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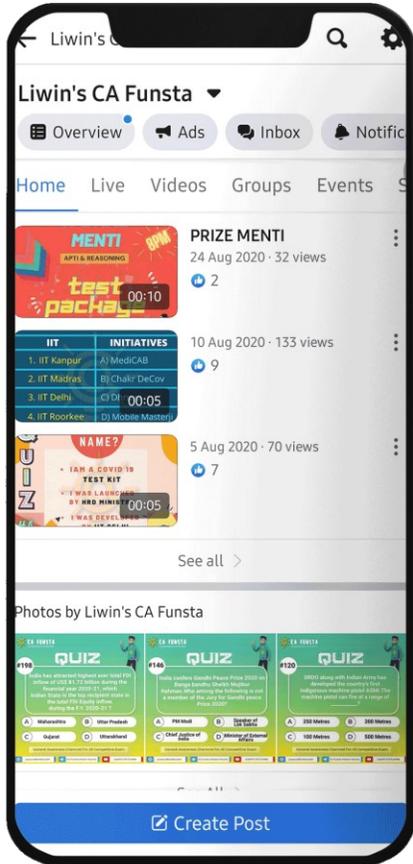


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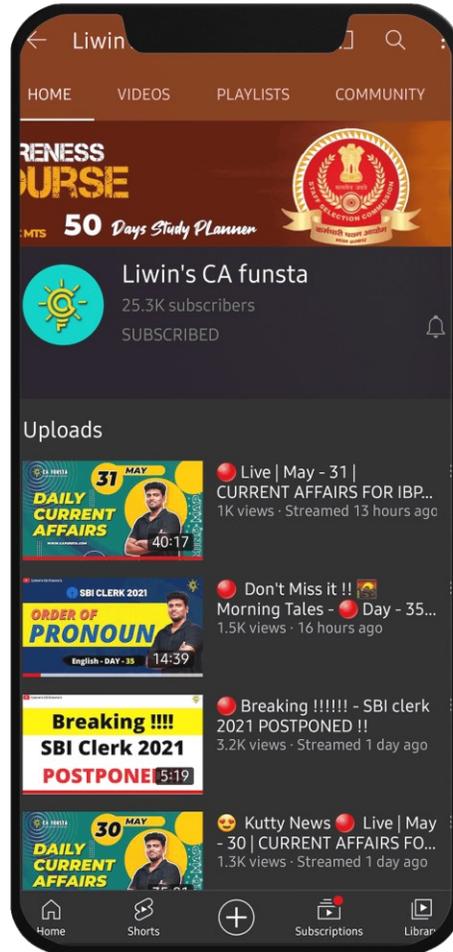
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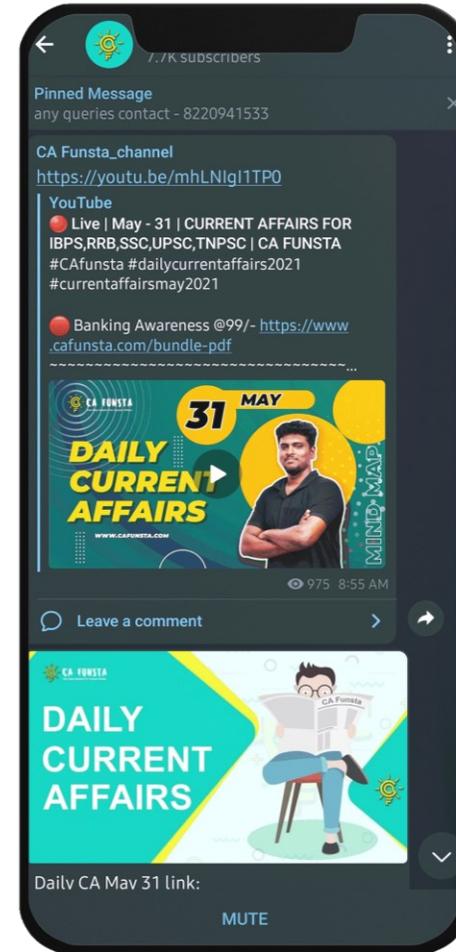
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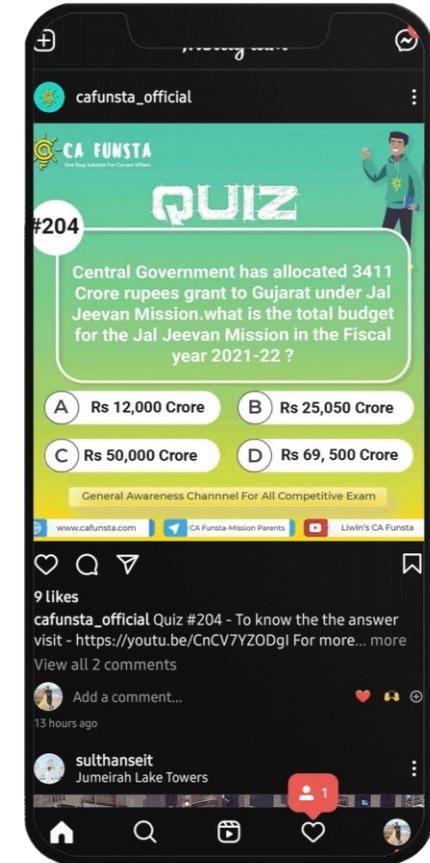


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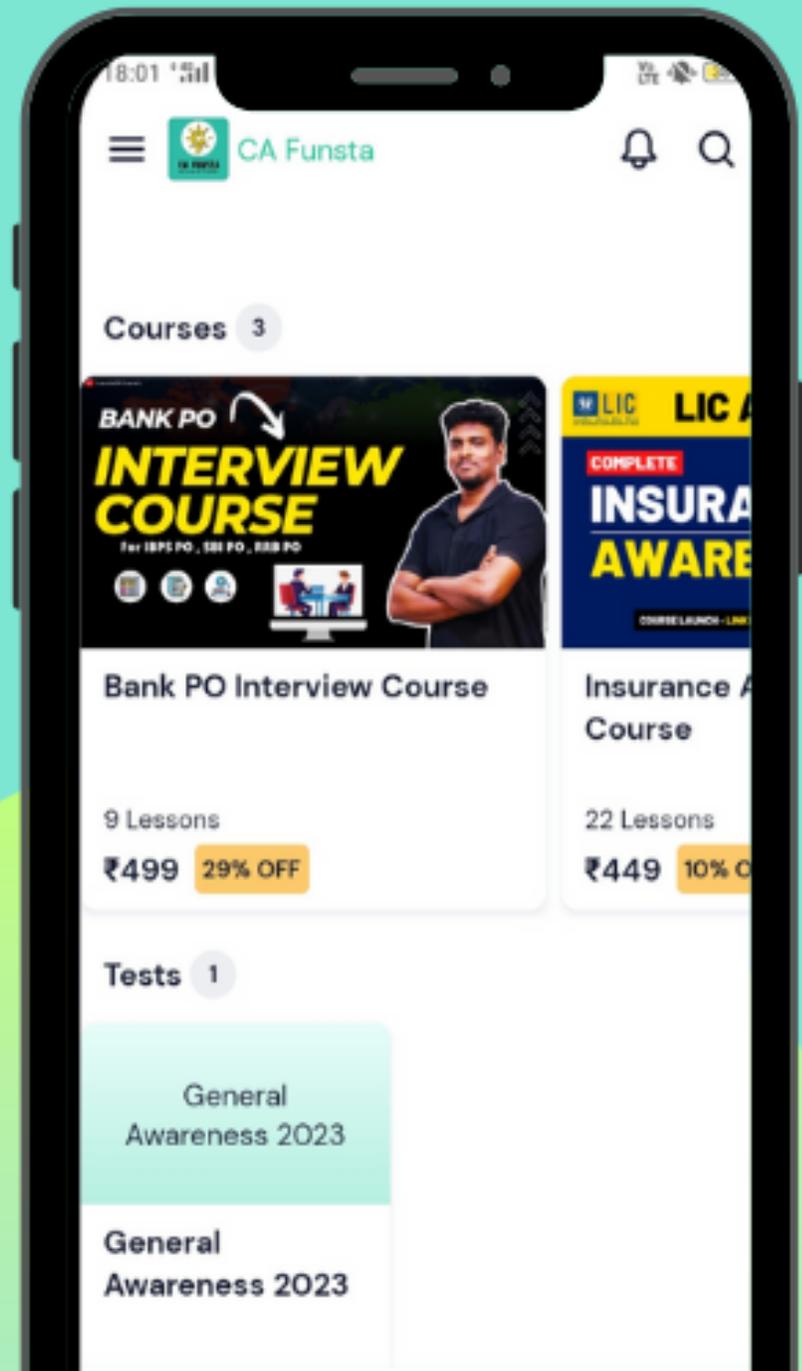
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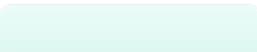


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Very clear explanation and most important topics. Thank you sir.

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

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STUDENT REVIEW

Benitta Robinson
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"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 panna mudikum pothu avalo oru confidence ah kuduthu banking awareness therinja naala financial awareness iam kudu easy ah purinjuka mudiyathu thanks liwin bro

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Thank you Anna for your clear explanation

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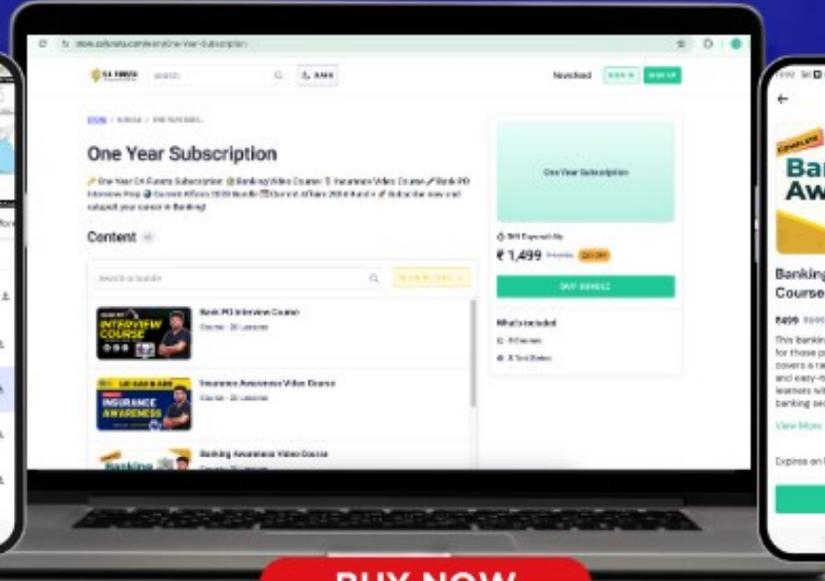
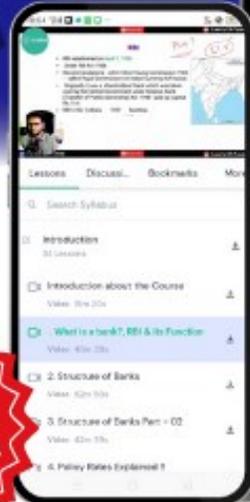
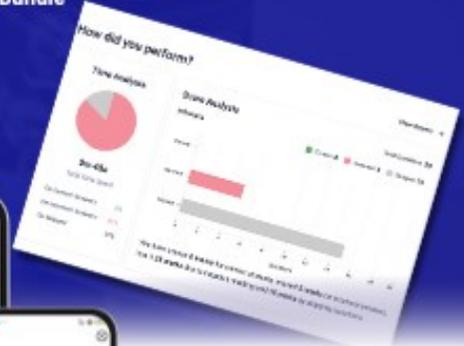


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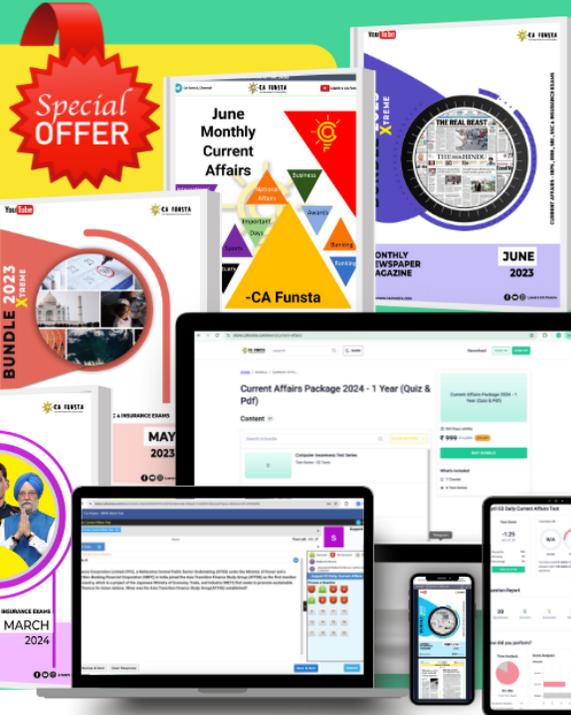
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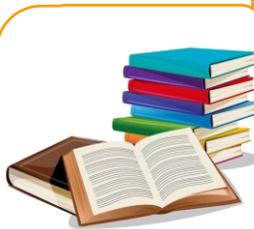
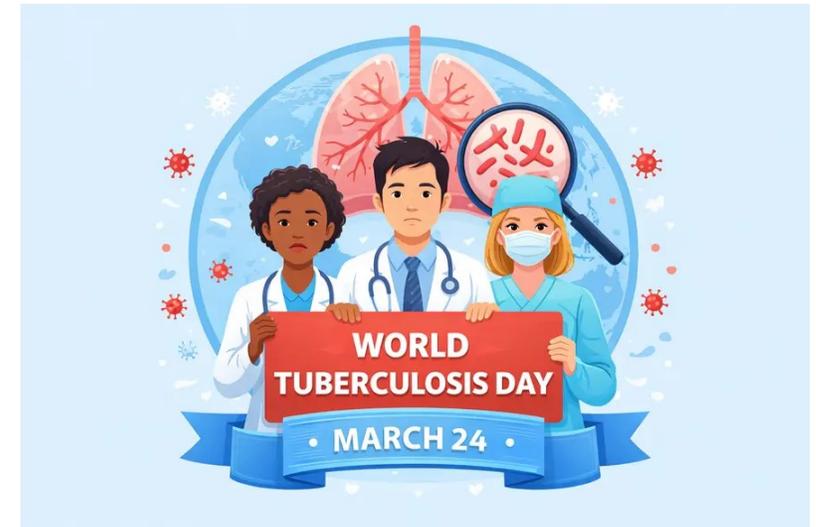
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Important Days

➤ On which date is World TB Day observed every year?

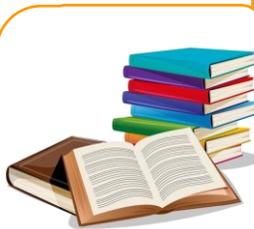
- A) 22 March
- B) 24 March
- C) 7 April
- D) 1 December
- E) 10 October

Answer
B) 24 March.



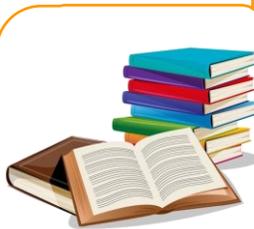
Event and Location:

- **Event:** World TB Day 2026 is being observed to raise awareness about the global burden of tuberculosis and the need to eliminate it.
- **Location:** Worldwide.
- **Date:** 24 March 2026.



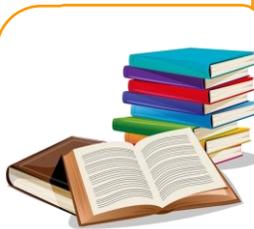
Mandates and Objectives:

- **Mandates:** World TB Day is observed annually to spread awareness about the health, social, and economic impact of tuberculosis, while encouraging governments, organizations, and communities to strengthen efforts for its control and elimination.
- **Objectives:** The observance aims to promote early detection, prevention, treatment access, innovation, public participation, and stronger health systems to achieve the global target of ending TB by 2030.



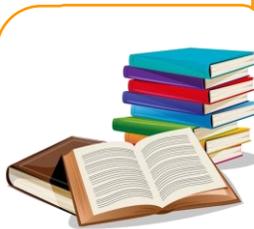
Important Terms Explained:

- **Tuberculosis:** An infectious bacterial disease that mainly affects the lungs, but can also affect other parts of the body, and spreads through the air when an infected person coughs or sneezes.
- **Mycobacterium tuberculosis:** The bacterium discovered by Dr. Robert Koch in 1882 that causes tuberculosis.
- **MDR-TB:** Multi-Drug Resistant Tuberculosis is a form of TB that does not respond to key first-line anti-TB medicines, making treatment more difficult.
- **XDR-TB:** Extensively Drug-Resistant Tuberculosis is a more severe drug-resistant form of TB with greater treatment complexity.



Important Terms Explained:

- **BCG:** Bacillus Calmette-Guérin is a vaccine given mainly to children to protect against severe forms of TB.
- **WHO:** The World Health Organization is the global health agency leading international efforts to eliminate TB.
- **SDGs:** The Sustainable Development Goals include the target of ending the TB epidemic by 2030.



Important Days



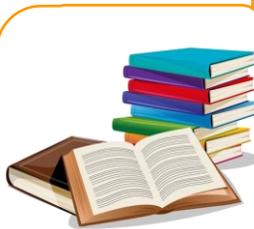
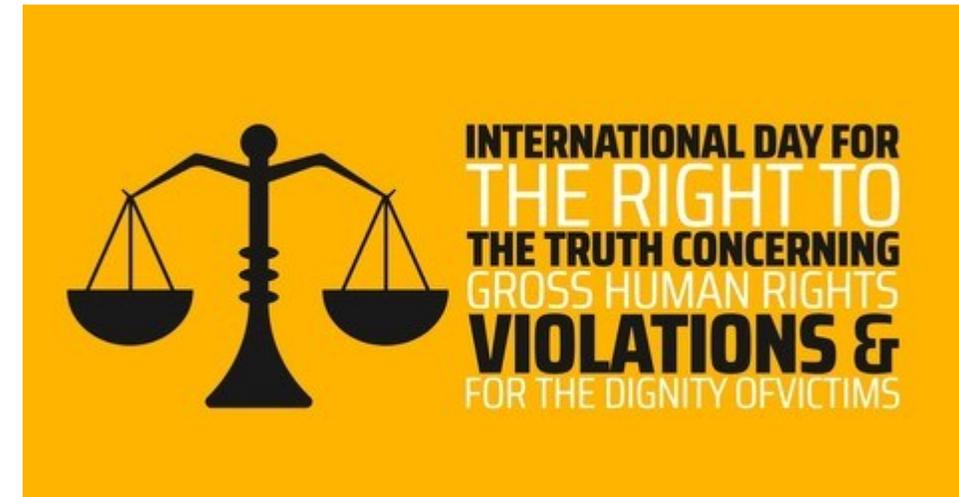
Tabular Summary:

Parameter	Details
Event name	World TB Day 2026.
Date	24 March 2026.
Location	Worldwide.
Theme	Yes! We Can End TB: Led by Countries, Powered by People.
Historical basis	It commemorates the 1882 discovery of Mycobacterium tuberculosis by Dr. Robert Koch.
Global burden	Around 10.7 million people fell ill with TB and 1.23 million died in 2024.
Key challenge	Drug-resistant TB forms such as MDR-TB and XDR-TB make treatment more complex and expensive.
Strategic value	The observance supports awareness, prevention, early diagnosis, treatment access, and the goal of ending TB by 2030.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

➤ **The International Day for the Right to the Truth Concerning Gross Human Rights Violations and for the Dignity of Victims is observed on which date?**

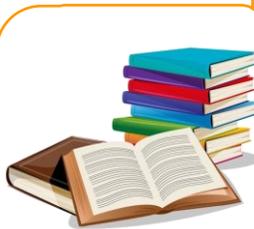
- A) 10 December
- B) 24 March
- C) 21 September
- D) 8 March
- E) 20 June

Answer
B) 24 March.



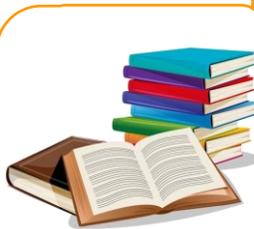
Event and Location:

- **Event:** International Day for the Right to the Truth Concerning Gross Human Rights Violations and for the Dignity of Victims 2026 is observed to promote justice, transparency, and respect for the dignity of victims of serious human rights violations.
- **Location:** Worldwide.
- **Date:** 24 March 2026.



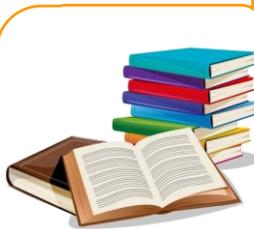
Mandates and Objectives:

- **Mandates:** The observance highlights the right of victims and their families to know the truth about gross human rights violations, including the facts, circumstances, and responsibility related to such acts.
- **Objectives:** The day aims to uphold justice, honor victims, preserve memory, promote accountability, and recognize those who sacrificed their lives while defending human rights and human dignity.



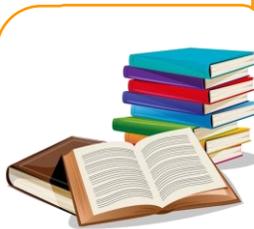
Important Terms Explained:

- **Right to Truth:** A fundamental human right that allows victims and their families to know the full facts about serious human rights violations, including what happened, why it happened, and who was responsible.
- **Gross Human Rights Violations:** Serious abuses such as enforced disappearances, torture, killings, and abductions that violate basic human dignity and international human rights standards.
- **Archbishop Óscar Arnulfo Romero:** A human rights defender from El Salvador who spoke against injustice and was assassinated on 24 March 1980, and whose legacy is linked to this observance.



Important Terms Explained:

- **United Nations General Assembly:** The principal deliberative body of the United Nations that declared this international observance in 2010.
- **OHCHR:** The Office of the High Commissioner for Human Rights is the United Nations body that works to promote and protect human rights globally.



Important Days



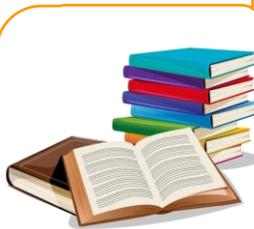
Tabular Summary:

Parameter	Details
Event name	International Day for the Right to the Truth Concerning Gross Human Rights Violations and for the Dignity of Victims 2026.
Date	24 March 2026.
Location	Worldwide.
Declared by	United Nations General Assembly.
Historical basis	The date commemorates the assassination of Archbishop Óscar Arnulfo Romero on 24 March 1980.
Purpose / reason	It recognizes the right of victims and their families to know the truth about gross human rights violations.
Key focus	Justice, accountability, transparency, memory, and dignity of victims.
Institutional support	The United Nations and OHCHR promote this right as essential for justice systems and human rights protection.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

➤ Who won the India Open 2026 women's title by defeating Hana Moataz in the final?

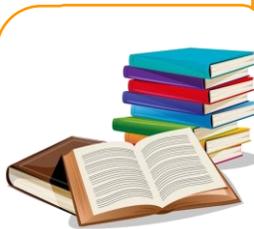
- A) Joshna Chinappa
- B) Dipika Pallikal
- C) Anahat Singh
- D) Tanvi Khanna
- E) Sunayna Kuruvilla

Answer
C) Anahat Singh.



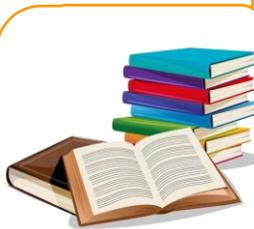
Event and Location:

- **Event:** Anahat Singh won the India Open 2026 women's title by defeating Egypt's Hana Moataz in the final to claim her second consecutive JSW Indian Open title.
- **Location:** India.
- **Date:** 22 March 2026.



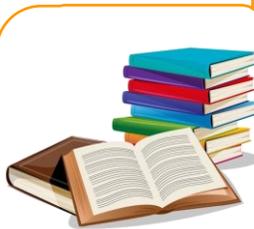
Mandates and Objectives:

- **Mandates:** The India Open 2026 featured leading squash players, and the final highlighted Anahat Singh's strong performance against a higher-ranked international opponent in the women's title match.
- **Objectives:** The tournament aims to promote competitive squash, strengthen India's presence in the international game, and provide a platform for emerging players to improve their standing in the PSA circuit.



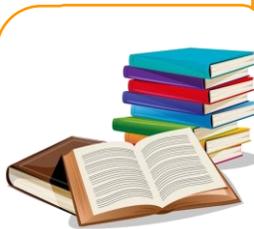
Important Terms Explained:

- **India Open 2026:** A major squash tournament in which Anahat Singh won the women's title and secured her second consecutive championship.
- **JSW Indian Open:** The title name associated with the India Open event won by Anahat Singh for the second year in a row.
- **PSA:** The Professional Squash Association is the governing body for the professional squash circuit and player rankings.



Important Terms Explained:

- **Hana Moataz:** An Egyptian squash player ranked World No. 29 who lost to Anahat Singh in the India Open 2026 final.
- **World No. 29:** A global ranking position in professional squash indicating Hana Moataz's higher international standing at the time of the final.



Tabular Summary:

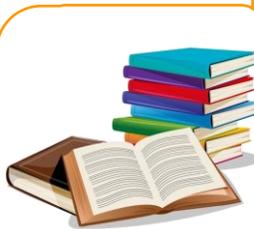
Parameter	Details
Event name	India Open 2026 women's final.
Date	22 March 2026.
Location	India.
Winner	Anahat Singh.
Runner-up	Hana Moataz of Egypt.
Match score	Anahat Singh won 11-5, 11-6, 9-11, 11-6.
Key feature	She claimed her second consecutive JSW Indian Open title with a strong performance against a higher-ranked player.
Strategic / significant value	The win highlights India's growing strength in squash and Anahat Singh's rise on the international circuit.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods



➤ Which country ranked first in the Global Terrorism Index 2026 according to the article?

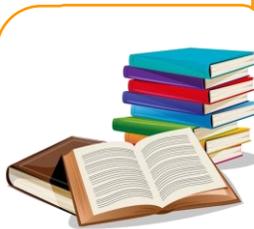
- A) Burkina Faso
- B) Nigeria
- C) Pakistan
- D) Syria
- E) Somalia

Answer
C) Pakistan.



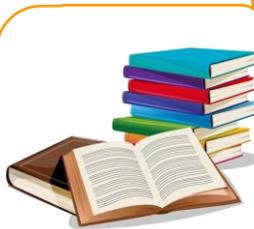
Event and Location:

- **Event:** The Global Terrorism Index 2026 was released, showing a decline in global terrorism deaths and attacks in 2025, while warning about shifting risks such as youth radicalization and border-based terrorism.
- **Location:** Global, with major impact concentrated in the Sahel region of Sub-Saharan Africa.
- **Date:** 24 March 2026.



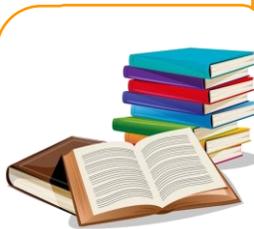
Mandates and Objectives:

- **Mandates:** The Global Terrorism Index assesses the impact of terrorism across countries using indicators such as incidents, deaths, injuries, and hostages, and tracks changing regional and country-level trends.
- **Objectives:** The report aims to measure the scale and severity of terrorism, identify emerging patterns, compare country performance, and support understanding of global security threats.



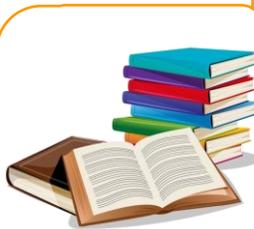
Top Countries in Global Terrorism Index 2026.

Rank	Entity	Score/Index/Remarks
1	Pakistan	Score of 8.574 and ranked as the most affected country.
2	Burkina Faso	Score of 8.324 and remained among the most affected countries.
3	Niger	Score of 7.816 and featured among the top three most affected countries.
4	Nigeria	Score of 7.792 and continued to face a high terrorism impact.
5	Mali	Score of 7.586 and remained highly affected by terrorism.
13	India	Score of 6.428 and ranked below Pakistan, Afghanistan, and Myanmar.
100	Bhutan	Score of 0 and was listed among the least affected countries.



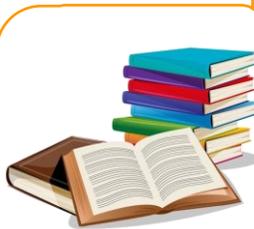
Important Terms Explained:

- **Global Terrorism Index:** A report that measures the impact of terrorism across countries using indicators such as attacks, fatalities, injuries, and hostages.
- **Sahel:** A region in Sub-Saharan Africa that has emerged as the new epicentre of terrorism and accounted for more than 50 percent of global terrorism deaths in 2025.
- **Youth radicalization:** The process through which young people adopt extremist ideas and become vulnerable to participation in terrorist activities.



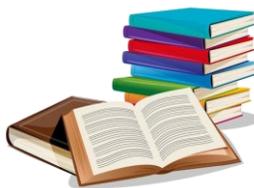
Important Terms Explained:

- **Border-based terrorism:** Terror-related activity linked to cross-border movement, infiltration, or operations near international boundaries.
- **Islamic State:** The deadliest terrorist group globally in 2025 according to the article.
- **JNIM:** Jamaat Nusrat Al-Islam wal Muslimeen, a major extremist group mentioned among the deadliest terrorist organisations in 2025.
- **TTP:** Tehrik-e-Taliban Pakistan, a terrorist group identified in the report as one of the major contributors to global terrorism.



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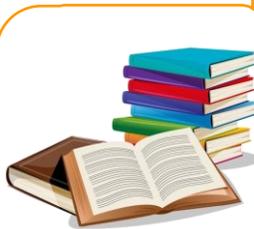
Parameter	Details
Event name	Global Terrorism Index 2026.
Date	24 March 2026.
Location	Global, with major concentration in Sub-Saharan Africa and the Sahel region.
Global deaths	Terrorism caused 5,582 deaths in 2025.
Global attacks	A total of 2,944 terrorist attacks were recorded in 2025.
Key trend	Deaths fell by 28 percent and incidents declined by 22 percent compared to the previous year.
India's position	India ranked 13th with a score of 6.428.
Strategic value	The report highlights the shift of terrorism towards Africa, youth radicalization, and cross-border security threats.



► Goldman Sachs has lowered India's GDP growth forecast for 2026 to what level?

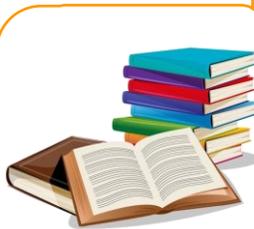
- A) 5.2%
- B) 5.9%
- C) 6.5%
- D) 6.8%
- E) 7.0%

Answer
B) 5.9%.



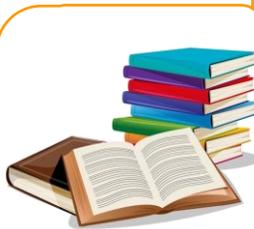
Event and Location:

- **Event:** Goldman Sachs cut India's GDP growth forecast for 2026 to 5.9 percent due to rising oil prices, global supply disruptions, and pressure on the rupee.
- **Location:** India.
- **Date:** 24 March 2026.



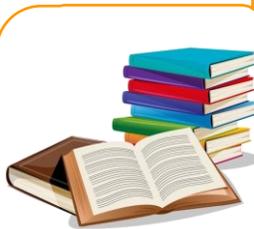
Mandates and Objectives:

- **Mandates:** The forecast revision reflects concerns over higher crude oil prices, disruption risks linked to the Strait of Hormuz, inflationary pressures, rupee depreciation, and the possibility of tighter monetary policy by the RBI.
- **Objectives:** The assessment aims to highlight the likely impact of external shocks on India's growth, inflation, trade balance, and interest rate outlook in 2026.



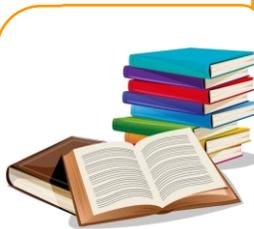
Important Terms Explained:

- **Goldman Sachs:** A global investment bank and financial services company that provides economic forecasts, market analysis, and financial advisory services.
- **GDP growth:** The rate at which a country's total economic output increases over a period of time.
- **Strait of Hormuz:** A strategically important maritime route through which a large share of global oil supplies passes, making it critical for energy-importing countries like India.
- **Inflation:** A sustained rise in the general price level of goods and services, which reduces purchasing power.



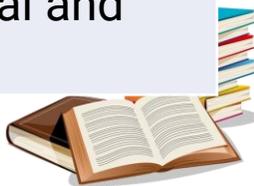
Important Terms Explained:

- **Basis points:** A unit used in finance to measure changes in interest rates, where 100 basis points equal 1 percentage point.
- **Repo rate:** The rate at which the Reserve Bank of India lends short-term funds to commercial banks, used as a key monetary policy tool.
- **Rupee depreciation:** A fall in the value of the Indian rupee against other currencies, making imports more expensive.



Tabular Summary:

Parameter	Details
Event name	Global Terrorism Index 2026.
Date	24 March 2026.
Location	Global, with major concentration in Sub-Saharan Africa and the Sahel region.
Global deaths	Terrorism caused 5,582 deaths in 2025.
Global attacks	A total of 2,944 terrorist attacks were recorded in 2025.
Key trend	Deaths fell by 28 percent and incidents declined by 22 percent compared to the previous year.
India's position	India ranked 13th with a score of 6.428.
Strategic value	The report highlights the shift of terrorism towards Africa, youth radicalization, and cross-border security threats.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods



AWARDS



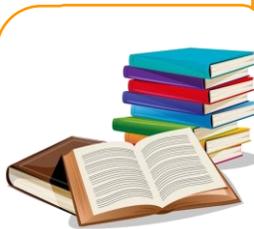
► **Karnataka Grameena Bank received the National Award for Outstanding Performance in SHG Bank Linkage 2024-25 from which ministry?**

- A) Ministry of Finance
- B) Ministry of Agriculture and Farmers Welfare
- C) Ministry of Rural Development
- D) Ministry of Women and Child Development
- E) Ministry of Cooperation



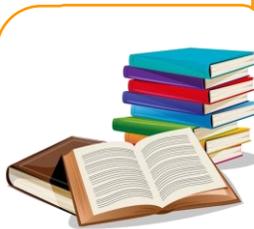
Answer

C) Ministry of Rural Development.



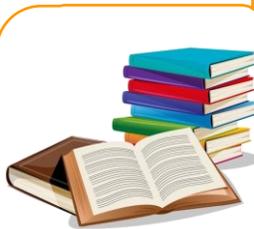
Event and Location:

- **Event:** Karnataka Grameena Bank received the National Award for Outstanding Performance in SHG Bank Linkage 2024-25 for its contribution to rural financial inclusion and women-led empowerment through Self-Help Groups.
- **Location:** Hyderabad, Telangana.
- **Date:** 23 March 2026.



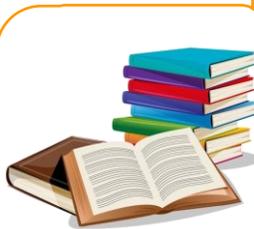
Mandates and Objectives:

- **Mandates:** The award recognizes the bank's strong performance in the SHG-Bank Linkage Programme, under which it extended banking services and credit support to a large number of rural Self-Help Groups.
- **Objectives:** The initiative aims to strengthen financial inclusion, support women's economic empowerment, expand access to collateral-free credit, and promote livelihood generation in rural areas.



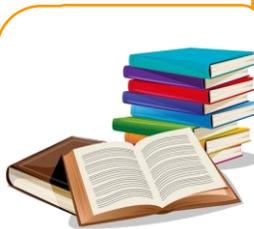
Important Terms Explained:

- **Self-Help Groups:** Community-based groups, mainly of rural women, that promote savings, credit access, and income-generating activities at the grassroots level.
- **SHG-Bank Linkage Programme:** A programme launched by NABARD in 1992 to connect Self-Help Groups with formal banking institutions and expand microfinance outreach.
- **Financial inclusion:** The process of ensuring access to affordable financial services such as savings, credit, and banking facilities for underserved sections of society.



Important Terms Explained:

- **DAY-NRLM:** Deendayal Antyodaya Yojana – National Rural Livelihoods Mission is a Government of India programme aimed at reducing rural poverty by promoting self-employment and organizing the rural poor into Self-Help Groups.
- **One State – One Rural Bank policy:** A policy under which multiple regional rural banks in a state are merged to improve operational efficiency and rural banking outreach.
- **NABARD:** The National Bank for Agriculture and Rural Development is the apex development financial institution for rural development and agriculture-related financing in India.



Tabular Summary:

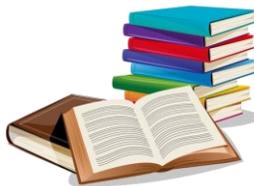
Parameter	Details
Event name	Goldman Sachs India growth forecast revision for 2026.
Date	24 March 2026.
Location	India.
Issuing authority / organiser	Goldman Sachs.
Growth forecast	India's GDP growth forecast for 2026 was lowered to 5.9 percent from the earlier estimate of 7 percent.
Inflation forecast	Inflation projection for 2026 was raised to 4.6 percent from 3.9 percent.
Key risk factors	Rising oil prices, Strait of Hormuz uncertainty, global supply disruptions, and rupee weakness.
Strategic / significant value	The outlook signals possible RBI rate hikes, higher import costs, and pressure on India's macroeconomic stability.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

► **Kalpana Soren was honoured with which award at the BRICS CCI WE Summit 2026 in New Delhi?**

- A) Nari Shakti Samman
- B) Women Empowerment Trailblazer Award
- C) Global Rural Leadership Award
- D) Women Changemaker Medal
- E) Inclusive Growth Excellence Award

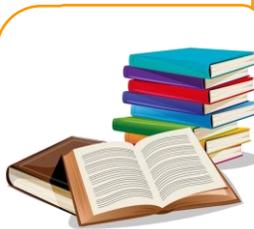
Answer

B) Women Empowerment Trailblazer Award.



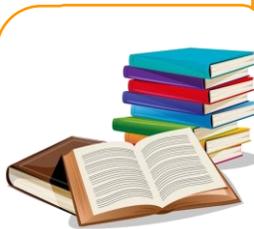
Event and Location:

- **Event:** Kalpana Soren was honoured with the Women Empowerment Trailblazer Award at the BRICS CCI WE Summit 2026 for her contribution to women-led development and grassroots empowerment.
- **Location:** New Delhi, India.
- **Date:** 24 March 2026.



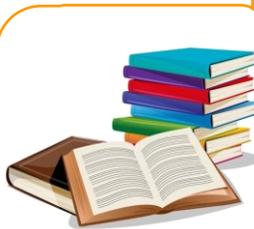
Mandates and Objectives:

- **Mandates:** The award was presented at the BRICS CCI WE Annual Women Summit and Felicitation 2026 to recognise significant contributions toward women's empowerment, especially at the grassroots level.
- **Objectives:** The honour aims to promote women-led development, encourage inclusive growth, strengthen women's participation in social and economic progress, and highlight leadership in rural and tribal empowerment.



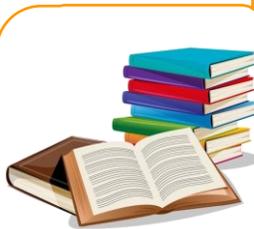
Important Terms Explained:

- **Kalpana Soren:** An MLA from Gandey in Jharkhand who was honoured for her work in promoting women's empowerment, entrepreneurship, and inclusive development.
- **Women Empowerment Trailblazer Award:** An award recognising individuals who have made notable contributions to advancing women's leadership and grassroots empowerment.
- **BRICS CCI WE Summit:** A women-focused summit organised by the BRICS Chamber of Commerce and Industry to discuss women's leadership, empowerment, and development.



Important Terms Explained:

- **Grassroots empowerment:** The process of strengthening people at the local level, especially women and marginalised communities, through participation, opportunity, and self-reliance.
- **Inclusive growth:** A development approach that ensures the benefits of economic and social progress reach all sections of society, including vulnerable and marginalised groups.



Tabular Summary:

Parameter	Details
Event name	National Award for Outstanding Performance in SHG Bank Linkage 2024-25.
Awardee	Karnataka Grameena Bank.
Date	23 March 2026.
Location	Hyderabad, Telangana.
Issuing authority / organiser	Union Ministry of Rural Development at the national conference and 25th Central Level Coordination Committee meeting.
Feature details	The bank extended ₹2,835 crore in credit to 80,904 SHGs.
Purpose / reason	The award recognizes outstanding work in rural financial inclusion and SHG-based empowerment.
Strategic / significant value	It highlights the role of women-led SHGs, microfinance, and rural banking in grassroots economic development.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

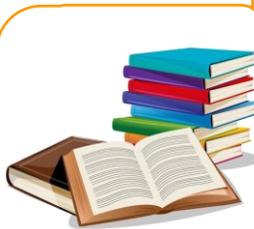
► The Terafab project announced by Elon Musk is primarily related to which sector?

- A) Pharmaceutical manufacturing
- B) Semiconductor manufacturing
- C) Textile production
- D) Railway infrastructure
- E) Food processing



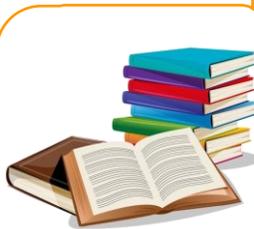
Answer

B) Semiconductor manufacturing.



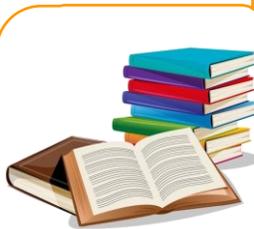
Event and Location:

- **Event:** Terafab is a proposed large-scale semiconductor manufacturing project announced by Elon Musk to produce advanced chips for Tesla, SpaceX, and humanoid robots.
- **Location:** Austin, Texas, United States.
- **Date:** 23 March 2026.



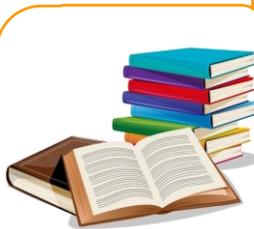
Mandates and Objectives:

- **Mandates:** The Terafab project aims to create an integrated semiconductor facility that brings chip design, manufacturing, testing, and improvement under one roof for Musk-led technology companies.
- **Objectives:** The project seeks to accelerate chip innovation, support artificial intelligence, robotics, electric vehicles, and space technology, and build high-performance semiconductors for future industrial and space applications.



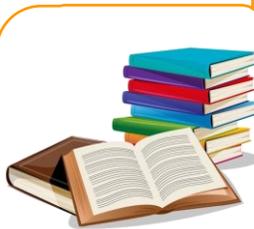
Important Terms Explained:

- **Terafab:** A proposed next-generation semiconductor factory announced by Elon Musk to manufacture advanced chips at a massive scale for AI, robotics, electric vehicles, and space systems.
- **Semiconductor:** A material and device category used to manufacture chips that power electronic systems such as computers, vehicles, robots, and satellites.
- **Recursive improvement loop:** A continuous feedback-based process in which chip design, testing, and re-engineering are repeatedly refined to improve performance and efficiency.



Important Terms Explained:

- **Optimus:** Tesla's humanoid robot project that is expected to depend on advanced AI chips for autonomous functioning.
- **xAI:** Elon Musk's artificial intelligence company that is expected to be one of the entities linked to the Terafab ecosystem.
- **Photomask:** A template used in semiconductor manufacturing to transfer circuit patterns onto silicon wafers during chip production.



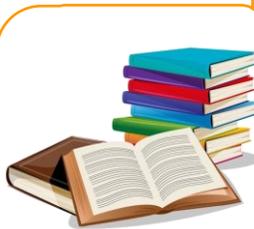
Tabular Summary:

Parameter	Details
Event name	Women Empowerment Trailblazer Award at BRICS CCI WE Summit 2026.
Awardee	Kalpana Soren.
Date	24 March 2026.
Location	New Delhi, India.
Issuing authority / organiser	BRICS CCI WE Annual Women Summit and Felicitation 2026.
Purpose / reason	To recognise her contribution to women-led development and grassroots empowerment in Jharkhand.
Feature details	Her work has supported women's entrepreneurship, financial independence, and participation in social development.
Strategic / significant value	The honour highlights the importance of inclusive growth and women's leadership in rural and tribal development.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

➤ **ICAR-IVRI recently produced Sahiwal calves using which advanced reproductive technology?**

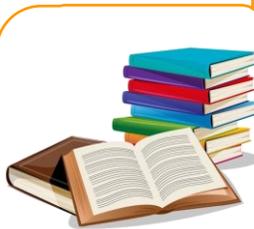
- A) CRISPR Gene Editing
- B) OPU-IVF-ET
- C) Artificial Insemination Only
- D) Cloning Transfer Method
- E) Marker Vaccine Platform

Answer
B) OPU-IVF-ET.



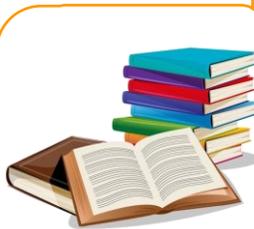
Event and Location:

- **Event:** ICAR-IVRI achieved a major livestock breeding breakthrough by producing Sahiwal indigenous breed calves using OPU-IVF-ET technology.
- **Location:** Izatnagar, Bareilly, Uttar Pradesh, India.
- **Date:** 22 March 2026.



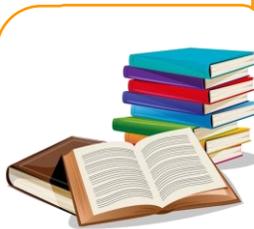
Mandates and Objectives:

- **Mandates:** The achievement involves the use of advanced reproductive technologies such as Ovum Pick-Up, In Vitro Fertilization, and Embryo Transfer to rapidly multiply superior indigenous cattle with high genetic merit.
- **Objectives:** The breakthrough aims to improve dairy productivity, preserve indigenous cattle breeds, accelerate genetic improvement, and make advanced breeding technology practical for wider farm and field use in India.



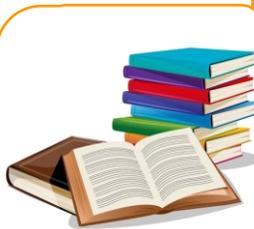
Important Terms Explained:

- **ICAR-IVRI:** The Indian Council of Agricultural Research-Indian Veterinary Research Institute is a premier animal science and veterinary research institution located in Izatnagar, Bareilly.
- **OPU-IVF-ET:** A combined reproductive technology involving Ovum Pick-Up, In Vitro Fertilization, and Embryo Transfer for rapid multiplication of genetically superior animals.
- **Ovum Pick-Up:** A technique used to collect oocytes from a donor animal for laboratory fertilization.



Important Terms Explained:

- **In Vitro Fertilization:** A laboratory process in which collected oocytes are fertilized outside the animal body.
- **Embryo Transfer:** A method in which a fertilized embryo is transferred into a surrogate mother for development.
- **Sahiwal:** An important indigenous dairy cattle breed of India known for high milk yield, heat tolerance, and disease resistance.



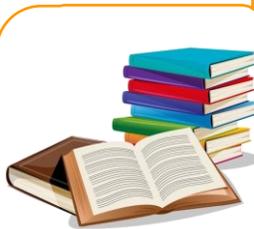
Tabular Summary:

Parameter	Details
Event name	Terafab semiconductor project.
Date	23 March 2026.
Location	Austin, Texas, United States.
Key figure	Elon Musk.
Associated companies	Tesla, SpaceX, and xAI.
Purpose / reason	To build advanced chips for artificial intelligence, robotics, electric vehicles, and space technology.
Feature details	The project proposes integrated chip design, manufacturing, testing, and continuous improvement within one facility.
Strategic / significant value	It could reshape large-scale chip production and support future breakthroughs in autonomous robots and space-grade semiconductor systems.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

➤ According to the WMO report, what share of excess heat in the Earth system is absorbed by the oceans?

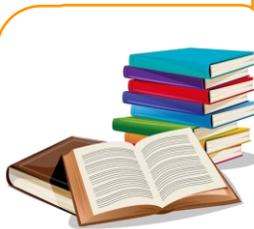
- A) 51%
- B) 67%
- C) 75%
- D) 91%
- E) 99%

Answer
D) 91%.



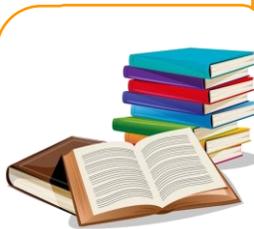
Event and Location:

- **Event:** The World Meteorological Organization warned that Earth's climate system is "flashing red" as the planet's energy imbalance reached a 65-year high, accelerating global warming and related risks.
- **Location:** Global.
- **Date:** 24 March 2026.



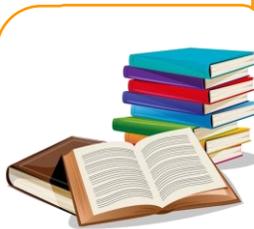
Mandates and Objectives:

- **Mandates:** The WMO report highlights the growing Earth energy imbalance, record greenhouse gas concentrations, rising ocean heat, sea level rise, ocean acidification, and increasing extreme weather impacts across the world.
- **Objectives:** The report aims to alert governments and societies about the worsening climate crisis, support climate action, and underline the need to reduce emissions and strengthen resilience against environmental and economic risks.



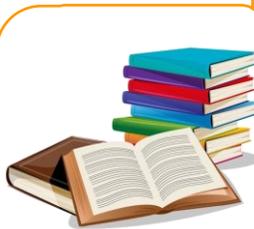
Important Terms Explained:

- **WMO:** The World Meteorological Organization is the United Nations agency responsible for weather, climate, and water-related scientific coordination and reporting.
- **Earth's energy imbalance:** The difference between the energy Earth receives from the Sun and the energy it sends back into space, with a higher imbalance indicating more trapped heat and stronger warming.
- **Greenhouse gases:** Heat-trapping gases such as carbon dioxide, methane, and nitrous oxide that warm the atmosphere and drive climate change.



Important Terms Explained:

- **Ocean acidification:** The process by which oceans become more acidic due to absorption of carbon dioxide, harming marine ecosystems and fisheries.
- **La Niña:** A climate pattern involving cooler-than-normal sea surface temperatures in the central and eastern Pacific Ocean, which can temporarily influence global temperatures and weather patterns.
- **Sea level rise:** The increase in average global sea level due to melting glaciers, ice sheets, and the thermal expansion of warming seawater.



Tabular Summary:

Parameter	Details
Event name	Production of Sahiwal calves using OPU-IVF-ET technology by ICAR-IVRI.
Date	22 March 2026.
Location	Izatnagar, Bareilly, Uttar Pradesh.
Issuing authority / organiser	ICAR-Indian Veterinary Research Institute.
Breed involved	Sahiwal indigenous cattle breed.
Feature details	Five healthy calves were born within five days after the process began on 28 February 2026.
Purpose / reason	To rapidly multiply superior indigenous cattle and improve genetic quality and milk productivity.
Strategic / significant value	The breakthrough supports conservation, scientific breeding, and dairy sector development through advanced reproductive technology.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

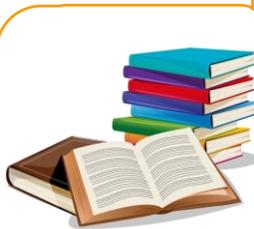
► **The Sugam Digital Gujarat Initiative aims to deliver which type of governance through digitisation of citizen services?**

- A) Manual and office-based governance
- B) Faceless, cashless and paperless governance
- C) Centralised and offline governance
- D) Legislative and judicial governance
- E) Cash-only and document-based governance



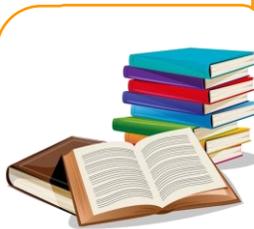
Answer

B) Faceless, cashless and paperless governance.



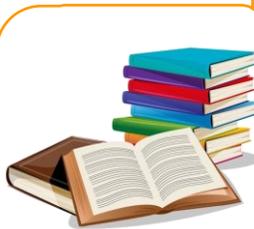
Event and Location:

- **Event:** Gujarat digitised 20 high-demand citizen services under the Sugam Digital Gujarat Initiative to enable end-to-end online service delivery through the Digital Gujarat portal.
- **Location:** Gujarat, India.
- **Date:** 23 March 2026.



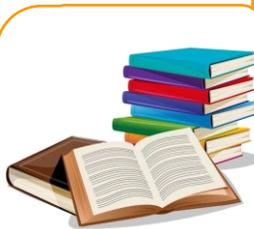
Mandates and Objectives:

- **Mandates:** The initiative digitises key public services across multiple departments by using Aadhaar authentication, DigiLocker, eSign, UPI payments, API-based verification, QR-enabled certificates, and WhatsApp-based access.
- **Objectives:** The initiative aims to make governance faceless, cashless, and paperless, while improving transparency, reducing delays, minimizing paperwork, and expanding citizen access to government services.



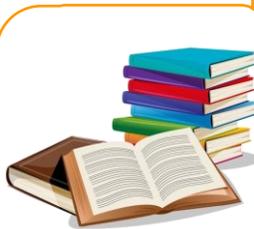
Important Terms Explained:

- **Sugam Digital Gujarat Initiative:** A Gujarat government initiative to transform traditional public services into a seamless digital system through complete online delivery.
- **Digital Gujarat portal:** The state government's online platform through which digitised citizen services are delivered electronically.
- **Aadhaar authentication:** A digital identity verification process based on Aadhaar to enable secure access to services.



Important Terms Explained:

- **DigiLocker:** A digital document wallet that allows citizens to store and access official documents electronically.
- **eSign:** An electronic signature facility used for digital approvals and paperless processing of applications.
- **UPI:** The Unified Payments Interface is a digital payment system that enables instant online payments.
- **GARC:** The Gujarat Administrative Reforms Committee is a body whose recommendations guided the implementation of the initiative.



SCHEMES & INITIATIVES



Tabular Summary:

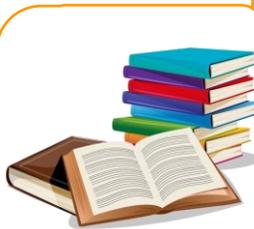
Parameter	Details
Event name	WMO warning on Earth's climate system in 2026.
Date	24 March 2026.
Location	Global.
Issuing authority / organiser	World Meteorological Organization.
Key finding	Earth's energy imbalance reached a 65-year high.
Heat distribution	Oceans absorbed 91 percent of excess heat, followed by land, ice melt, and atmosphere.
Climate impacts	The trend is driving extreme weather, sea level rise, ocean warming, and environmental damage.
Strategic / significant value	The report signals urgent need for emission reduction, climate resilience, and protection of ecosystems, livelihoods, and infrastructure.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

► **The Cabinet sub-committee for the Musi River Rejuvenation Project in Telangana will be led by whom?**

- A) Revanth Reddy
- B) Bhatti Vikramarka
- C) Sridhar Babu
- D) Ponnam Prabhakar
- E) K T Rama Rao

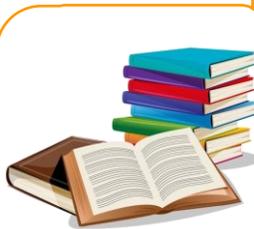
Answer

B) Bhatti Vikramarka.



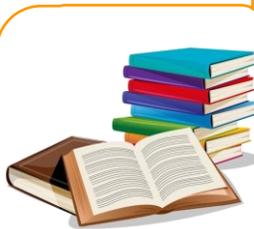
Event and Location:

- **Event:** Telangana announced the formation of a Cabinet sub-committee for the Musi River Rejuvenation Project to support river restoration, rehabilitation, and urban infrastructure improvement.
- **Location:** Hyderabad, Telangana.
- **Date:** 24 March 2026.



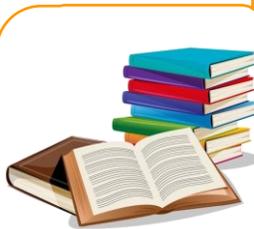
Mandates and Objectives:

- **Mandates:** The project focuses on rejuvenating the polluted Musi River, improving environmental conditions, monitoring development through a Cabinet sub-committee, rehabilitating affected families, and strengthening related urban infrastructure.
- **Objectives:** The initiative aims to restore the river ecosystem, improve living conditions in nearby areas, ensure proper rehabilitation and resettlement, expand metro connectivity, and reduce traffic congestion in Hyderabad.



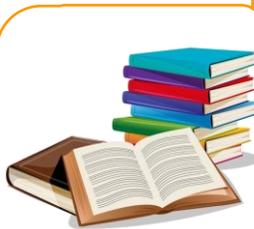
Important Terms Explained:

- **Musi River Rejuvenation Project:** A Telangana government initiative to restore the polluted Musi River and improve environmental and urban conditions in Hyderabad.
- **Cabinet sub-committee:** A group of ministers formed by the government to monitor, guide, and coordinate the implementation of a major project or policy.
- **Rehabilitation and resettlement:** The process of providing housing, support, and relocation arrangements to people affected by development projects.



Important Terms Explained:

- **Last-mile connectivity:** The final leg of a commuter's journey linking major transport systems such as metro rail to homes, offices, or local destinations.
- **Hyderabad Metro Rail:** The urban rapid transit system in Hyderabad that the government plans to expand to improve public transport access.



SCHEMES & INITIATIVES



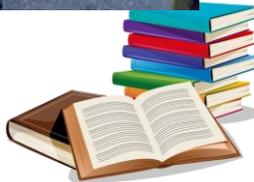
Tabular Summary:

Parameter	Details
Event name	Sugam Digital Gujarat Initiative.
Date	23 March 2026.
Location	Gujarat, India.
Issuing authority / organiser	Gujarat state government through the Department of Science and Technology.
Feature details	Twenty high-demand citizen services were digitised in the first phase through the Digital Gujarat portal.
Departments covered	Social Justice and Empowerment, Food and Civil Supplies, Revenue, Tribal Development, and Legal Department.
Purpose / reason	To provide faceless, cashless, and paperless governance with faster and more transparent service delivery.
Strategic / significant value	The initiative improves accessibility, reduces repeated office visits, and supports digitally empowered governance in both urban and rural areas.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

➤ The proposed Central Armed Police Forces (General Administration) Bill, 2026 seeks to retain the dominance of which officers in the leadership of CAPFs?

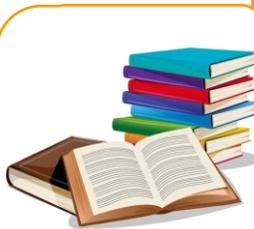
- A) IAS officers
- B) IPS officers
- C) Armed Forces officers
- D) State PCS officers
- E) Revenue officers

Answer
B) IPS officers.



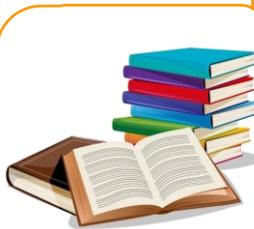
Event and Location:

- **Event:** The Central Armed Police Forces (General Administration) Bill, 2026 is proposed to formalize the leadership and administrative structure of CAPFs while retaining Indian Police Service officers in top positions.
- **Location:** India.
- **Date:** 24 March 2026.



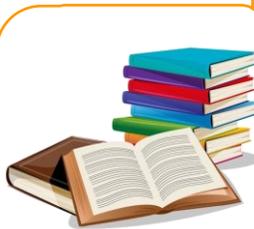
Mandates and Objectives:

- **Mandates:** The proposed Bill seeks to provide a legal framework for the continued deputation and leadership role of IPS officers in forces such as BSF, CRPF, CISF, ITBP, and SSB.
- **Objectives:** The Bill aims to maintain administrative continuity, improve coordination between police and paramilitary forces, strengthen internal security management, and ensure experienced leadership at senior levels.



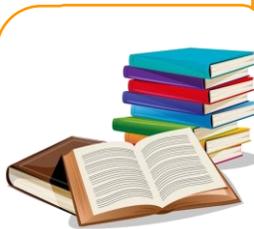
Important Terms Explained:

- **CAPF:** Central Armed Police Forces are central paramilitary and security forces under the Union government, including BSF, CRPF, CISF, ITBP, and SSB.
- **IPS:** The Indian Police Service is an All India Service whose officers are often appointed on deputation to senior leadership positions in CAPFs.
- **Deputation:** It is the temporary appointment of an officer from one service or department to another organization or post.



Important Terms Explained:

- **BSF:** The Border Security Force is responsible for guarding India's borders and related security duties.
- **CRPF:** The Central Reserve Police Force is primarily deployed for internal security, law and order, and counter-insurgency duties.
- **CISF:** The Central Industrial Security Force provides security to critical infrastructure, public sector undertakings, airports, and other vital installations.
- **ITBP:** The Indo-Tibetan Border Police guards the India-China border and performs high-altitude border security duties.
- **SSB:** The Sashastra Seema Bal is tasked with guarding India's borders with Nepal and Bhutan.



Tabular Summary:

Parameter	Details
Event name	Musi River Rejuvenation Project.
Date	24 March 2026.
Location	Hyderabad, Telangana.
Issuing authority / organiser	Telangana State Government.
Key figures	Revanth Reddy, Bhatti Vikramarka, Sridhar Babu, and Ponnam Prabhakar.
Purpose / reason	To restore the Musi River, improve the surrounding environment, and support better urban living conditions.
Feature details	A Cabinet sub-committee will monitor the project, while rehabilitation, metro expansion, and an underpass at Begumpet Airport are also part of the broader plan.
Strategic / significant value	The project combines environmental restoration with social welfare and urban mobility improvement in Hyderabad.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

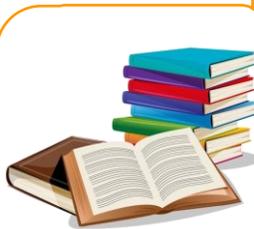
► **The GHADC Amendment 2026 makes which document mandatory for contesting elections to the Garo Hills Autonomous District Council?**

- A) Aadhaar Card
- B) Domicile Certificate
- C) ST Certificate
- D) Voter ID Card
- E) Income Certificate



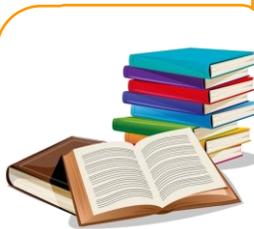
Answer

C) ST Certificate.



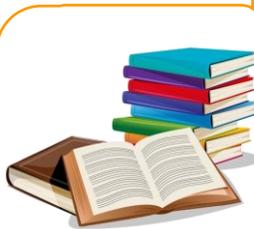
Event and Location:

- **Event:** The Garo Hills Autonomous District Council passed an amendment making the Scheduled Tribe certificate mandatory for contesting council elections.
- **Location:** Meghalaya, India.
- **Date:** 24 March 2026.



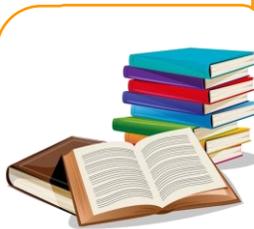
Mandates and Objectives:

- **Mandates:** The amendment introduces a new eligibility condition requiring candidates contesting GHADC elections to belong to a recognised Scheduled Tribe of Meghalaya.
- **Objectives:** The move aims to preserve the tribal character of the council, protect the interests of tribal communities, and align council membership with the constitutional purpose of autonomous district councils under the Sixth Schedule.



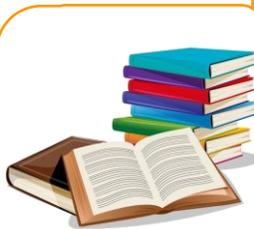
Important Terms Explained:

- **GHADC:** The Garo Hills Autonomous District Council is an autonomous district council in Meghalaya functioning under the Sixth Schedule of the Constitution.
- **Scheduled Tribe Certificate:** An official document certifying that a person belongs to a recognised Scheduled Tribe, which is now mandatory for contesting GHADC elections.



Important Terms Explained:

- **Sixth Schedule:** A constitutional provision that grants administrative autonomy to tribal areas in Assam, Meghalaya, Tripura, and Mizoram through autonomous district councils.
- **Autonomous District Council:** A local self-governing institution in certain tribal areas with powers over land, forest management, customs, and local governance.
- **CEM:** The Chief Executive Member is the executive head of an autonomous district council.



Tabular Summary:

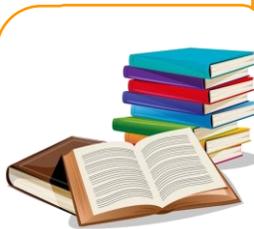
Parameter	Details
Event name	Central Armed Police Forces (General Administration) Bill, 2026.
Date	24 March 2026.
Location	India.
Coverage	The Bill covers BSF, CRPF, CISF, ITBP, and SSB.
Core proposal	It seeks to retain IPS officers in top leadership roles in CAPFs through a formal legal framework.
Related issue	The proposal may dilute or override the earlier Supreme Court direction to reduce IPS deputation in CAPFs.
Government rationale	The government supports IPS leadership for better coordination, internal security management, and decision making.
Major concern	CAPF cadre officers fear reduced promotion opportunities, weaker career growth, and lower morale.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

► What is the total outlay of the Delhi Budget 2026-27 presented by Rekha Gupta?

- A) ₹98,700 crore
- B) ₹1,00,500 crore
- C) ₹1,03,700 crore
- D) ₹1,10,300 crore
- E) ₹1,13,700 crore

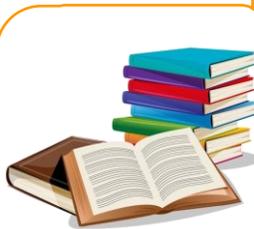
Answer

C) ₹1,03,700 crore.



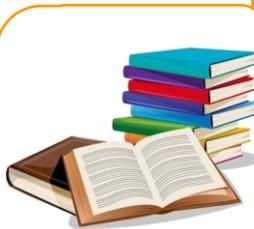
Event and Location:

- **Event:** Delhi Budget 2026-27 was presented by Rekha Gupta with a total outlay of ₹1,03,700 crore and a major focus on green initiatives, education, health, and infrastructure.
- **Location:** Delhi, India.
- **Date:** 24 March 2026.



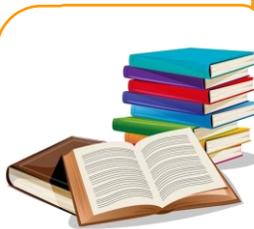
Mandates and Objectives:

- **Mandates:** The budget allocates funds for environmental protection, civic infrastructure, education, healthcare, water supply, sewage management, power systems, and urban development under a Green Budget framework.
- **Objectives:** The budget aims to tackle pollution, promote sustainable development, improve public services, strengthen human development sectors, and enhance urban infrastructure in the national capital.



Important Terms Explained:

- **Green Budget:** A budget approach that integrates environmental sustainability into public spending and policy planning.
- **MCD:** The Municipal Corporation of Delhi is the civic body responsible for municipal administration and urban services in Delhi.
- **PWD:** The Public Works Department is the government department responsible for construction and maintenance of roads and public infrastructure.
- **Delhi Jal Board:** The agency responsible for water supply and sewage management in Delhi.
- **Dust-free roads:** Roads developed with measures to reduce dust pollution and improve urban air quality.



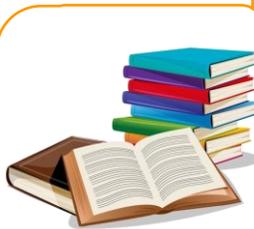
Tabular Summary:

Parameter	Details
Event name	GHADC Amendment 2026.
Date	24 March 2026.
Location	Meghalaya, India.
Issuing authority / organiser	Garo Hills Autonomous District Council.
Core provision	ST Certificate has been made mandatory for contesting GHADC elections.
Legal basis	The council functions under the Sixth Schedule of the Indian Constitution.
Reason for amendment	The move followed controversy over non-tribal participation in council elections and aims to preserve tribal representation.
Strategic / significant value	The amendment reinforces tribal autonomy and the original purpose of autonomous district councils in Northeast India.
Validity or status	Observed annually on 3 March
Strategic/significant value	Strengthens global conservation efforts and highlights the role of medicinal and aromatic plants in health and livelihoods

QUICK RECALL



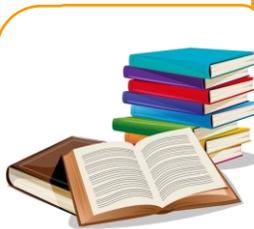
- **World TB Day 2026 is being observed on 24 March worldwide to raise awareness and accelerate global action to eliminate tuberculosis.**
- **The International Day for the Right to Truth 2026 is observed on 24 March to uphold justice, memory, and the dignity of victims of gross human rights violations.**
- **Anahat Singh won the India Open 2026 women's title on 22 March 2026 by defeating Egypt's Hana Moataz 3-1 to secure her second consecutive JSW Indian Open crown.**
- **The Global Terrorism Index 2026 reported that terrorism caused 5,582 deaths in 2,944 attacks in 2025 despite an overall decline in global incidents and fatalities.**
- **Goldman Sachs cut India's GDP growth forecast for 2026 to 5.9 percent from 7 percent amid rising oil prices, global disruptions, and pressure on the rupee.**



QUICK RECALL



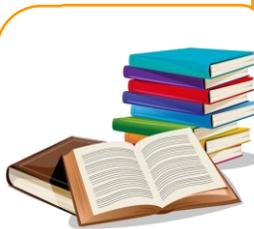
- **Karnataka Grameena Bank won the National Award for Outstanding Performance in SHG Bank Linkage 2024-25 for its contribution to rural financial inclusion and women-led empowerment.**
- **Kalpana Soren was honoured with the Women Empowerment Trailblazer Award at the BRICS CCI WE Summit 2026 in New Delhi for her contribution to women-led development and grassroots empowerment.**
- **Terafab is Elon Musk's proposed semiconductor manufacturing project in Austin, Texas, aimed at producing advanced chips for Tesla, SpaceX, xAI, and future humanoid robots.**
- **ICAR-IVRI produced Sahiwal indigenous breed calves using OPU-IVF-ET technology, marking a major advance in scientific livestock breeding in India.**
- **The World Meteorological Organization warned in 2026 that Earth's climate system is "flashing red" as a 65-year high energy imbalance is trapping more heat and accelerating global warming.**



QUICK RECALL



- Gujarat digitised 20 high-demand citizen services under the Sugam Digital Gujarat Initiative to provide faceless, cashless, and paperless governance through the Digital Gujarat portal.
- Telangana has formed a Cabinet sub-committee for the Musi River Rejuvenation Project to restore the river and improve Hyderabad's urban environment.
- The proposed CAPF Bill 2026 seeks to legally strengthen the leadership role of IPS officers in central paramilitary forces such as BSF, CRPF, CISF, ITBP, and SSB.
- The GHADC Amendment 2026 makes a Scheduled Tribe certificate mandatory for candidates contesting Garo Hills Autonomous District Council elections in Meghalaya.
- Delhi Budget 2026-27 was presented by Rekha Gupta on 24 March 2026 with a total outlay of ₹1,03,700 crore and a strong green development focus.



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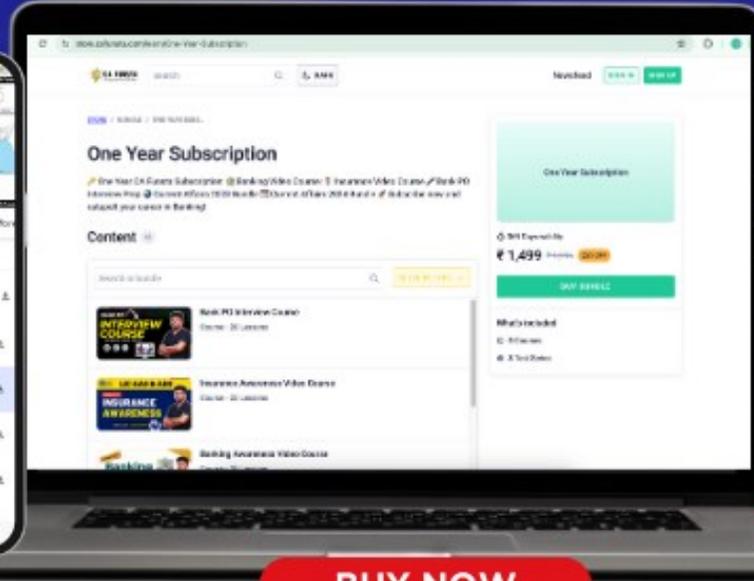
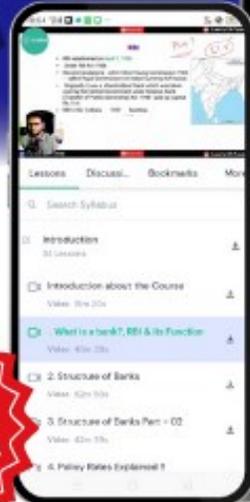


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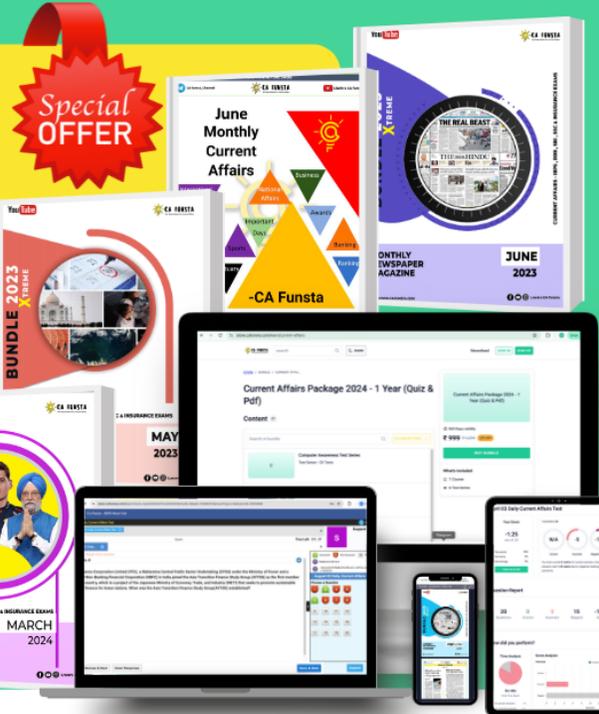
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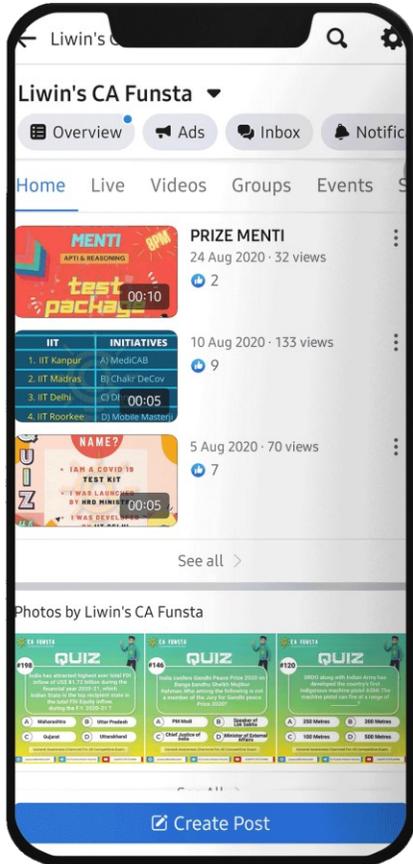
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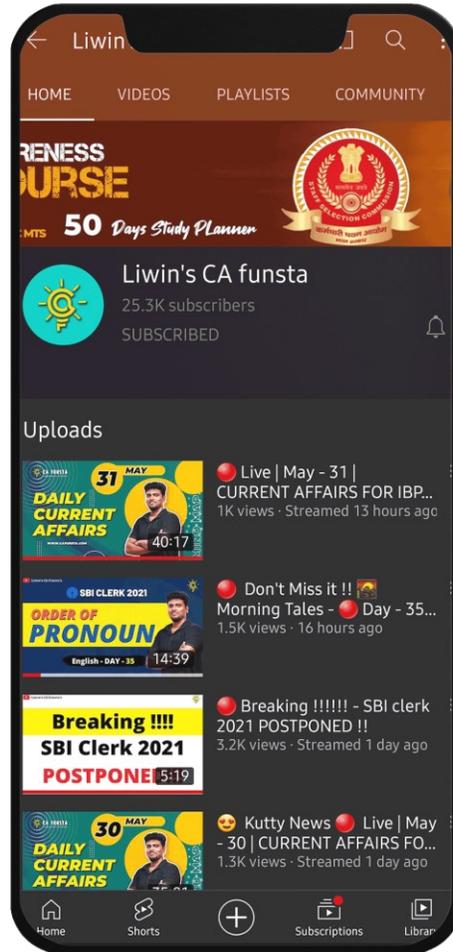


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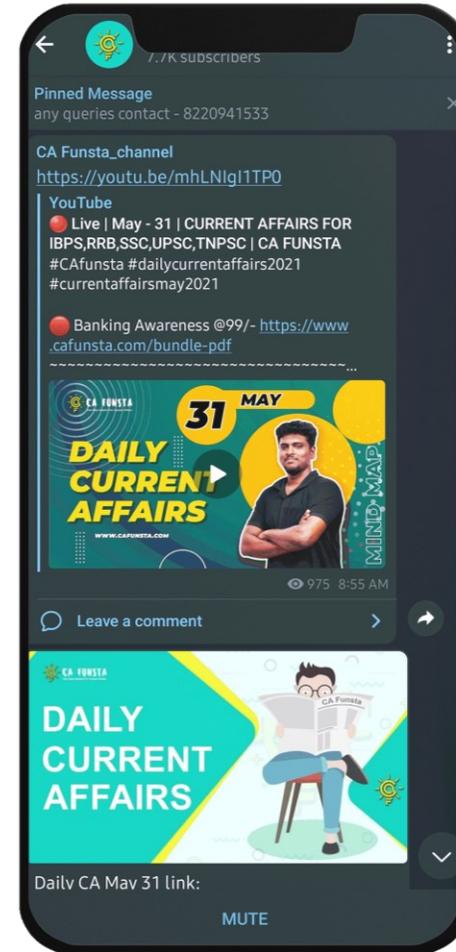
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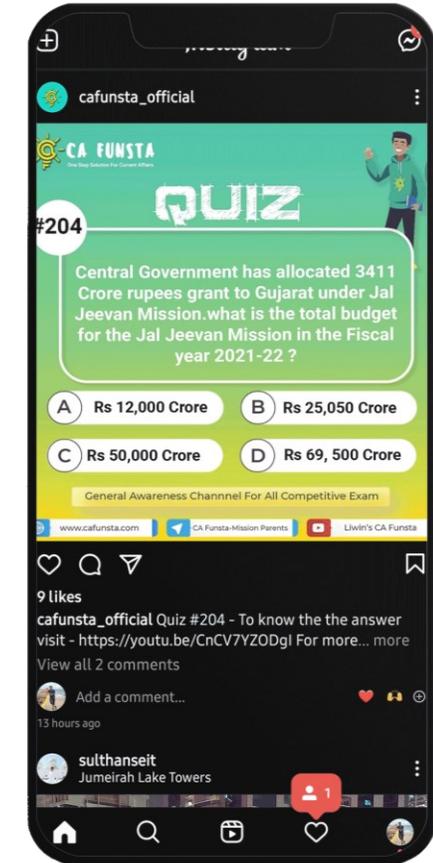


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