned with human values.



Important Terms Explained:

- **OpenAI:** An artificial intelligence research and deployment company focused on developing advanced AI systems.
- **Google:** A global technology company specializing in internet-related services, cloud computing, and artificial intelligence research.

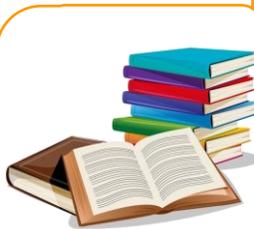


NATIONAL AFFAIRS



Tabular Summary:

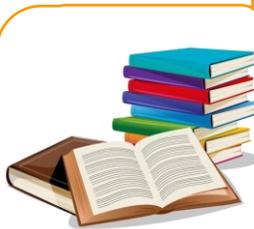
Parameter	Details
Event name	India AI Impact Summit 2026
Announcement date	February 2026
Location	Bharat Mandapam, New Delhi
Issuing authority	AI and technology summit organisers
Policy/series name	India AI Impact Summit
Key figures	Ranvir Sachdeva, Sundar Pichai, Sam Altman
Purpose/reason	Promote responsible and inclusive AI development
Feature details	Youngest keynote speaker at age 8; focus on ethical and accessible AI
Validity or status	Annual AI innovation platform
Strategic/significant value	Showcases India's emerging leadership in artificial intelligence



- **The Government of India has revised the base year of India's merchandise trade indices to which year?**

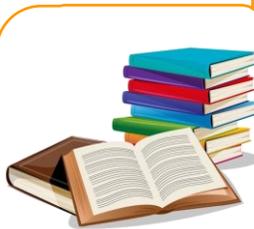
- A) 2015–16
- B) 2018–19
- C) 2020–21
- D) 2021–22
- E) 2022–23

Answer
E) 2022–23



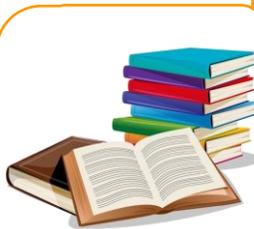
Event and Location:

- **Event:** Revision of base year of India's merchandise trade indices from 2012–13 to 2022–23
- **Location:** India
- **Date:** 20 February 2026



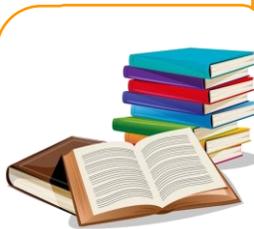
Mandates and Objectives:

- **Mandates:** The Directorate General of Commercial Intelligence and Statistics (DGCI&S) revised the base year of India's merchandise trade indices to 2022–23, updating commodity coverage, weights, and trade classifications.
- **Objectives:** The revision aims to improve relevance, reliability, and analytical usefulness of trade data, align indices with current trade patterns and global best practices, and enhance policymaking and economic forecasting.



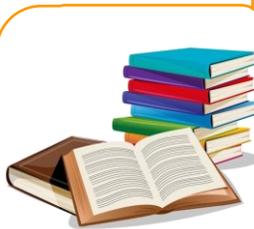
Important Terms Explained:

- **Merchandise Trade Indices:** Statistical indicators measuring changes in the value, volume, and price of exports and imports over time.
- **Directorate General of Commercial Intelligence and Statistics (DGCI&S):** An organization under the Ministry of Commerce and Industry responsible for compiling and disseminating India's trade statistics.
- **Standard International Trade Classification (SITC):** An international system for classifying traded goods to facilitate comparison of trade data across countries.



Important Terms Explained:

- **Broad Economic Categories (BEC):** A classification system that groups traded goods based on their end use, such as capital goods, intermediate goods, and consumption goods.
- **Terms of Trade:** An economic indicator measuring the ratio of export prices to import prices to assess a country's purchasing power in global trade.

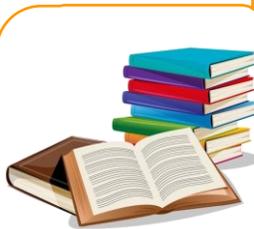


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Revision of base year of India's merchandise trade indices
Announcement date	20 February 2026
Location	India
Issuing authority	DGCI&S under Ministry of Commerce and Industry
Policy/series name	Merchandise Trade Indices Base Year 2022-23
Key figures	Committee chaired by Prof. Nachiketa Chattopadhyay
Purpose/reason	Reflect structural changes in trade and improve data accuracy
Feature details	Updated weights, expanded SITC and BEC classification, revised terms of trade analysis
Validity or status	New series with base year 2022-23
Strategic/significant value	Enhances policy evaluation and global trade competitiveness analysis



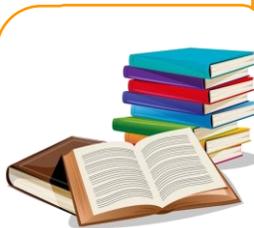
➤ Which organization is leading the integration of Artificial Intelligence into Indian Railways' passenger-facing applications?

- A) NITI Aayog
- B) Railway Board
- C) Centre for Railway Information Systems
- D) Ministry of Electronics and IT
- E) IRCTC



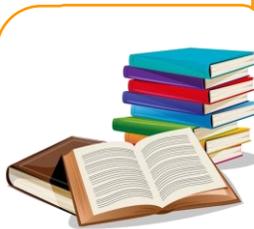
Answer

C) Centre for Railway Information Systems



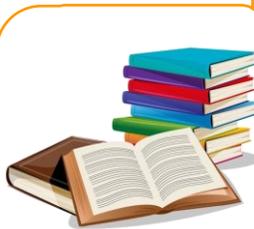
Event and Location:

- **Event:** Integration of Artificial Intelligence into Indian Railways passenger and operational systems
- **Location:** India
- **Date:** Highlighted at AI India Summit 2026 (February 2026)



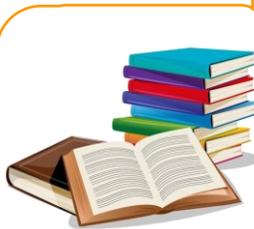
Mandates and Objectives:

- **Mandates:** The Centre for Railway Information Systems (CRIS) integrated Artificial Intelligence (AI) into seven passenger-facing applications including RailMadad, RailOne, and Coach Mitra, with further expansion planned across 15 additional operational systems.
- **Objectives:** The initiative aims to improve grievance redressal, enhance ticket confirmation prediction, manage crowd congestion proactively, strengthen railway safety through predictive maintenance, and boost freight efficiency using data-driven planning.



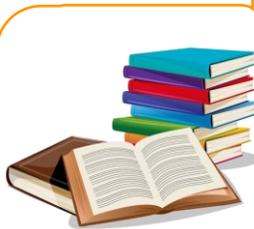
Important Terms Explained:

- **Centre for Railway Information Systems (CRIS):** The technological arm of Indian Railways responsible for developing and maintaining IT systems for railway operations and passenger services.
- **RailMadad:** An online grievance redressal platform of Indian Railways where AI now classifies and prioritizes complaints based on urgency and sentiment analysis.
- **RailOne:** A railway application enhanced with AI to predict waiting ticket confirmation probability more accurately.



Important Terms Explained:

- **Coach Mitra:** An onboard housekeeping service application currently operational in 74 trains, supported by AI for service optimization.
- **Bhashini:** A Government of India initiative that enables multilingual voice-to-text and language translation services, supporting 12 languages in railway grievance systems.
- **Predictive Maintenance:** A data-driven maintenance approach that uses AI models and historical failure data to predict equipment breakdowns before they occur.

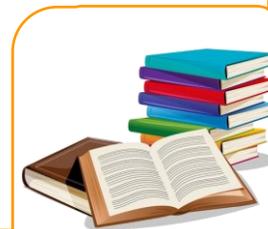


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	AI integration in Indian Railways applications
Announcement date	February 2026 at AI India Summit
Location	India
Issuing authority	Centre for Railway Information Systems
Policy/series name	AI-enabled Railway Modernisation Initiative
Key figures	G V L Satya Kumar
Purpose/reason	Improve grievance redressal, crowd control and operational efficiency
Feature details	AI in RailMadad, RailOne, Coach Mitra; predictive maintenance; freight cluster analysis
Validity or status	Operational in select systems with expansion underway
Strategic/significant value	Enhances passenger safety, service efficiency and freight competitiveness

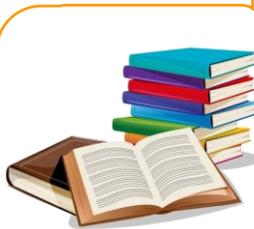
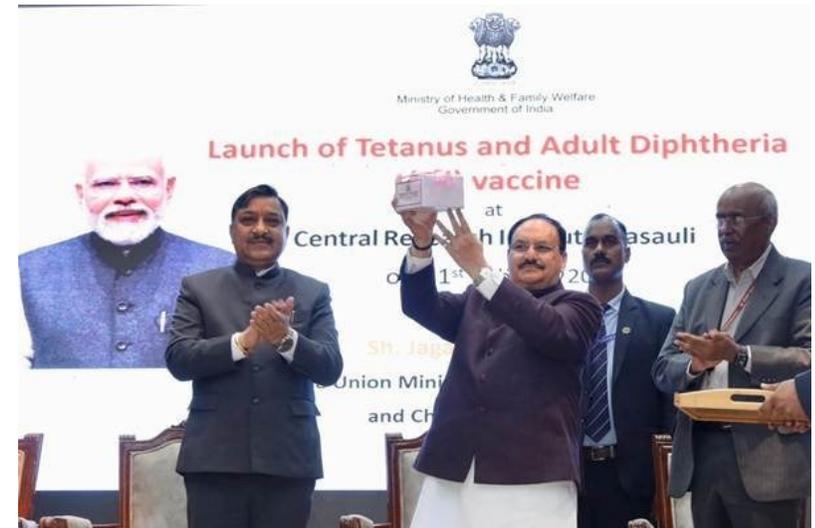


➤ The indigenously manufactured Td vaccine launched by Union Health Minister JP Nadda will replace which vaccine under India's immunization programme?

- A) BCG Vaccine
- B) Measles Vaccine
- C) Polio Vaccine
- D) Tetanus Toxoid
- E) Hepatitis B Vaccine

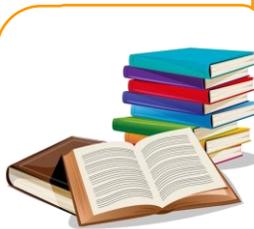
Answer

D) Tetanus Toxoid



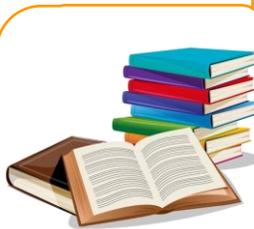
Event and Location:

- **Event:** Launch of indigenously manufactured Tetanus and Adult Diphtheria (Td) vaccine
- **Location:** Central Research Institute (CRI), Kasauli, Himachal Pradesh
- **Date:** 20 February 2026



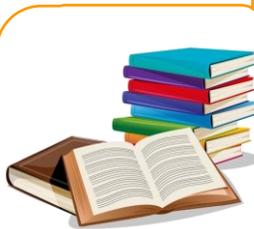
Mandates and Objectives:

- **Mandates:** Union Health Minister Jagat Prakash Nadda launched the indigenous Td vaccine at Central Research Institute (CRI), Kasauli, with 55 lakh doses to be supplied to the Universal Immunization Programme (UIP) by April 2026.
- **Objectives:** The initiative aims to strengthen national health security, replace the Tetanus Toxoid vaccine in line with global recommendations, enhance immunity against tetanus and diphtheria, and promote self-reliance under the Atmanirbhar Bharat vision.



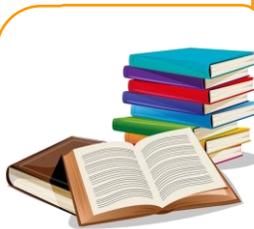
Important Terms Explained:

- **Td Vaccine (Tetanus and Adult Diphtheria):** A combined vaccine providing protection against tetanus and diphtheria, recommended as a replacement for Tetanus Toxoid for broader immunity coverage.
- **Universal Immunization Programme (UIP):** India's flagship public health programme providing free vaccination against major vaccine-preventable diseases to children and pregnant women.
- **National Technical Advisory Group on Immunization (NTAGI):** India's apex advisory body that provides evidence-based recommendations on immunization policies.



Important Terms Explained:

- **World Health Organization (WHO):** A specialized agency of the United Nations responsible for global public health guidance and recommendations.
- **Atmanirbhar Bharat:** A Government of India initiative promoting self-reliance across sectors, including healthcare and vaccine manufacturing.

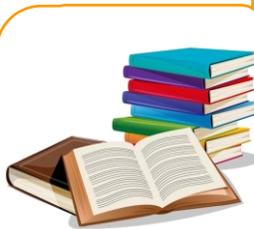


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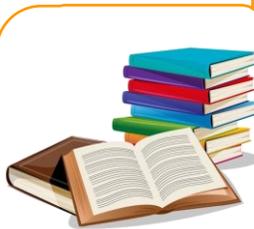
Parameter	Details
Event name	Launch of indigenous Td vaccine
Announcement date	20 February 2026
Location	CRI Kasauli, Himachal Pradesh
Issuing authority	Ministry of Health and Family Welfare
Policy/series name	Universal Immunization Programme
Key figures	Jagat Prakash Nadda
Purpose/reason	Replace TT vaccine and strengthen public health security
Feature details	55 lakh doses by April 2026; protection against tetanus and diphtheria
Validity or status	Integrated into national immunization schedule
Strategic/significant value	Boosts vaccine self-reliance and supports 99% coverage achievement



➤ L&T Vyoma signed an MoU with the Gujarat government to study the feasibility of setting up a green AI-ready data centre of what capacity at Dholera SIR?

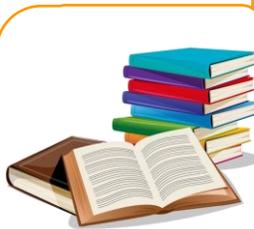
- A) 100 MW
- B) 150 MW
- C) 200 MW
- D) 250 MW
- E) 300 MW

Answer
D) 250 MW



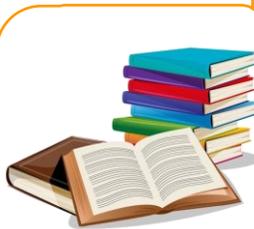
Event and Location:

- **Event:** Signing of MoU for feasibility study of 250 MW green AI-ready data centre
- **Location:** Dholera Special Investment Region (SIR), Gujarat
- **Date:** February 2026 (India AI Impact Summit 2026)



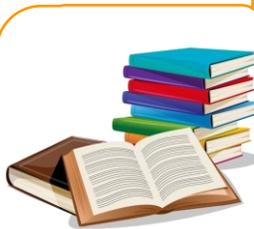
Mandates and Objectives:

- **Mandates:** The Gujarat government signed a Memorandum of Understanding (MoU) with L&T Vyoma, a unit of Larsen & Toubro, to conduct a feasibility study for establishing a 250 MW green AI-ready data centre at Dholera SIR with a proposed investment of ₹25,000 crore.
- **Objectives:** The initiative aims to strengthen Gujarat's AI infrastructure, promote sustainable digital ecosystems, attract large-scale investments, and position Dholera SIR as a hub for artificial intelligence, cloud computing, and advanced analytics by 2028.



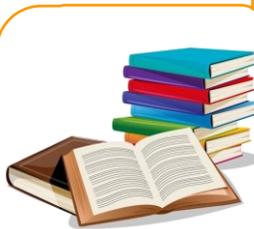
Important Terms Explained:

- **Memorandum of Understanding (MoU):** A formal agreement between two parties outlining mutual intent and cooperation for a proposed project.
- **Dholera Special Investment Region (SIR):** A planned smart industrial city in Gujarat designed to promote large-scale industrial and infrastructure development.
- **AI-Ready Data Centre:** A high-capacity data infrastructure facility designed to support artificial intelligence workloads, high-performance computing, and cloud services.



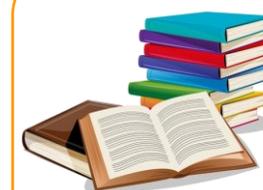
Important Terms Explained:

- **Gujarat IT/ITeS Policy (2022–27):** A state policy framework aimed at promoting information technology, IT-enabled services, and digital infrastructure development.
- **Green Data Centre:** A data centre designed to minimize environmental impact through energy-efficient systems and use of renewable energy sources.



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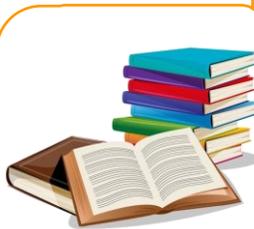
Parameter	Details
Event name	MoU for 250 MW Green AI Data Centre at Dholera SIR
Announcement date	February 2026
Location	Dholera SIR, Gujarat
Issuing authority	Gujarat Government and L&T Vyoma
Policy/series name	Investment Promotion Activity under India AI Impact Summit 2026
Key figures	Arjun Modhwadia
Purpose/reason	Strengthen AI infrastructure and digital ecosystem
Feature details	₹25,000 crore investment; 250 MW capacity; green and sustainable design
Validity or status	Feasibility study phase; target operational by 2028
Strategic/significant value	Positions Gujarat as a hub for AI and cloud infrastructure



QUICK RECALL



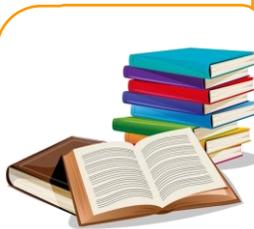
- **International Mother Language Day 2026 will be observed globally on 21 February to promote linguistic and cultural diversity.**
- **Harmanpreet Kaur became the most-capped player in women's international cricket on 20 February 2026.**
- **Team USA defeated Canada 2-1 in overtime to win women's hockey gold at the 2026 Winter Olympics in Milan.**
- **Norway won its 17th gold medal at the 2026 Milan Cortina Winter Olympics, setting a new record for most golds at a single Winter Games.**
- **The Global AI Brain Race Report 2026 ranked the United States first in artificial intelligence leadership with a score of 82 out of 100.**
- **From April 1, 2026, cash payments will be discontinued at all National Highway toll plazas in India.**
- **ICICI Prudential Pension Fund launched the Swasthya Pension Scheme on 20 February 2026 under the PFRDA sandbox framework.**
- **India's eight core industries recorded 4% growth in January 2026, down from 4.7% in December 2025.**
- **Asha Sharma has been appointed as the CEO of Microsoft Gaming and head of Xbox in 2026.**



QUICK RECALL



- Harsharan Kaur Trehan was appointed Director (Commercial) of PSPCL on 20 February 2026.
- US President Donald Trump announced a 10% global tariff on all imports following a Supreme Court ruling on 20 February 2026.
- The Bihar Cabinet approved the construction of a new international airport at Sonapur in Saran district.
- Eight-year-old Ranvir Sachdeva became the youngest keynote speaker at the India AI Impact Summit 2026 in New Delhi.
- The Government of India revised the base year of merchandise trade indices from 2012–13 to 2022–23 on 20 February 2026.
- Indian Railways integrated Artificial Intelligence into seven passenger-facing applications in February 2026.
- Union Health Minister Jagat Prakash Nadda launched the indigenous Td vaccine at CRI Kasauli on 20 February 2026.
- L&T Vyoma signed an MoU with the Gujarat government to study a 250 MW green AI-ready data centre at Dholera SIR.



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STUDENT REVIEW

Rajaganapathy A R
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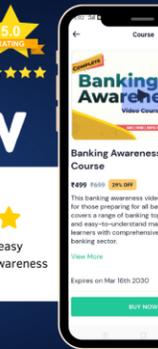
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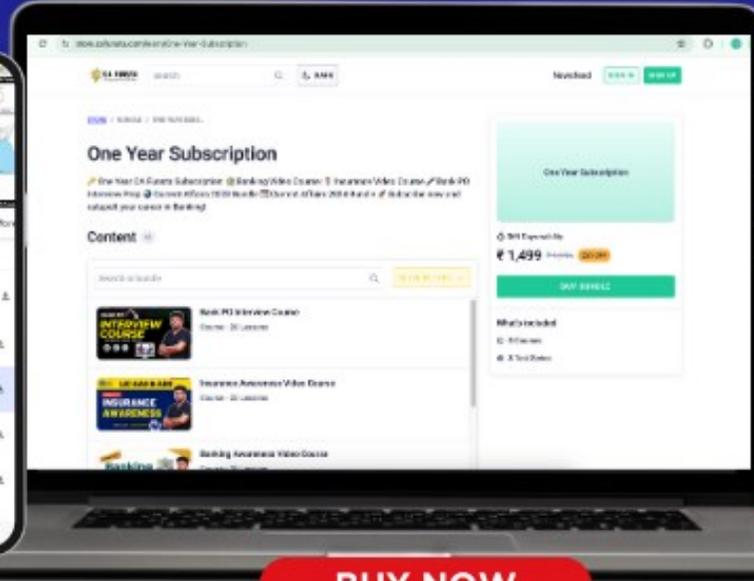
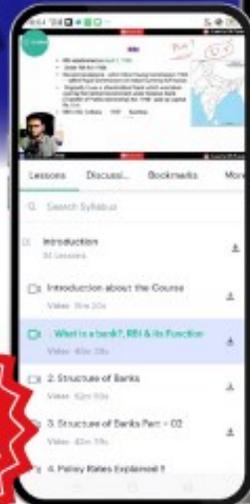


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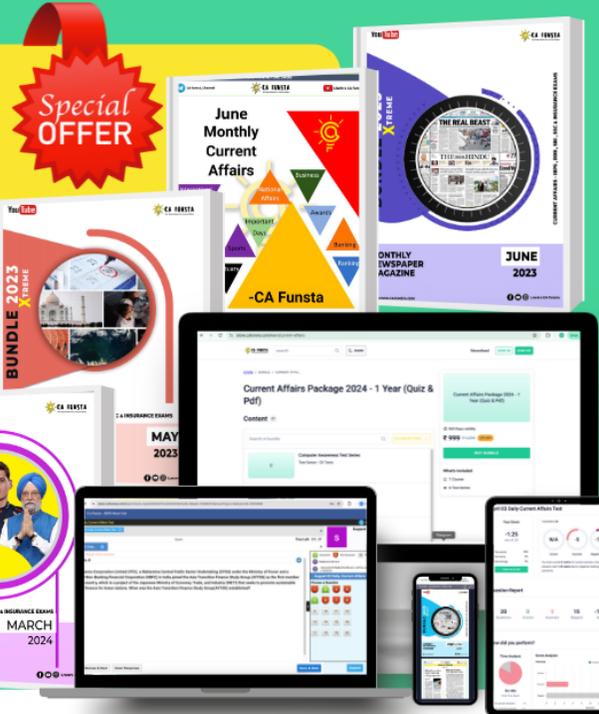
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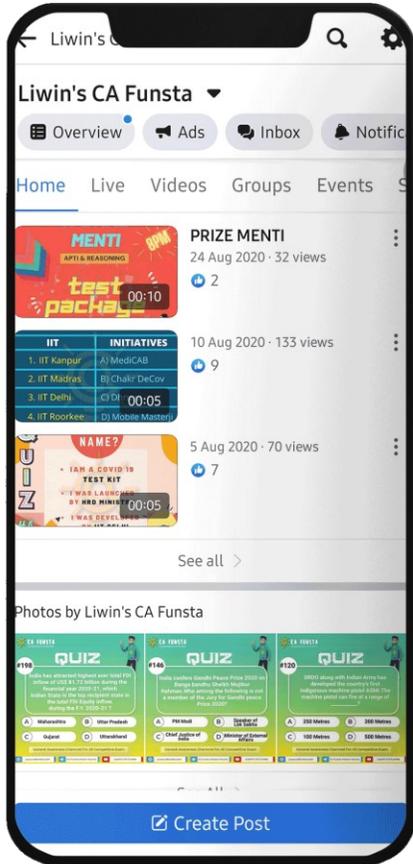
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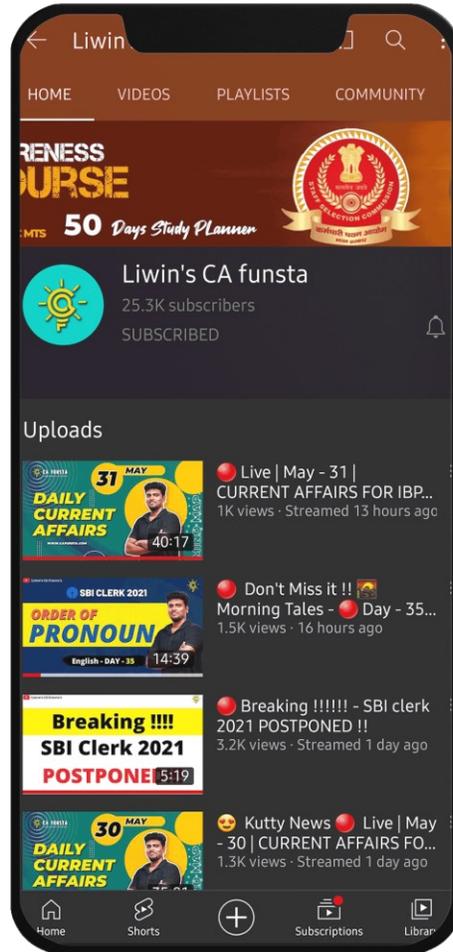


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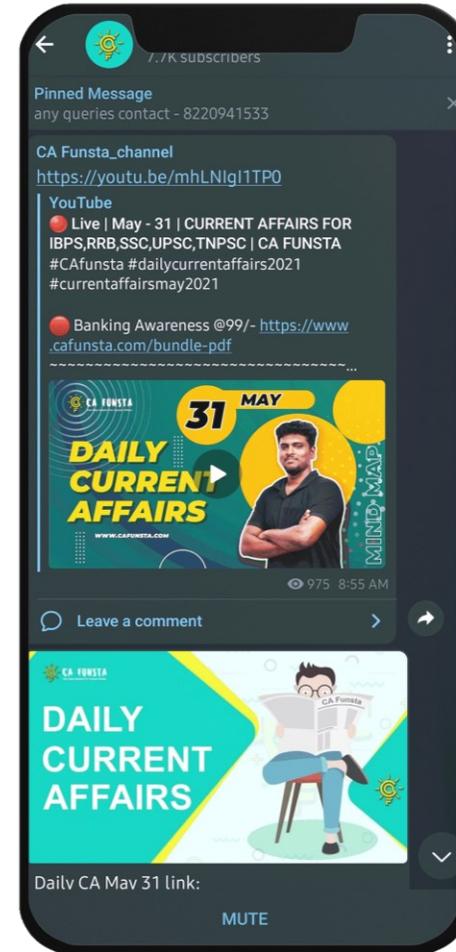
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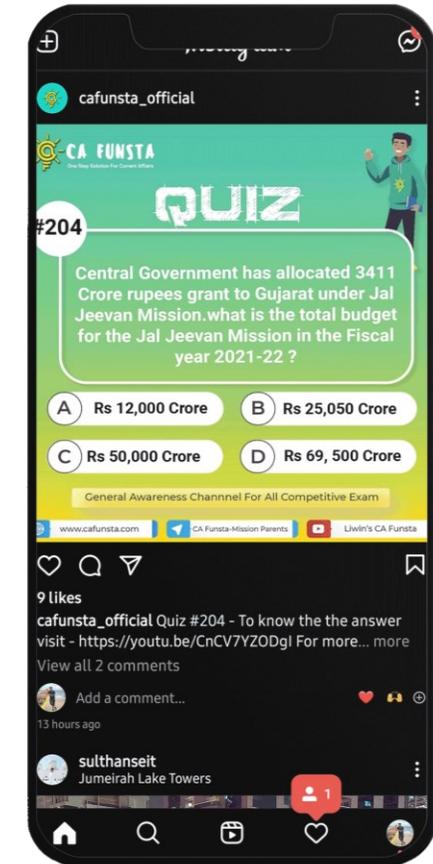


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