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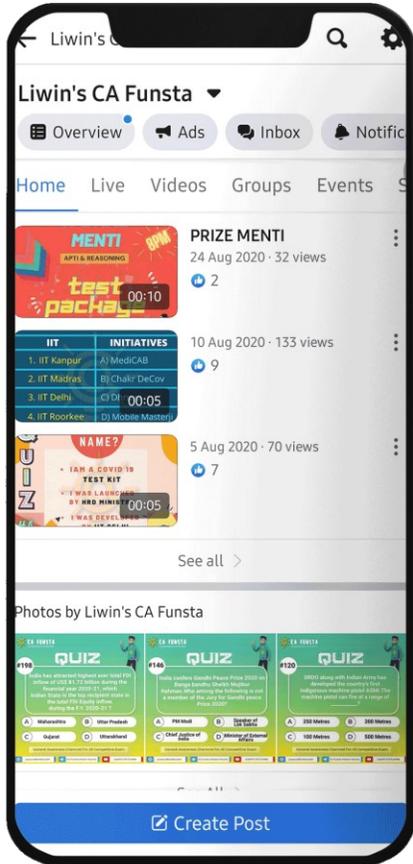


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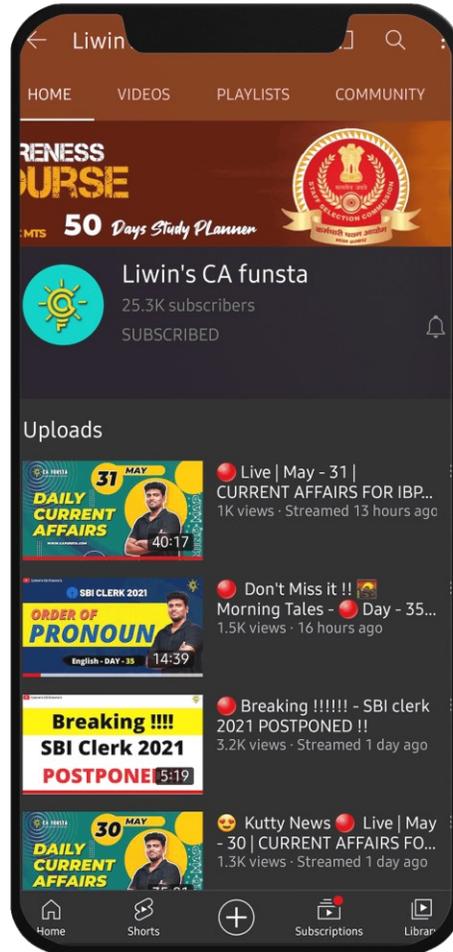
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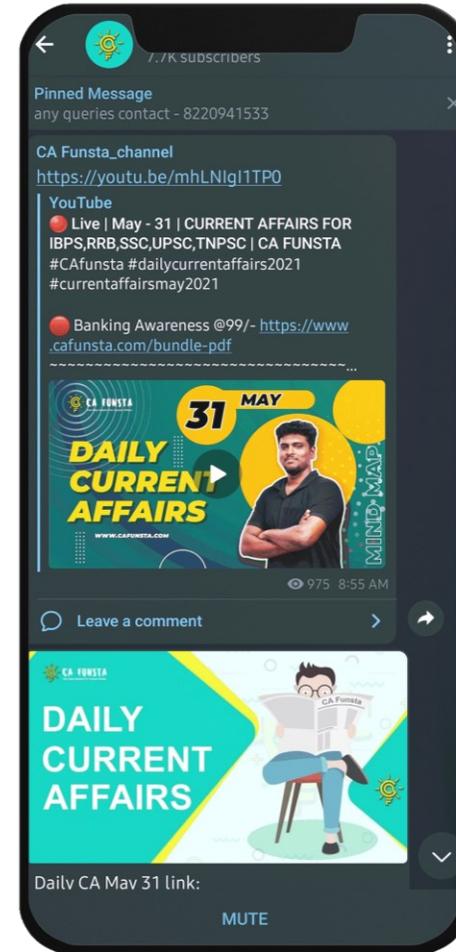
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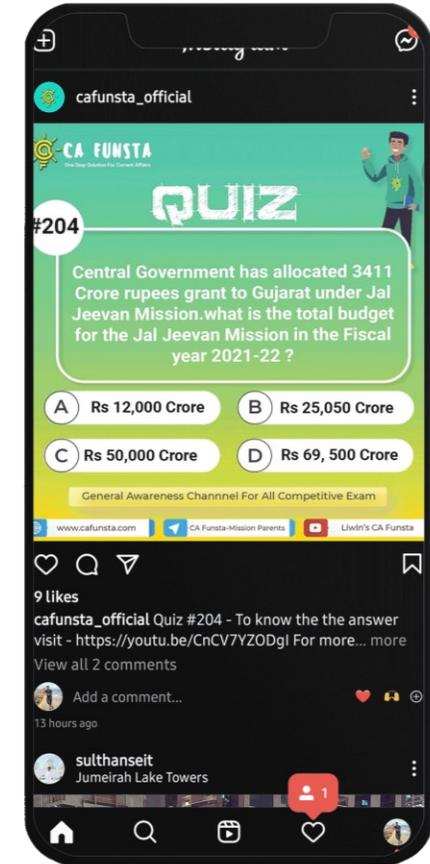
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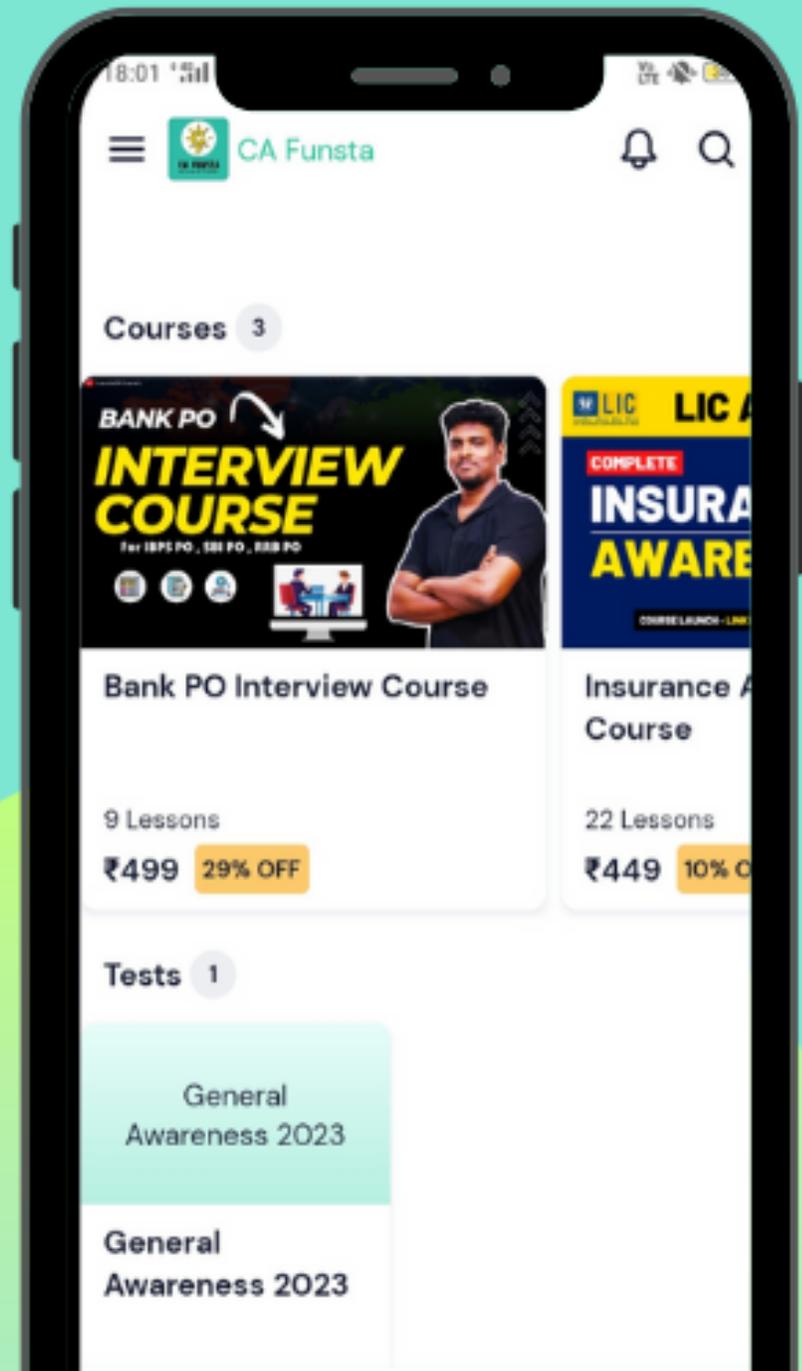
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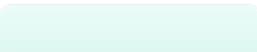


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**Vaishu Chandran**  
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**Nirosha**  
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Banking awareness course romba romba useful la kaku anna kadakara time ulira na pathara so ulira time la sharaa understand pannu apathara oruaku romba easy rohu oruaku mathura na nara subject ku time spend panna muduru oru val video patha nalla neppanna vechu muduru, inda oruaku subject la romba romba useful la banking padayapathaku learner si kadachathu god gift thank you sir for your teaching 🙌

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# STUDENT REVIEW

**Mariappan B**  
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This course was really useful for me. Thank you Anna. 🙌

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**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**  
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Worth worth varma onnumae theriyama the course start pannan mudikum pothu avalo oru confidence ah kuduthachu banking awareness therinja naala financial awareness iam kudu easy ah purinjaku mudiyathu thanks liwin bro

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# STUDENT REVIEW

**Mega**  
★★★★★

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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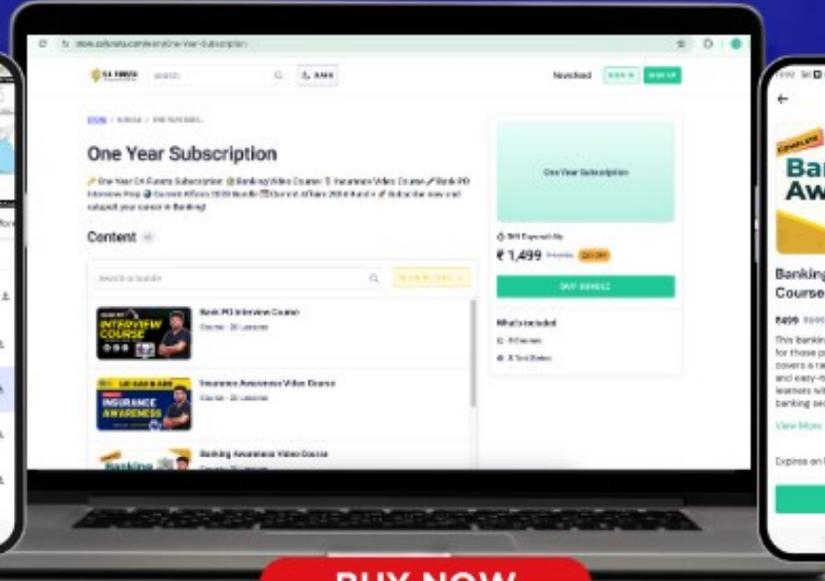
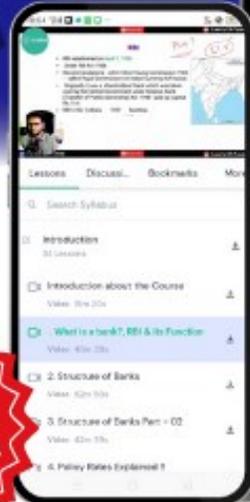


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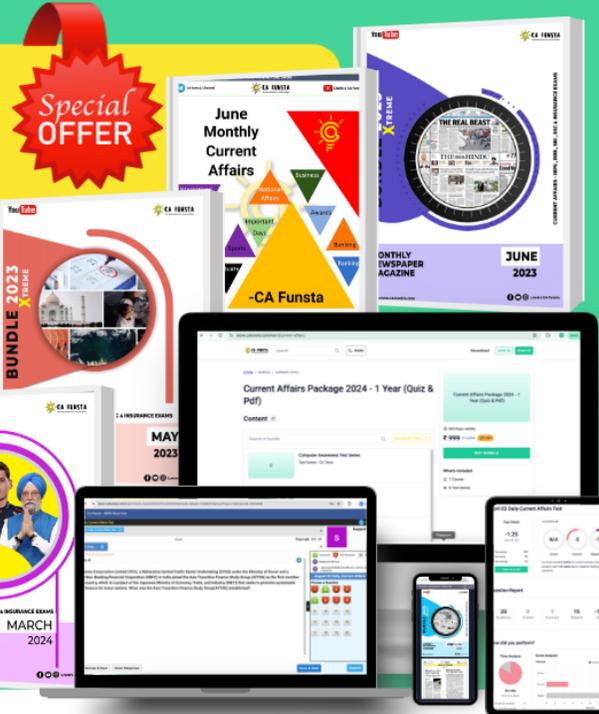
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# Important Days

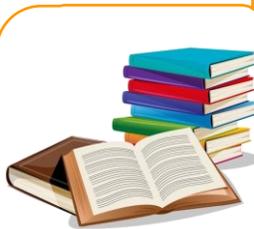
➤ **According to the article on World Sleep Day 2026, which of the following is a common sign of poor-quality sleep?**

- A) Better concentration
- B) Early morning headaches
- C) Increased energy all day
- D) Improved memory
- E) Faster metabolism



**Answer**

**B) Early morning headaches**

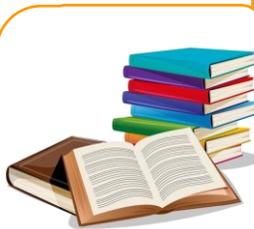


# Important Days



## Event and Location:

- **Event:** On World Sleep Day 2026, a Chennai-based surgeon explained the health risks of poor-quality sleep and listed five warning signs to identify it.
- **Location:** Chennai, Tamil Nadu, India
- **Date:** March 13, 2026

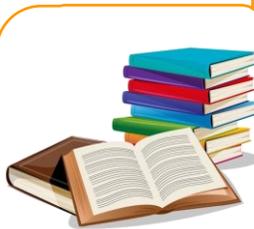


# Important Days



## Mandates and Objectives:

- **Mandates:** The article highlights expert medical guidance by Dr Karthik Madesh Ratnavelu on how poor sleep quality can affect brain and body recovery, along with the identification of warning signs such as waking unrefreshed, early morning headaches, daytime sleepiness, repeated night awakenings, and poor focus.
- **Objectives:** The purpose is to raise awareness that sleep duration alone is not enough, emphasise the importance of restorative sleep, educate people about health risks linked to poor-quality sleep, and promote healthy sleep habits for long-term well-being.

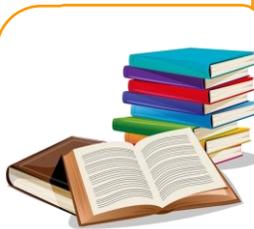


# Important Days



## Important Terms Explained:

- **World Sleep Day:** A global awareness observance aimed at highlighting the importance of healthy sleep and educating people about the risks associated with poor sleep habits.
- **Restorative sleep:** Sleep in which the brain and body recover properly, allowing physical repair, mental refreshment, and healthy biological functioning.
- **Glymphatic system:** A brain-cleansing system that helps remove waste products accumulated during the day, especially during deep sleep.

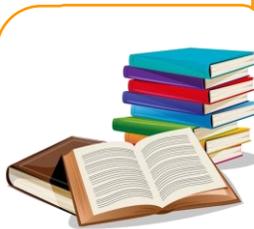


# Important Days



## Important Terms Explained:

- **Sleep apnea:** A sleep-related disorder in which breathing repeatedly stops and starts during sleep, often causing poor sleep quality and early morning headaches.
- **Brain fog:** A condition marked by mental tiredness, reduced alertness, poor concentration, and difficulty thinking clearly, often linked to inadequate sleep quality.
- **Circadian rhythm:** The body's internal clock that regulates sleep and wake cycles, influenced strongly by light exposure and daily routines.

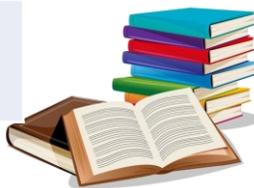


# Important Days



## Tabular Summary:

Parameter	Details
Event name	World Sleep Day 2026 expert advisory on poor-quality sleep
Announcement date	March 13, 2026
Location	Chennai, Tamil Nadu, India
Issuing authority	Expert commentary by Dr Karthik Madesh Ratnavelu of SIMS Hospital
Policy/series name	World Sleep Day 2026
Key figures	Dr Karthik Madesh Ratnavelu
Purpose/reason	To explain why poor sleep quality is a health concern and identify warning signs
Validity or status	Health awareness guidance issued on World Sleep Day 2026
Strategic/significant value	Promotes awareness that sleep quality is as important as sleep duration for physical and mental health
Health risks mentioned	Hypertension, diabetes, obesity, mood instability, depression, and cardiovascular disease



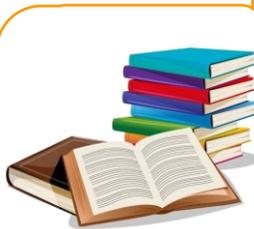
➤ **Who among the following was provisionally suspended in connection with the Bim10 corruption case?**

- A) Javon Searles
- B) Trevon Griffith
- C) Chitranjan Rathod
- D) All of the above
- E) Only ICC officials



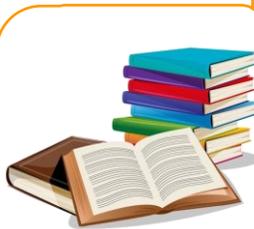
**Answer**

**D) All of the above**



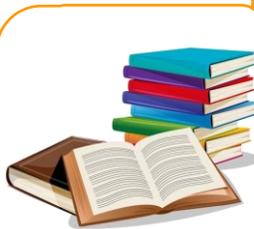
## Event and Location:

- **Event:** Javon Searles, Trevon Griffith, and Chitranjan Rathod were provisionally suspended over alleged corruption in the Bim10 tournament.
- **Location:** Barbados
- **Date:** March 13, 2026



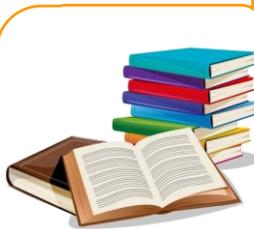
## Mandates and Objectives:

- **Mandates:** The International Cricket Council and Cricket West Indies jointly announced provisional suspensions and anti-corruption charges related to the 2023–24 Bim10 tournament, including allegations of match manipulation, encouraging corruption, failure to report corrupt approaches, non-cooperation with the investigation, and obstruction of the inquiry.



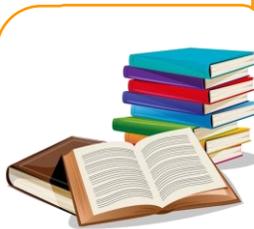
## Mandates and Objectives:

- **Objectives:** The action aims to protect the integrity of cricket, investigate alleged corruption in the tournament, ensure compliance with anti-corruption rules, and hold players, officials, and team-linked individuals accountable under the relevant disciplinary framework.



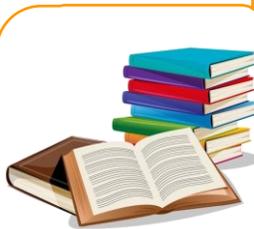
## Important Terms Explained:

- **Bim10:** A cricket tournament held in Barbados that is now under scrutiny over alleged anti-corruption violations during its 2023–24 edition.
- **Provisional suspension:** A temporary disciplinary action imposed while an investigation or formal hearing is pending, during which the accused individual is barred from participating in official activities.
- **Anti-corruption code:** A set of rules framed by bodies such as the ICC and CWI to prevent match-fixing, corrupt approaches, improper influence, and conduct that threatens the integrity of cricket.



## Important Terms Explained:

- **Match manipulation:** Any attempt to improperly influence the course, conduct, or outcome of a cricket match or specific events within it.
- **Failure to report corruption approaches:** A violation that occurs when a participant does not inform the relevant anti-corruption authority about suspicious or corrupt contact.
- **Cricket West Indies:** The governing body responsible for cricket administration in the West Indies region.



## Tabular Summary:

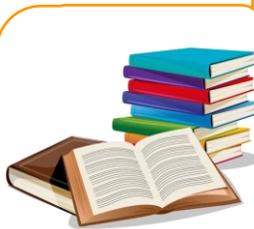
Parameter	Details
Event name	Provisional suspensions in the Bim10 corruption case
Announcement date	March 13, 2026
Location	Barbados
Issuing authority	International Cricket Council and Cricket West Indies
Policy/series name	Anti-corruption proceedings linked to the 2023–24 Bim10 tournament
Key figures	Javon Searles, Trevon Griffith, Chitranjan Rathod
Purpose/reason	To investigate alleged corruption and protect the integrity of cricket
Feature details	Charges include match manipulation, encouraging corruption, failure to report approaches, non-cooperation, and obstruction
Validity or status	Provisional suspensions in force pending disciplinary review
Strategic/significant value	Reinforces anti-corruption enforcement and integrity standards in cricket competitions
Response timeline	Accused individuals were given 14 days to respond from March 11, 2026
Tournament concerned	2023–24 Bim10 tournament



- **South Indian Bank launched its new EPF payment service in collaboration with which organisation?**

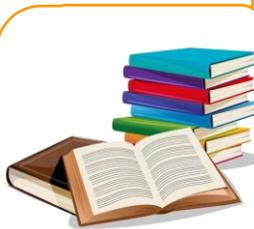
- A) RBI
- B) SEBI
- C) EPFO
- D) NABARD
- E) SIDBI

**Answer**  
**C) EPFO**



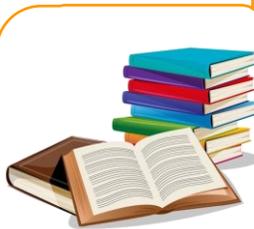
## Event and Location:

- **Event:** South Indian Bank launched an EPF payment service through its SIBerNet internet banking platform in collaboration with the Employees Provident Fund Organisation.
- **Location:** India
- **Date:** March 12, 2026



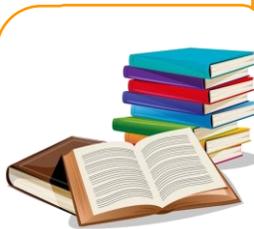
## Mandates and Objectives:

- **Mandates:** South Indian Bank has integrated its SIBerNet internet banking platform with the EPFO system to enable employers to directly remit monthly EPF contributions, pending dues, remittance charges, and related statutory payments online.
- **Objectives:** The service aims to simplify statutory compliance for employers, reduce paperwork and manual intervention, enable faster and secure online transactions, and strengthen digital banking services for business customers.



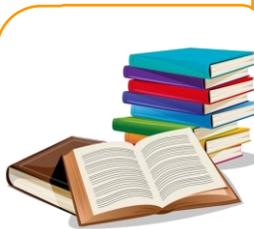
## Important Terms Explained:

- **EPF:** The Employees Provident Fund is a retirement savings scheme for salaried employees in which both employer and employee contribute a portion of wages toward long-term savings.
- **EPFO:** The Employees Provident Fund Organisation is the statutory body that administers provident fund, pension, and insurance schemes for employees in India.
- **SIBerNet:** The internet banking platform of South Indian Bank through which employers can now make EPF payments online.



## Important Terms Explained:

- **Statutory payments:** Payments that businesses are legally required to make under government rules and labour regulations, such as provident fund contributions.
- **Digital banking:** Banking services delivered through online and electronic platforms that allow customers to complete transactions without visiting a branch.



## Tabular Summary:

Parameter	Details
Event name	Launch of EPF payment service by South Indian Bank
Announcement date	March 12, 2026
Location	India
Issuing authority	South Indian Bank in collaboration with EPFO
Policy/series name	EPF payment service through SIBerNet
Key figures	South Indian Bank; EPFO; SIBerNet
Purpose/reason	To enable employers to remit EPF contributions directly through internet banking
Feature details	Online payment of monthly EPF contributions, pending dues, remittance charges, and other related statutory payments
Validity or status	Newly launched digital payment service
Strategic/significant value	Simplifies employer compliance, reduces manual processing, and strengthens business-focused digital banking
User benefit	Faster, secure, and seamless EPF remittance through a single banking platform
Integration detail	Direct integration between SIBerNet and the EPFO payment system



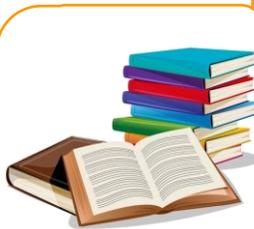
➤ The MCLR rates revised by Canara Bank were increased by how many basis points for the two-year and three-year tenures?

- A) 5 basis points
- B) 10 basis points
- C) 15 basis points
- D) 20 basis points
- E) 25 basis points



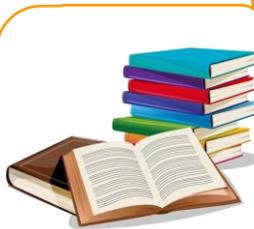
**Answer**

**B) 10 basis points**



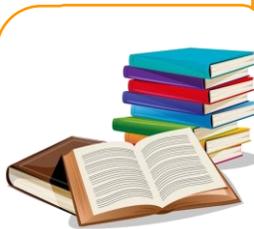
## Event and Location:

- **Event:** Canara Bank revised its Marginal Cost of Funds Based Lending Rate (MCLR) by increasing the two-year and three-year lending rates.
- **Location:** India
- **Date:** March 12, 2026



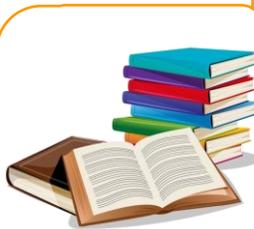
## Mandates and Objectives:

- **Mandates:** Canara Bank increased the two-year MCLR from 8.85% to 8.95% and the three-year MCLR from 8.90% to 9.00%, with the revised rates taking effect from March 12, 2026.
- **Objectives:** The revision aims to update the bank's benchmark lending rates for medium-term loans, which affects interest rates on MCLR-linked loan products such as home loans, auto loans, and personal loans.



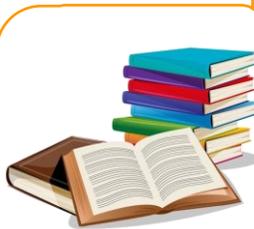
## Important Terms Explained:

- **Marginal Cost of Funds Based Lending Rate:** The benchmark minimum lending rate used by banks in India to determine interest rates for various floating-rate loans.
- **MCLR:** The short form of Marginal Cost of Funds Based Lending Rate, introduced by the Reserve Bank of India in 2016 to improve transmission of policy rates to borrowers.
- **Basis point:** A unit used to measure changes in interest rates, where 1 basis point equals 0.01 percentage point.



## Important Terms Explained:

- **Benchmark lending rate:** A reference rate used by banks to price loans, on top of which final borrower interest rates are determined.
- **Base rate framework:** The earlier lending rate system used by banks before being replaced by the MCLR mechanism.



## Tabular Summary:

Parameter	Details
Event name	Canara Bank revises MCLR rates for selected tenures
Announcement date	March 12, 2026
Location	India
Issuing authority	Canara Bank
Policy/series name	MCLR revision
Key figures	Two-year MCLR raised to 8.95%; three-year MCLR raised to 9.00%; increase of 10 basis points each
Purpose/reason	To revise benchmark lending rates applicable to medium-term loans
Feature details	Two-year MCLR increased from 8.85% to 8.95% and three-year MCLR increased from 8.90% to 9.00%
Validity or status	Effective from March 12, 2026
Related regulator	Reserve Bank of India
Borrower impact	Home, auto, and personal loan borrowers linked to MCLR may face higher interest costs

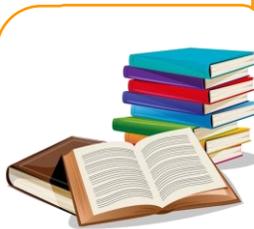


➤ **India's retail CPI inflation in February 2026 rose mainly due to which factor?**

- A) Fall in exports
- B) Rising food prices
- C) Lower fuel taxes
- D) Higher railway fares
- E) Increase in wages

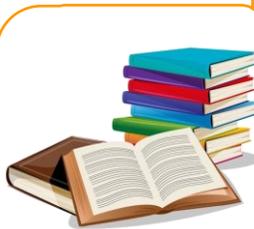
**Answer**

**B) Rising food prices**



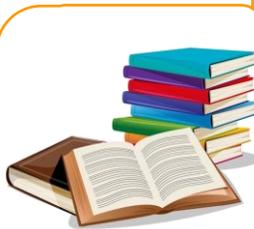
## Event and Location:

- **Event:** India's Consumer Price Index (CPI)-based retail inflation rose to 3.21% in February 2026, the highest level in 10 months.
- **Location:** India
- **Date:** February 2026 data released on March 13, 2026



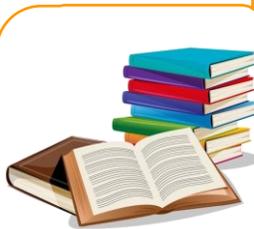
## Mandates and Objectives:

- **Mandates:** The latest CPI inflation data showed an increase in combined retail inflation from 2.74% in January 2026 to 3.21% in February 2026, with food prices, precious metals, and selected consumer goods contributing to the rise.
- **Objectives:** The inflation data is used to measure changes in retail prices, assess price stability, guide Reserve Bank of India monetary policy decisions, and track household consumption trends under the revised CPI series with 2024 as the base year.



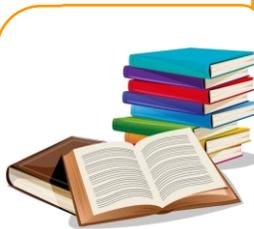
## Important Terms Explained:

- **Consumer Price Index:** A measure of the average change over time in the prices paid by consumers for a basket of goods and services, and the main indicator of retail inflation in India.
- **Retail inflation:** The rate at which prices of goods and services purchased by households increase over time, commonly measured through the Consumer Price Index.
- **Food inflation:** The rate of increase in prices of food items in the consumer basket, which directly affects household budgets and overall inflation.



## Important Terms Explained:

- **Base year:** The reference year used for constructing an index series, against which future price changes are measured; India has revised the CPI base year from 2012 to 2024.
- **Tolerance band:** The acceptable range within which the Reserve Bank of India aims to keep inflation, set at 2% to 6% around the medium-term target.
- **MoSPI:** The Ministry of Statistics and Programme Implementation, which releases monthly CPI data in India.



## Tabular Summary:

Parameter	Details
Event name	India's retail CPI inflation rises to 3.21%
Announcement date	March 13, 2026
Location	India
Issuing authority	Ministry of Statistics and Programme Implementation
Policy/series name	Consumer Price Index with 2024 base year
Feature details	Rise driven mainly by food prices, precious metals, personal care products, clothing, and household goods
Validity or status	February 2026 inflation reading and revised CPI series currently in use
Strategic/significant value	Important for RBI policy decisions, household spending analysis, and inflation management
Major inflation driver	Food inflation increased from 2.13% in January to 3.47% in February
New CPI revision	Base year changed to 2024 and item coverage expanded from 299 to 358 items



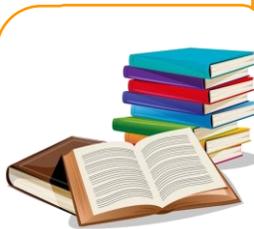
➤ **Razorpay's newly launched Agent Studio is primarily designed to do what for businesses?**

- A) Replace banking licenses
- B) Automate payment operations
- C) Launch crypto exchanges
- D) Build hardware chips
- E) Manage stock trading



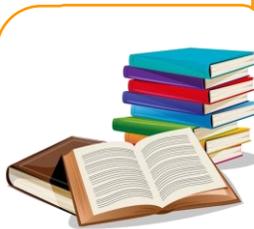
**Answer**

**B) Automate payment operations**



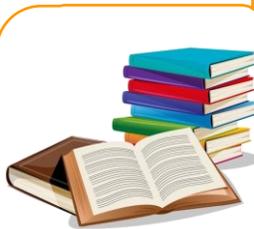
## Event and Location:

- **Event:** Razorpay launched Agent Studio, an AI-powered platform to automate smart payment operations for businesses.
- **Location:** India
- **Date:** March 13, 2026



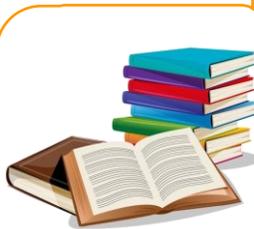
## Mandates and Objectives:

- **Mandates:** Razorpay has introduced an AI-based platform built on Anthropic's Claude technology that enables businesses to deploy intelligent agents for payment dispute handling, abandoned cart recovery, cash-flow forecasting, failed subscription payment management, and payment follow-ups.
- **Objectives:** The platform aims to simplify payment infrastructure, automate financial operations, reduce manual intervention, improve transaction efficiency, enhance customer engagement, and create an intelligent operating layer for digital commerce businesses.



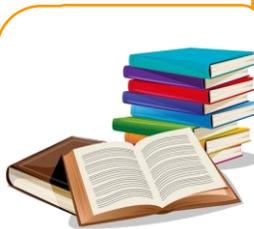
## Important Terms Explained:

- **Agent Studio:** An AI-powered platform launched by Razorpay to help businesses automate payment and financial operations through intelligent AI agents.
- **Anthropic's Claude:** A family of AI models and agent-building tools developed by Anthropic, used here as the underlying technology for Razorpay's Agent Studio.
- **Claude Agent SDK:** A software development kit that helps developers build and deploy AI agents capable of performing tasks autonomously.



## Important Terms Explained:

- **Abandoned cart recovery:** A digital commerce process in which customers who leave a purchase incomplete are re-engaged through messages, reminders, or calls to complete the transaction.
- **Payment dispute resolution:** The process of handling contested or problematic payment transactions, such as chargebacks or customer complaints, in a faster and more systematic way.
- **Cash-flow forecasting:** The estimation of future inflows and outflows of money using transaction patterns and financial data to help businesses plan operations.



## Tabular Summary:

Parameter	Details
Event name	Launch of Razorpay Agent Studio
Announcement date	March 13, 2026
Location	India
Issuing authority	Razorpay
Policy/series name	Agent Studio AI payment automation platform
Key figures	Razorpay; Anthropic; Claude technology; FTX 2026
Purpose/reason	To automate payment operations and improve digital commerce efficiency for businesses
Feature details	Supports payment dispute resolution, abandoned cart recovery, cash-flow forecasting, failed subscription payment handling, and automated reminders
Validity or status	Newly launched platform for business payment automation
Strategic/significant value	Strengthens AI-led fintech operations and helps businesses improve payment efficiency, customer retention, and financial visibility
Technology base	Built on Anthropic's Claude Agent SDK
Integration support	Connects with Shopify, Shiprocket, and WhatsApp



# AWARDS



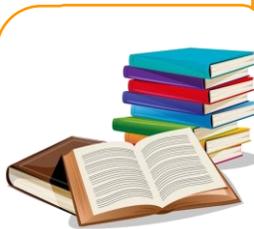
➤ **The Dhwani Spandana system developed by KSRTC is primarily intended to help which group of passengers?**

- A) Senior citizens only
- B) School students
- C) Visually impaired passengers
- D) Freight operators
- E) Tourists from abroad



**Answer**

**C) Visually impaired passengers**

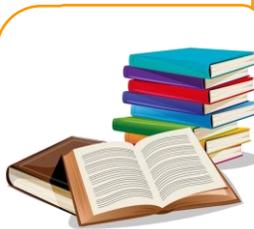


# AWARDS



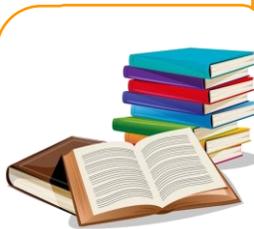
## Event and Location:

- **Event:** Karnataka State Road Transport Corporation won the Governance Now 12th PSU National Award in the Excellence in Innovation category for its Dhvani Spandana onboard bus identification system.
- **Location:** Karnataka, with implementation highlighted in Mysuru City Transport buses
- **Date:** March 13, 2026



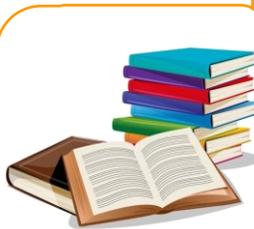
## Mandates and Objectives:

- **Mandates:** KSRTC has implemented the Dhvani Spandana onboard bus identification and navigation system to provide audio-based guidance for visually impaired passengers, enabling them to identify buses, navigate routes, and board safely with greater independence.
- **Objectives:** The initiative aims to improve accessibility in public transport, promote independent travel for visually impaired individuals, reduce dependence on others, enhance passenger safety, and support inclusive mobility in urban transport systems.



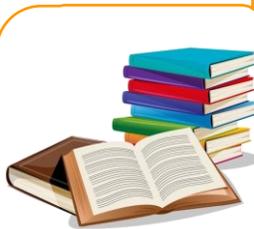
## Important Terms Explained:

- **Dhwani Spandana:** An onboard bus identification and navigation system designed to assist visually impaired passengers through audio-based bus recognition and travel guidance.
- **KSRTC:** The Karnataka State Road Transport Corporation, a public sector road transport undertaking that operates bus services in Karnataka.
- **Governance Now 12th PSU National Award:** A national recognition given to public sector undertakings for notable achievements and innovative initiatives in governance and public service delivery.



## Important Terms Explained:

- **Inclusive mobility:** A transport approach that ensures people of all abilities, including persons with disabilities, can travel safely, independently, and conveniently.
- **Assistive technology:** Technology developed to support individuals with disabilities in performing daily activities more independently and effectively.
- **GIZ Germany:** A German development agency that provided technical support for the implementation of the project.

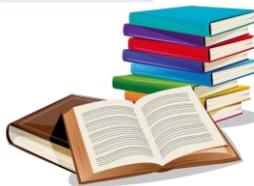


# AWARDS



## Tabular Summary:

Parameter	Details
Event name	KSRTC wins national award for Dhvani Spandana innovation
Announcement date	March 13, 2026
Location	Karnataka, especially Mysuru City Transport
Issuing authority	Governance Now 12th PSU National Awards
Policy/series name	Dhwani Spandana onboard bus identification and navigation system
Key figures	KSRTC; GIZ Germany; 200 Mysuru City buses
Purpose/reason	To help visually impaired passengers identify buses and travel independently
Feature details	Audio bus identification, navigation assistance, improved accessibility, and enhanced passenger safety
Validity or status	Implemented in 200 Mysuru City Transport buses and nationally recognised
Strategic/significant value	Promotes inclusive public transport, smart mobility, and accessibility-focused innovation in urban transport

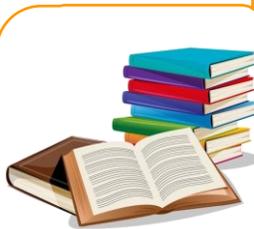


➤ **India's proposed ₹1 trillion semiconductor fund is primarily aimed at which of the following?**

- A) Expanding food processing exports
- B) Boosting domestic chip manufacturing
- C) Promoting textile parks
- D) Funding only software startups
- E) Privatizing electronics PSUs

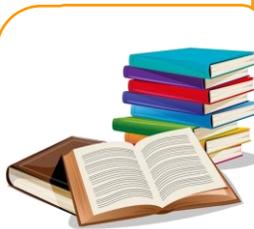
**Answer**

**B) Boosting domestic chip manufacturing**



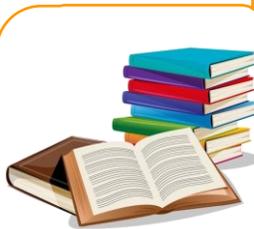
## Event and Location:

- **Event:** India plans to launch a ₹1 trillion semiconductor fund to strengthen domestic chip manufacturing and the wider semiconductor ecosystem.
- **Location:** India
- **Date:** March 13, 2026



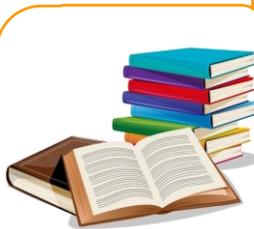
## Mandates and Objectives:

- **Mandates:** The proposed fund is intended to support semiconductor design, manufacturing equipment, and supply chain development, while extending financial backing to domestic chipmaking projects.
- **Objectives:** The initiative aims to reduce dependence on imported chips, attract global semiconductor companies, strengthen India's supply chains, and position the country as a global semiconductor manufacturing hub.



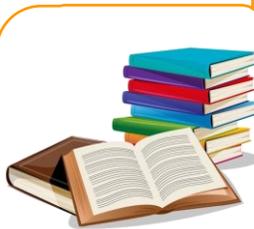
## Important Terms Explained:

- **Semiconductor:** A material used to make electronic chips that power devices such as smartphones, computers, automobiles, telecom equipment, and industrial systems.
- **Semiconductor ecosystem:** The full network involved in chip production, including design firms, fabrication plants, testing and packaging units, equipment suppliers, and logistics support.
- **India Semiconductor Mission:** A Government of India initiative launched to promote semiconductor and display manufacturing in the country through incentives and policy support.



## Important Terms Explained:

- **Semiconductor incentive program:** The earlier \$10 billion scheme launched in 2021 that offered financial support for semiconductor manufacturing projects in India.
- **Supply chain development:** The process of building reliable sourcing, production, transport, and distribution systems to ensure uninterrupted semiconductor manufacturing.



## Tabular Summary:

Parameter	Details
Event name	India's proposed ₹1 trillion semiconductor fund
Announcement date	March 13, 2026
Location	India
Issuing authority	Government of India
Policy/series name	Proposed semiconductor fund under India's semiconductor push
Key figures	₹1 trillion fund size; earlier \$10 billion incentive program; up to 50% project cost support under the earlier scheme
Purpose/reason	To strengthen domestic chip manufacturing and reduce import dependence
Strategic/significant value	Helps India compete globally in semiconductor manufacturing and build long-term technological capacity
Related mission	India Semiconductor Mission
Major projects linked	Micron facility in Gujarat, Tata semiconductor projects, Foxconn testing and assembly plans

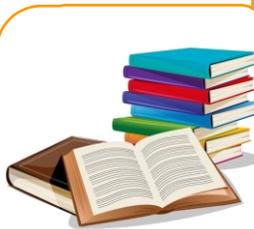


➤ **Perplexity's Personal Computer is primarily designed to do what for users?**

- A) Manufacture computer chips
- B) Automate digital tasks
- C) Replace internet browsers
- D) Build mobile networks
- E) Manage stock exchanges

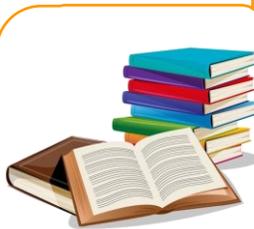
**Answer**

**B) Automate digital tasks**



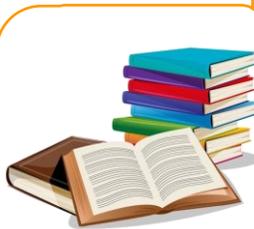
## Event and Location:

- **Event:** Perplexity launched Personal Computer, an AI agent designed to automate research, email drafting, file management, and other digital tasks across devices.
- **Location:** Global / digital platform
- **Date:** March 13, 2026



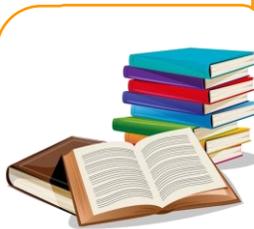
## Mandates and Objectives:

- **Mandates:** Perplexity has introduced an AI-powered assistant called Personal Computer that runs on a Mac mini, works across apps, files, and tools, and supports functions such as topic research, writing emails, preparing daily briefings, managing documents, and coordinating tasks across productivity platforms.
- **Objectives:** The tool aims to automate routine digital work, improve productivity, provide continuous task support, enable secure user-controlled AI assistance, and offer advanced automation through integration with multiple AI models.



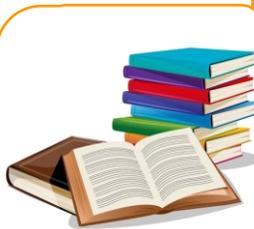
## Important Terms Explained:

- **Personal Computer:** An AI agent launched by Perplexity that acts as a digital proxy to perform tasks such as research, writing, file handling, and workflow coordination on behalf of users.
- **AI agent:** A software-based intelligent system that can understand instructions, make decisions, and perform actions autonomously across digital tools and environments.
- **Digital proxy:** A term used for an AI system that acts on behalf of a user to complete tasks, access tools, and coordinate workflows.



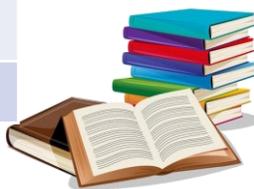
## Important Terms Explained:

- **Mac mini:** A compact desktop computer by Apple on which the Personal Computer system runs locally to remain active and access files and applications.
- **Large language model:** An advanced AI model trained on large amounts of text data to understand language, generate responses, and assist with reasoning and task execution.
- **Claude, Gemini, Grok:** Multiple AI models supported by the platform for advanced automation and coordinated task handling.



## Tabular Summary:

Parameter	Details
Event name	Launch of Perplexity Personal Computer
Announcement date	March 13, 2026
Location	Global / digital platform
Issuing authority	Perplexity
Policy/series name	Personal Computer AI agent
Key figures	Perplexity; Mac mini; Claude; Gemini; Grok
Purpose/reason	To automate research, emails, file management, and other digital productivity tasks
Validity or status	Newly launched AI automation platform
Strategic/significant value	Expands AI-based productivity automation and enables always-on intelligent digital assistance
Security design	Runs on a Mac mini with secure safeguards and user control features
Model support	Supports multiple AI models including Claude, Gemini, and Grok



# SCHEMES & INITIATIVES



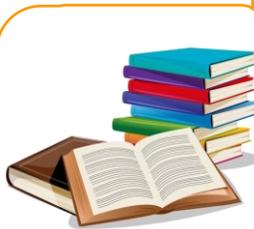
➤ **'Araku Kouni', launched in Andhra Pradesh, is related to which of the following?**

- A) Tribal millet-based food menu
- B) Coastal tourism circuit
- C) New irrigation scheme
- D) Digital land survey portal
- E) Urban transport project



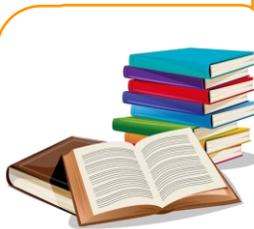
**Answer**

**A) Tribal millet-based food menu**



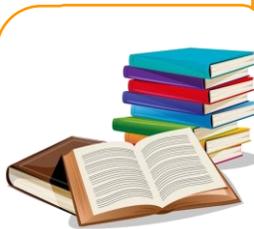
## Event and Location:

- **Event:** Andhra Pradesh Chief Minister N. Chandrababu Naidu launched 'Araku Kouni', the state's first tribal millet-based food menu.
- **Location:** Andhra Pradesh, with recipes sourced from Alluri Sitarama Raju district
- **Date:** March 13, 2026



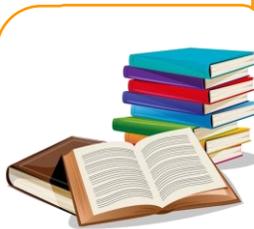
## Mandates and Objectives:

- **Mandates:** The initiative introduces a curated menu of traditional tribal millet-based dishes into mainstream food culture and promotes these recipes through restaurants, tourism centres, and official platforms.
- **Objectives:** The initiative aims to preserve tribal culinary heritage, promote healthy millet-based diets, support tribal farmers, protect traditional food knowledge, and boost food tourism in tribal regions of Andhra Pradesh.



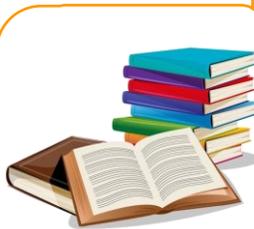
## Important Terms Explained:

- **Araku Kouni:** A tribal millet-based food menu launched in Andhra Pradesh featuring authentic recipes from indigenous communities of Alluri Sitarama Raju district.
- **Millets:** Nutritious small-grained cereals such as foxtail millet, finger millet, and other traditional grains that are climate-resilient and widely valued for their health benefits.
- **Tribal culinary heritage:** The traditional food knowledge, recipes, cooking techniques, and locally sourced ingredients preserved by tribal communities over generations.



## Important Terms Explained:

- **Alluri Sitarama Raju district:** A district in Andhra Pradesh associated with tribal culture and the Araku region, from where the recipes for this initiative were sourced.
- **Food tourism:** A form of tourism in which local cuisine, traditional dishes, and culinary experiences are promoted as attractions for visitors.



# SCHEMES & INITIATIVES



## Tabular Summary:

Parameter	Details
Event name	Launch of Araku Kouni
Announcement date	March 13, 2026
Location	Andhra Pradesh, especially Alluri Sitarama Raju district
Issuing authority	Government of Andhra Pradesh
Policy/series name	Araku Kouni tribal millet menu initiative
Key figures	N. Chandrababu Naidu
Purpose/reason	To bring tribal millet-based diets into mainstream food culture
Feature details	Includes traditional dishes such as Korra Payasam, Ragi Chapati, Samala Pulihora, Kantla Ambali, Corn Vada, and Toor Dal Curry
Validity or status	Newly launched state initiative
Strategic/significant value	Preserves tribal food heritage, supports millet farmers, promotes healthy diets, and boosts tourism
Supporting institutions	ASR district administration, Tribal Anganwadi workers, Indian Culinary Institute, Andhra Pradesh Department of Tourism



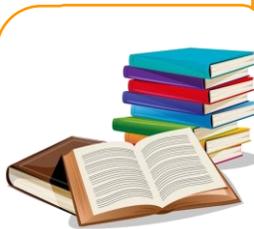
# SCHEMES & INITIATIVES



➤ Under the PM-KISAN scheme, how much amount is credited to eligible farmers in each installment?

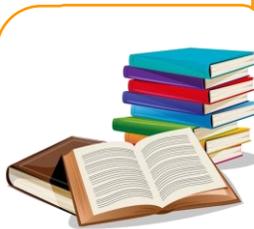
- A) ₹1,000
- B) ₹1,500
- C) ₹2,000
- D) ₹3,000
- E) ₹6,000

**Answer**  
**C) ₹2,000**



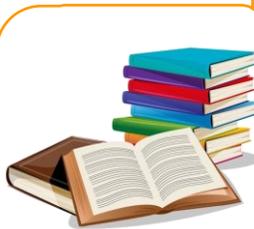
## Event and Location:

- **Event:** The government released the 22nd installment of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, transferring ₹2,000 directly to eligible farmers' bank accounts.
- **Location:** India, with the installment released from Guwahati, Assam
- **Date:** March 13, 2026



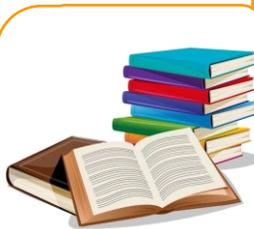
## Mandates and Objectives:

- **Mandates:** Under the PM-KISAN scheme, the government transferred ₹2,000 through Direct Benefit Transfer (DBT) to eligible farmers as the 22nd installment, benefiting more than 9 crore farmer families and releasing over ₹18,600 crore.
- **Objectives:** The scheme aims to provide income support to farmers, help them manage agricultural and household expenses, reduce dependence on informal borrowing, and ensure timely financial assistance through direct transfer to bank accounts.



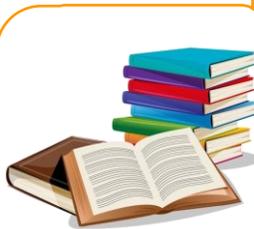
## Important Terms Explained:

- **Pradhan Mantri Kisan Samman Nidhi:** A central government income support scheme launched in February 2019 to provide financial assistance to eligible farmer families across India.
- **PM-KISAN:** The short form of Pradhan Mantri Kisan Samman Nidhi, under which eligible farmers receive ₹6,000 annually in three equal installments.
- **Direct Benefit Transfer:** A system through which government benefits are transferred directly into beneficiaries' bank accounts to improve transparency and reduce leakages.



## Important Terms Explained:

- **e-KYC:** An electronic Know Your Customer verification process that farmers must complete to receive benefits under the scheme without delay.
- **Beneficiary Status:** A feature on the PM-KISAN portal that allows farmers to check whether their installment has been credited using Aadhaar number, bank account number, or mobile number.



# SCHEMES & INITIATIVES



## Tabular Summary:

Parameter	Details
Event name	Release of PM-KISAN 22nd installment
Announcement date	March 13, 2026
Location	India; released from Guwahati, Assam
Issuing authority	Government of India
Policy/series name	Pradhan Mantri Kisan Samman Nidhi
Key figures	Narendra Modi; more than 9 crore farmer families; ₹18,600+ crore released
Purpose/reason	To provide direct income support to eligible farmers
Feature details	₹2,000 transferred through DBT as one installment under the annual ₹6,000 support structure
Validity or status	22nd installment released
Strategic/significant value	Supports farm expenses, strengthens rural income support, and improves direct welfare delivery
Eligibility	Farmers owning cultivable land and registered under the PM-KISAN portal
Important condition	Aadhaar-linked bank account, completed e-KYC, and verified land records



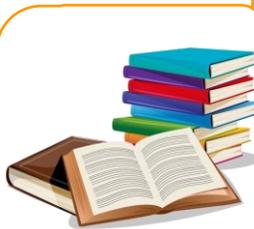
➤ India's first Digital Twin platform in the port sector was launched by which port authority?

- A) Paradip Port Authority
- B) Deendayal Port Authority
- C) V.O. Chidambaranar Port Authority
- D) Jawaharlal Nehru Port Authority
- E) Visakhapatnam Port Authority



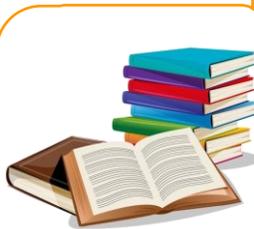
**Answer**

**C) V.O. Chidambaranar Port Authority**



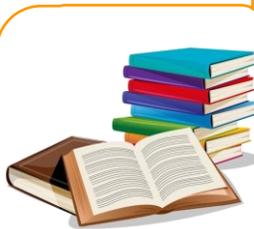
## Event and Location:

- **Event:** V.O. Chidambaranar Port Authority launched India's first Digital Twin platform for smart port management and maritime operations.
- **Location:** V.O. Chidambaranar Port, Tamil Nadu, India
- **Date:** February 23, 2026



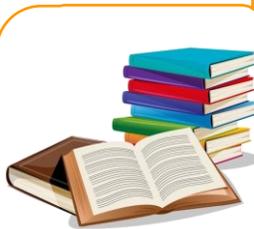
## Mandates and Objectives:

- **Mandates:** The port authority has introduced a Digital Twin platform that creates a real-time virtual replica of port infrastructure, vessel movements, cargo operations, and the broader maritime ecosystem using technologies such as IoT sensors, GPS tracking, LiDAR mapping, drone imaging, and CCTV networks.



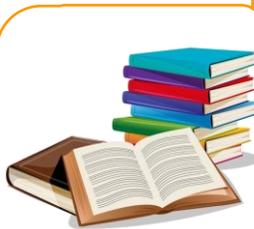
## Mandates and Objectives:

- **Objectives:** The initiative aims to improve port efficiency, optimise berth and traffic management, enable predictive maintenance, reduce vessel turnaround time, enhance operational safety, support energy and emissions tracking, and advance smart maritime operations in line with India's digital port development goals.



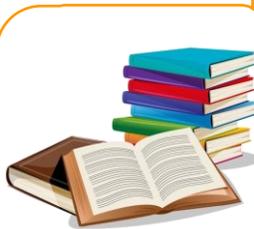
## Important Terms Explained:

- **Digital Twin:** A real-time digital replica of physical infrastructure, systems, or operations that helps monitor, analyse, and optimise performance using live data.
- **IoT sensors:** Internet of Things-based devices that collect and transmit real-time data from physical equipment and infrastructure for monitoring and analysis.
- **LiDAR mapping:** A remote sensing technology that uses laser pulses to generate precise spatial and surface measurements for detailed mapping and monitoring.



## Important Terms Explained:

- **Predictive maintenance:** A technology-based maintenance method that uses data analysis and AI to identify possible equipment failures before they occur.
- **Maritime India Vision 2030:** A long-term national strategy for modernising India's maritime sector through improved infrastructure, efficiency, and global competitiveness.
- **Amrit Kaal Vision 2047:** A national long-term vision framework aimed at transforming India into a developed nation by 2047, including progress in logistics, transport, and maritime infrastructure.

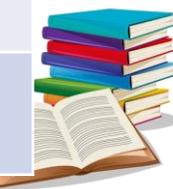


# NATIONAL AFFAIRS



## Tabular Summary:

Parameter	Details
Event name	Launch of India's first Digital Twin platform at V.O. Chidambaranar Port
Announcement date	February 23, 2026
Location	V.O. Chidambaranar Port, Tamil Nadu, India
Issuing authority	V.O. Chidambaranar Port Authority
Policy/series name	Digital Twin initiative for smart port management
Key figures	Sarbananda Sonowal; Narendra Modi
Purpose/reason	To improve efficiency, vessel management, safety, and sustainability in port operations
Validity or status	Launched and being implemented in phases
Strategic/significant value	Strengthens smart maritime infrastructure and supports national digital port development goals
Technology used	IoT sensors, GPS tracking, LiDAR mapping, drone imaging, CCTV networks
Expected impact	Up to 25% reduction in vessel turnaround time and improved equipment reliability



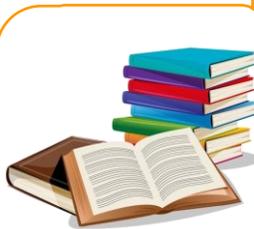
➤ **The International Rail Coach Expo 2026 was inaugurated at which railway production unit in India?**

- A) Rail Coach Factory Kapurthala
- B) Modern Coach Factory Rae Bareli
- C) Integral Coach Factory Chennai
- D) Chittaranjan Locomotive Works
- E) Diesel Loco Modernisation Works



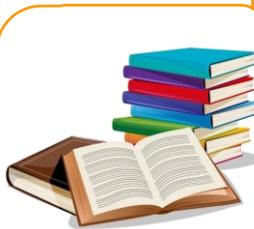
**Answer**

**C) Integral Coach Factory Chennai**



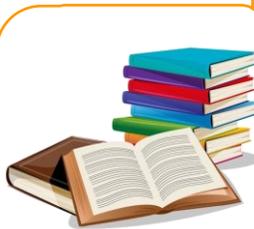
## Event and Location:

- **Event:** International Rail Coach Expo 2026 was inaugurated at the Integral Coach Factory to showcase railway innovations, sustainability, and indigenous rail coach development.
- **Location:** Integral Coach Factory, Chennai, Tamil Nadu, India
- **Date:** March 12, 2026



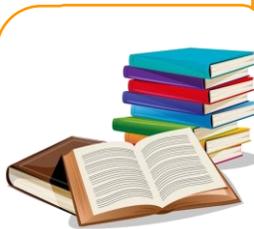
## Mandates and Objectives:

- **Mandates:** The expo brings together railway manufacturers, technology providers, and industry experts to exhibit developments in railway coach manufacturing, safety systems, sustainable transport solutions, and quality-oriented rail technologies.
- **Objectives:** The event aims to promote advanced railway coach design, encourage indigenous manufacturing, support collaboration between Indian and global railway firms, strengthen Make in India in the rail sector, and contribute to the modernization of India's railway infrastructure.



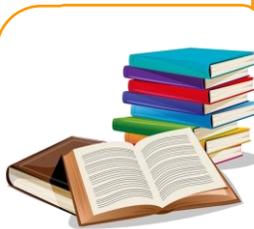
## Important Terms Explained:

- **International Rail Coach Expo:** A railway industry exhibition platform focused on innovations in coach manufacturing, rail technology, sustainability, safety, and industrial collaboration.
- **Integral Coach Factory:** A major railway coach manufacturing unit in India that designs and produces passenger coaches and modern train sets for Indian Railways.
- **Confederation of Indian Industry:** An industry body that works with businesses and institutions to promote industrial growth, policy dialogue, and sectoral collaboration in India.



## Important Terms Explained:

- **Make in India:** A Government of India initiative aimed at promoting domestic manufacturing, innovation, and investment across key sectors.
- **Vande Bharat Express:** An indigenously developed semi-high-speed train set in India that reflects advancements in modern rail technology and domestic manufacturing capability.



# NATIONAL AFFAIRS



## Tabular Summary:

Parameter	Details
Event name	International Rail Coach Expo 2026
Announcement date	March 12, 2026
Location	Integral Coach Factory, Chennai
Issuing authority	Integral Coach Factory in association with the Confederation of Indian Industry
Policy/series name	International Rail Coach Expo 2026
Key figures	U. Subba Rao
Validity or status	Held from March 12 to March 14, 2026
Strategic/significant value	Strengthens India's railway manufacturing ecosystem and supports modernization of rail infrastructure
Major institutional role	ICF's contribution to passenger coach production and development of Vande Bharat Express train sets
Industry collaboration	Participation by railway manufacturers, technology providers, and experts from India and abroad



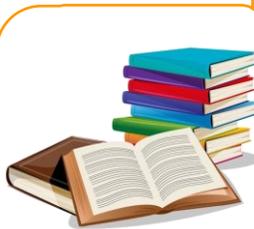
➤ **According to the Supreme Court, which of the following alone cannot determine OBC creamy layer status?**

- A) Parental income
- B) Educational qualification
- C) Place of residence
- D) Age of candidate
- E) Number of siblings



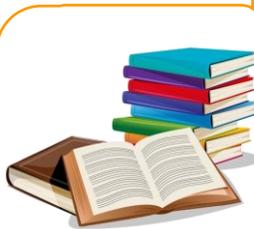
**Answer**

**A) Parental income**



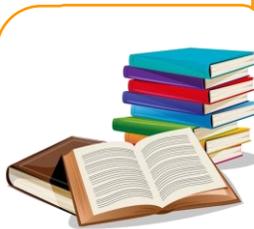
## Event and Location:

- **Event:** The Supreme Court of India clarified that parental income alone cannot be the sole criterion for determining OBC creamy layer status for reservation eligibility.
- **Location:** India
- **Date:** March 13, 2026



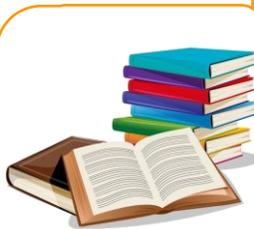
## Mandates and Objectives:

- **Mandates:** The Court stated that while deciding whether a candidate belongs to the creamy layer in the Other Backward Classes category, authorities must consider not only parental income but also the nature of parental employment, social status, and the position held by the parents.
- **Objectives:** The clarification aims to ensure fair implementation of OBC reservation, prevent exclusion based only on income, promote equal treatment of children of government, PSU, and private sector employees, and make sure reservation benefits reach genuinely disadvantaged sections within the OBC community.



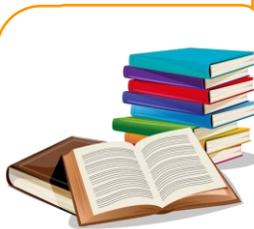
## Important Terms Explained:

- **Creamy layer:** The relatively advanced and better-off section within the OBC category that is excluded from reservation benefits so that the quota reaches more disadvantaged groups.
- **Other Backward Classes:** A socially and educationally backward category recognized for reservation in public employment and educational institutions in India.
- **Indra Sawhney judgment:** The landmark 1992 Supreme Court judgment that upheld reservations for OBCs and introduced the concept of the creamy layer exclusion.



## Important Terms Explained:

- **OBC reservation:** The system under which eligible OBC candidates receive 27% reservation in government jobs and educational institutions, subject to non-creamy layer eligibility.
- **Creamy layer income limit:** The income ceiling currently used in identifying creamy layer status, stated in the article as ₹8 lakh per year, though the Court clarified that income alone is not sufficient.



# NATIONAL AFFAIRS



## Tabular Summary:

Parameter	Details
Event name	Supreme Court clarification on OBC creamy layer
Announcement date	March 13, 2026
Location	India
Issuing authority	Supreme Court of India
Policy/series name	OBC creamy layer and reservation eligibility
Key figures	₹8 lakh annual income limit; 27% OBC reservation; 1992 Indra Sawhney judgment
Purpose/reason	To clarify that parental income alone cannot determine creamy layer status
Feature details	Authorities must also consider parental employment, social status, and position held
Affected sectors	Government jobs, educational institutions, PSU-related cases, and private sector employment-linked evaluation
Likely impact	May lead to revised guidelines and more comprehensive assessment of creamy layer status

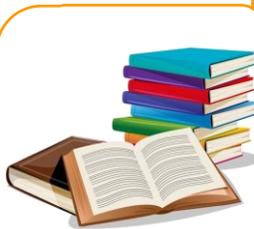


➤ **The GCWAS-2026 conference addressed by President Droupadi Murmu focused on which theme?**

- A) Women in agri-food systems
- B) Digital banking reforms
- C) Urban transport planning
- D) Defence manufacturing exports
- E) Space tourism development

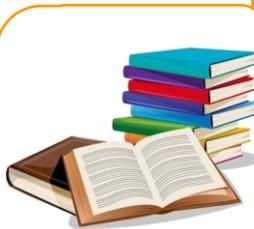
**Answer**

**A) Women in agri-food systems**



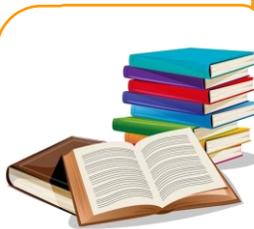
## Event and Location:

- **Event:** President Droupadi Murmu addressed the inaugural session of the Global Conference on Women in Agri-Food Systems (GCWAS-2026), highlighting women's leadership and participation in agriculture.
- **Location:** New Delhi, India
- **Date:** March 12, 2026



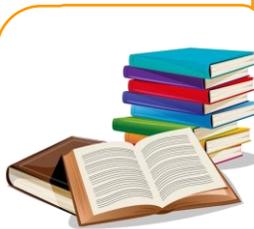
## Mandates and Objectives:

- **Mandates:** The conference brought together policymakers, researchers, agricultural experts, and international organisations to discuss women's role across the agri-food value chain, including production, processing, transport, fisheries, beekeeping, animal husbandry, and forest-based livelihoods.



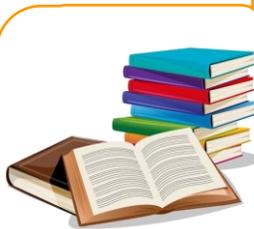
## Mandates and Objectives:

- **Objectives:** The conference aimed to strengthen women's participation in agriculture, promote gender-inclusive development in agri-food systems, encourage policy and institutional support for women farmers, and enhance leadership opportunities for women in agricultural decision-making.



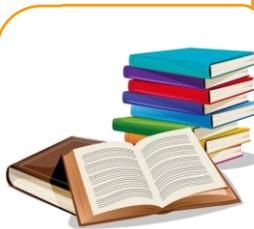
## Important Terms Explained:

- **Global Conference on Women in Agri-Food Systems:** An international conference focused on the role of women in building inclusive, sustainable, and equitable agricultural and food systems.
- **Agri-food systems:** The complete chain linked to agriculture and food, including production, processing, distribution, transport, marketing, and consumption.
- **International Year of the Woman Farmer 2026:** A global recognition mentioned in the article as declared by the United Nations to address gender gaps and strengthen women's leadership in agriculture.



## Important Terms Explained:

- **Indian Council of Agricultural Research:** India's apex body for coordinating, guiding, and managing research and education in agriculture and allied sectors.
- **CGIAR:** The Consultative Group for International Agricultural Research, a global research partnership working on food security, agricultural sustainability, and rural development.
- **Protection of Plant Varieties and Farmers Rights Authority:** A statutory authority that works to protect plant varieties and safeguard farmers' rights in India.

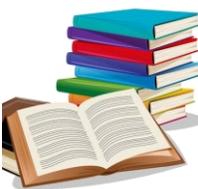


# NATIONAL AFFAIRS



## Tabular Summary:

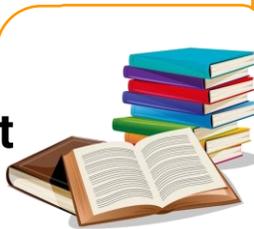
Parameter	Details
Event name	President Murmu addresses GCWAS-2026
Announcement date	March 12, 2026
Location	New Delhi, India
Issuing authority	GCWAS-2026 organisers including TAAS, ICAR, CGIAR, and PPV&FRA
Policy/series name	Global Conference on Women in Agri-Food Systems
Key figures	President Droupadi Murmu
Purpose/reason	To promote women's participation, leadership, and empowerment in agri-food systems
Feature details	Focus on policy frameworks, institutional support, women's contribution to agriculture, and gender-inclusive development
Validity or status	Conference inaugurated and held in 2026
Strategic/significant value	Supports inclusive agriculture, gender equality, and stronger representation of women in farming and allied sectors
International linkage	Reference to the International Year of the Woman Farmer 2026
Organisers	TAAS, ICAR, CGIAR, and PPV&FRA



# QUICK RECALL



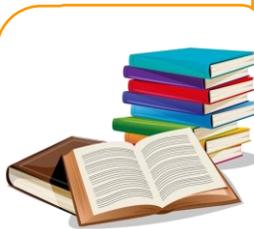
- **World Sleep Day is observed every year to raise awareness about the importance of healthy sleep for overall well-being.**
- **Javon Searles, Trevon Griffith, and Chitranjan Rathod were provisionally suspended in connection with the Bim10 corruption case.**
- **South Indian Bank has launched a new EPF payment service in collaboration with the Employees Provident Fund Organisation.**
- **Canara Bank increased its two-year and three-year MCLR rates by 10 basis points each.**
- **India's combined CPI inflation rose to 3.21% in February 2026 from 2.74% in January 2026.**
- **Razorpay has launched Agent Studio, an AI-powered platform for automating payment operations for businesses.**
- **KSRTC received the Governance Now 12th PSU National Award in the Excellence in Innovation category for its Dhvani Spandana initiative.**
- **India is planning a ₹1 trillion semiconductor fund to strengthen domestic chip manufacturing.**
- **Perplexity has launched Personal Computer, an AI agent designed to automate routine digital tasks for users.**
- **Andhra Pradesh Chief Minister N. Chandrababu Naidu launched Araku Kouni, the state's first tribal millet-based food menu, on March 13, 2026.**



# QUICK RECALL



- **The government released the 22nd installment of the PM-KISAN scheme on March 13, 2026.**
- **V.O. Chidambaranar Port Authority became the first port authority in India to launch a Digital Twin platform for port management.**
- **The International Rail Coach Expo 2026 was inaugurated at the Integral Coach Factory in Chennai on March 12, 2026.**
- **The Supreme Court of India has clarified that parental income alone cannot be the sole basis for deciding OBC creamy layer status.**
- **President Droupadi Murmu addressed the inaugural session of the Global Conference on Women in Agri-Food Systems (GCWAS-2026) in New Delhi on March 12, 2026.**



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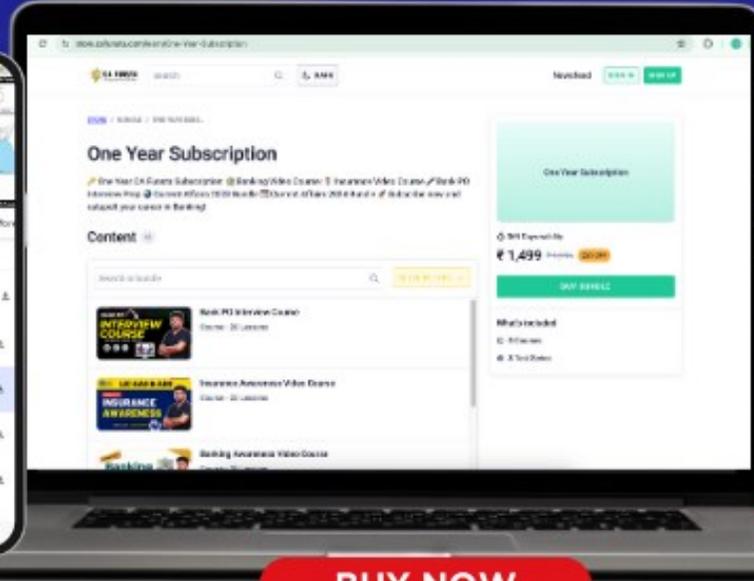
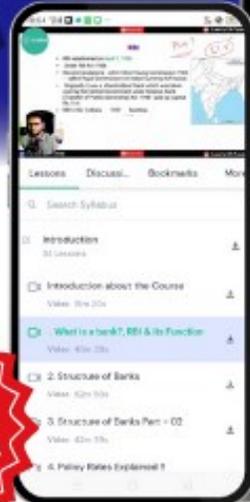


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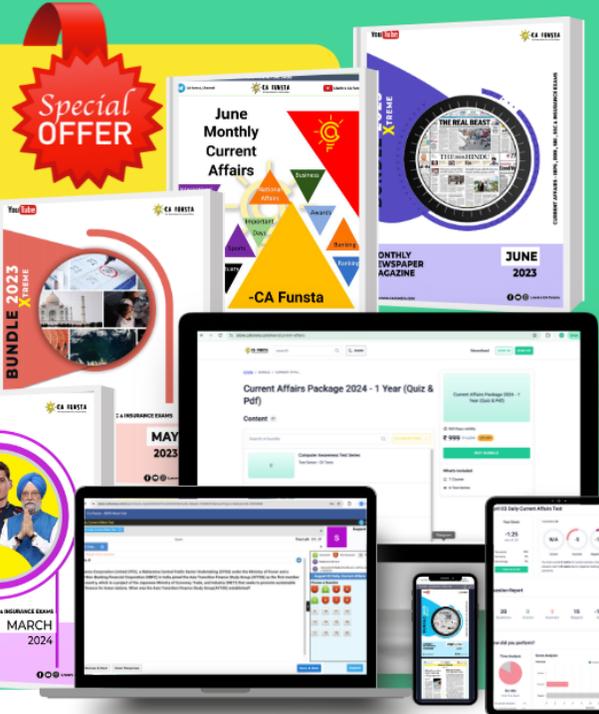
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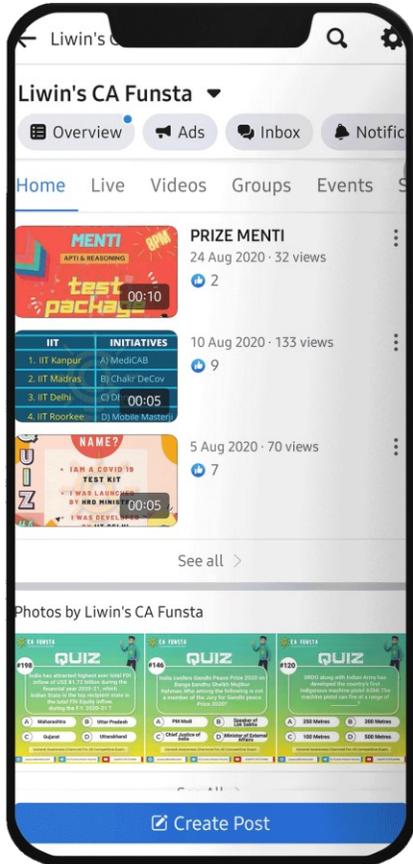
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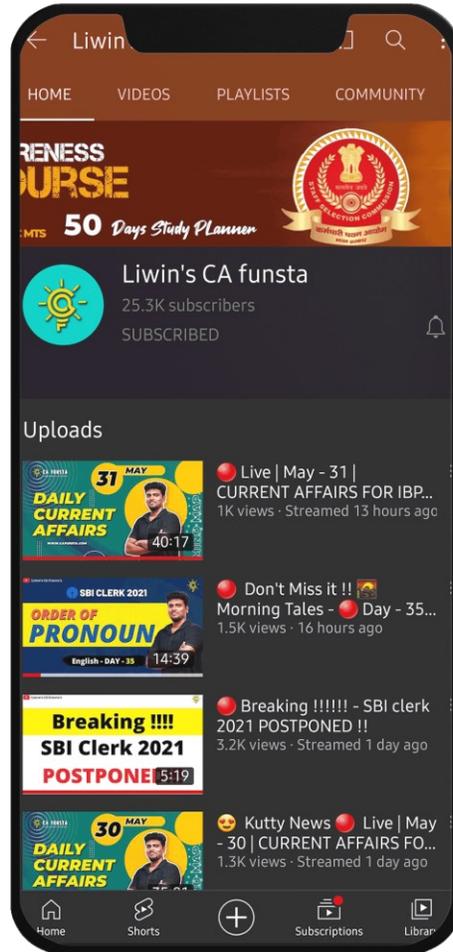


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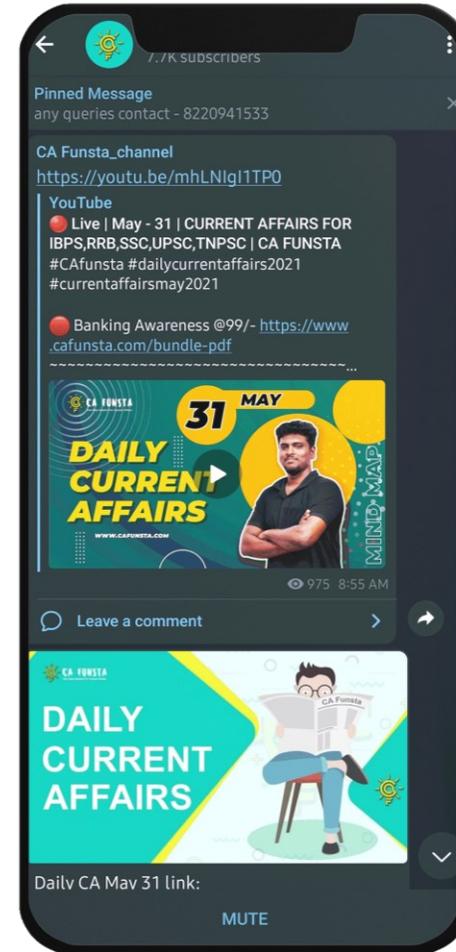
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