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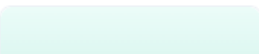


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Benitta Robinson
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Worth worth varma unnaume theriyama the course start pannan mudikum pothu avalo oru confidence ah kuduthachu banking awareness therinja naala financial awareness iam kuda easy ah purinjuka mudiyathu thanks liwin bro

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Thank you Anna for your clear explanation

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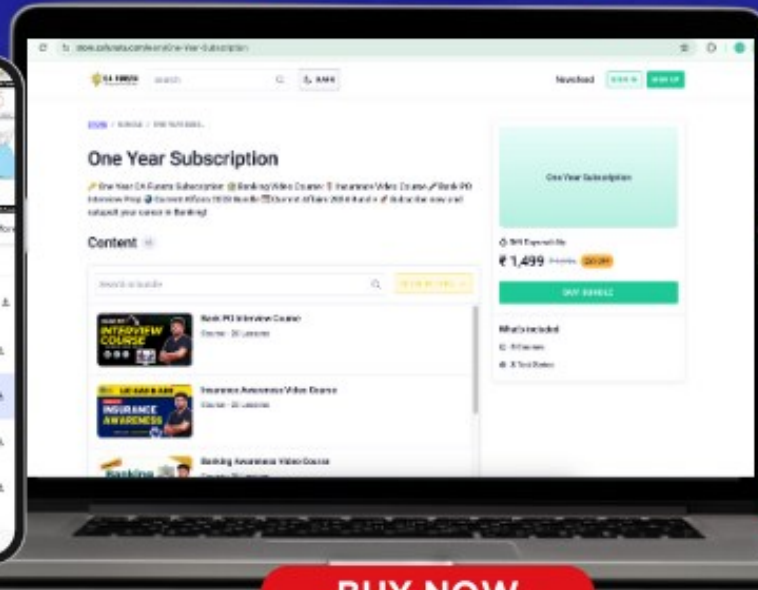


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➤ **According to the World Bank, what growth rate is projected for India in FY26?**

- A) 6.3%
- B) 6.6%
- C) 6.9%
- D) 7.0%
- E) 7.6%

Answer
E) 7.6%.



Event and Location:

- **Event:** The World Bank has projected that India will drive South Asia's economic growth with a 7.6% expansion in FY26.
- **Location:** India and the South Asia region.
- **Date:** April 9, 2026.



Mandates and Objectives:

- **Mandates:** The South Asia Economic Update of the World Bank presents growth projections for India and other South Asian economies while assessing regional risks from energy dependence, inflation, and geopolitical tensions.
- **Objectives:** The report aims to evaluate the regional economic outlook, identify major risks to growth, and underline the need for structural reforms, job creation, and resilience against external shocks in South Asia.



Important Terms Explained:

- **World Bank:** An international financial institution that provides loans, policy advice, and research support for economic development across countries.
- **South Asia Economic Update:** A World Bank report that analyses growth trends, risks, and policy challenges in South Asian economies.
- **Inflation:** A sustained rise in the general price level of goods and services in an economy over time.
- **Remittances:** Money sent by people working abroad to their families or households in their home country.
- **Structural reforms:** Long-term policy changes aimed at improving economic efficiency, productivity, competitiveness, and employment generation.



Tabular Summary:

Parameter	Details
Event name	World Bank projected India to lead South Asia's growth in FY26.
Date	April 9, 2026.
Location	India and South Asia.
Issuing authority / organiser	World Bank through its South Asia Economic Update.
Key figures	India is projected to grow by 7.6% in FY26 and 6.6% in FY27.
Purpose / reason	The report assesses regional growth prospects and risks arising from energy prices, inflation, and geopolitical tensions.
Feature details	South Asia's growth is projected at 6.3% in 2026 after 7.0% in 2025, with recovery to 6.9% in 2027.
Strategic / significant value	The report highlights India's central role in regional growth and stresses reforms to strengthen South Asia against global shocks.

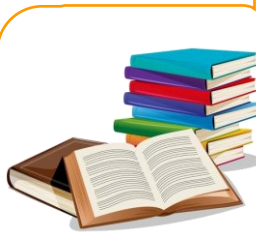


➤ **By how many basis points did the World Bank raise India's FY27 growth forecast to 6.6%?**

- A) 10 basis points
- B) 20 basis points
- C) 30 basis points
- D) 40 basis points
- E) 50 basis points



Answer
C) 30 basis points.



Event and Location:

- **Event:** The World Bank raised India's FY27 growth forecast to 6.6% while noting a slight slowdown from FY26 levels.
- **Location:** India and the South Asia region.
- **Date:** April 8, 2026.



Mandates and Objectives:

- **Mandates:** The World Bank updated India's FY27 growth projection to 6.6% in its latest report, citing strong domestic demand while warning that global uncertainty and rising energy prices may moderate growth.
- **Objectives:** The forecast aims to assess India's near-term economic outlook, identify key growth drivers and risks, and place India's performance within the broader South Asian regional growth context.



Important Terms Explained:

- **Basis points:** A unit used in finance to measure percentage changes, where 100 basis points equal 1 percentage point.
- **Domestic demand:** The total demand for goods and services within a country, including household consumption, investment, and government spending.
- **Current account deficit:** A situation in which a country's imports of goods, services, and transfers exceed its exports and incoming transfers.
- **Remittances:** Money sent by people working abroad to their families or households in their home country.
- **GST:** Goods and Services Tax is an indirect tax system levied on the supply of goods and services in India.



Tabular Summary:

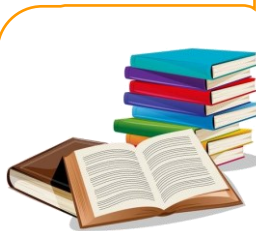
Parameter	Details
Event name	World Bank raised India's FY27 growth forecast to 6.6%.
Date	April 8, 2026.
Location	India and South Asia.
Issuing authority / organiser	World Bank.
Key figures	India's FY27 growth forecast was raised by 30 basis points to 6.6%.
Purpose / reason	The revision reflects strong domestic demand, though risks from global uncertainty and energy prices remain.
Feature details	India's FY26 growth was estimated at 7.6%, while South Asia's growth is projected at 6.3% in 2026.
Strategic / significant value	The report highlights India's role as a major growth driver in South Asia despite external economic pressures.



- The RBI has proposed easing registration on which platform to improve working capital access for MSMEs?

- A) UPI
- B) TReDS
- C) NPCI
- D) GeM
- E) SIDBI

Answer
B) TReDS.



Event and Location:

- **Event:** The Reserve Bank of India has proposed easier registration norms for MSMEs on the TReDS platform by removing due diligence requirements at onboarding.
- **Location:** India.
- **Date:** April 9, 2026.



Mandates and Objectives:

- **Mandates:** The RBI has issued draft guidelines to simplify MSME onboarding on TReDS by removing the due diligence requirement and has invited public comments on the proposal until May 1.
- **Objectives:** The move aims to increase MSME participation on the platform, improve access to working capital, reduce payment delays, and support smoother business operations through faster invoice financing.



Important Terms Explained:

- **TReDS:** The Trade Receivables Discounting System is an online platform that helps MSMEs receive early payment against approved invoices by selling them to financiers.
- **MSMEs:** Micro, Small and Medium Enterprises are business entities classified on the basis of investment and turnover, and they play a major role in employment and production.
- **Due diligence:** It is the verification process used to check the identity, eligibility, and compliance status of an entity before allowing participation in a financial system.



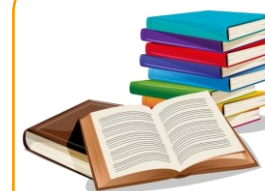
Important Terms Explained:

- **Working capital:** It is the short-term money required by a business to meet its daily operational expenses and routine financial needs.
- **Invoice financing:** It is a funding method in which businesses obtain early payment against unpaid invoices from banks or financial institutions.



Tabular Summary:

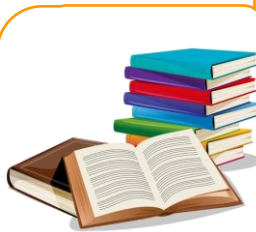
Parameter	Details
Event name	RBI proposed easier TReDS registration for MSMEs.
Date	April 9, 2026.
Location	India.
Issuing authority / organiser	Reserve Bank of India.
Key figures	Public comments on the draft guidelines have been invited until May 1.
Purpose / reason	To improve MSME access to working capital and simplify platform onboarding.
Feature details	The proposal removes due diligence requirements for MSMEs at the time of joining TReDS.
Strategic / significant value	The move can increase MSME participation, reduce payment delays, and strengthen digital invoice financing.



- Which Bengaluru-based digital lending company entered the unicorn club after a new funding round in April 2026?

- A) CRED
- B) KreditBee
- C) Paytm
- D) Navi
- E) Moneyview

Answer
B) KreditBee.



Event and Location:

- **Event:** KreditBee entered the unicorn club after a new funding round valued the company at \$1.5 billion.
- **Location:** Bengaluru, Karnataka, India.
- **Date:** April 9, 2026.



Mandates and Objectives:

- **Mandates:** KreditBee raised fresh capital in a new funding round and moved ahead with plans to expand its lending business, strengthen technology capabilities, and prepare for its proposed IPO.
- **Objectives:** The company aims to scale its secured and unsecured lending operations, deepen customer offerings, invest in Generative AI, and complete structural steps required before going public.



Important Terms Explained:

- **Unicorn club:** A group of startup companies valued at \$1 billion or more.
- **IPO:** An Initial Public Offering is the process through which a private company offers its shares to the public and gets listed on a stock exchange.
- **NCLT:** The National Company Law Tribunal is a quasi-judicial body in India that deals with company law matters, including mergers and restructuring.
- **NBFC:** A Non-Banking Financial Company provides financial services such as loans and credit without being a full commercial bank.
- **Generative AI:** A form of artificial intelligence that can create content, automate processes, and improve digital services using trained models.



Tabular Summary:

Parameter	Details
Event name	KreditBee entered the unicorn club after a new funding round.
Date	April 9, 2026.
Location	Bengaluru, Karnataka.
Issuing authority / organiser	KreditBee with participation from multiple investors led by Hornbill Capital, Dragon Funds, and Motilal Oswal Alternates.
Key figures	The company was valued at \$1.5 billion after the funding round.
Purpose / reason	The funding supports business expansion, technology investment, and preparation for a proposed IPO.
Feature details	KreditBee is merging its technology business with its NBFC arm and expanding secured and unsecured loan products.
Strategic / significant value	The development strengthens KreditBee's position in India's digital lending sector as it moves towards public listing.



APPOINTMENTS



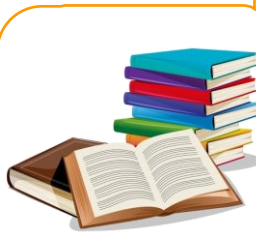
➤ **Deep Jariwala has been appointed to which prestigious research position in the United States?**

- A) Governor's Chair for Microelectronics
- B) UT-ORNL Governor's Chair for Quantum Devices
- C) National Chair for Advanced Sensors
- D) Oak Ridge Director for Quantum Materials
- E) Chair for Future Computing Systems



Answer

B) UT-ORNL Governor's Chair for Quantum Devices.



APPOINTMENTS



Event and Location:

- **Event:** Indian-origin scientist Deep Jariwala has been appointed as the UT-ORNL Governor's Chair for Quantum Devices in the United States.
- **Location:** United States, with work linked to the University of Tennessee, Knoxville and Oak Ridge National Laboratory.
- **Date:** April 9, 2026.



Mandates and Objectives:

- **Mandates:** The appointment places Deep Jariwala in a joint academic and research role managed by the University of Tennessee and Oak Ridge National Laboratory, with responsibilities in teaching, mentoring, and leading advanced work in quantum devices.
- **Objectives:** The role aims to strengthen U.S. research capacity in quantum technology, promote innovation in materials and device development, and connect university-based knowledge with national laboratory research for faster technological progress.



Important Terms Explained:

- **Quantum devices:** Devices that use principles of quantum physics to enable advanced computing, sensing, and electronic applications.
- **Oak Ridge National Laboratory:** One of the largest research laboratories in the United States, known for major work in science, engineering, and advanced technology.
- **Quantum materials:** Materials with special electronic or physical properties that are important for next-generation computing and device technologies.



Important Terms Explained:

- **Microelectronics:** A field focused on very small electronic components and circuits used in modern computing and communication systems.
- **Optoelectronic devices:** Devices that interact with light and electricity, such as sensors, detectors, and communication components.



APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of Deep Jariwala as UT-ORNL Governor's Chair for Quantum Devices.
Date	April 9, 2026.
Location	United States.
Issuing authority / organiser	University of Tennessee and Oak Ridge National Laboratory.
Key figures	Deep Jariwala, currently a professor at the University of Pennsylvania.
Purpose / reason	To strengthen U.S. research and innovation in quantum science and related technologies.
Feature details	The role combines teaching, mentoring, and high-level research, and he will officially begin in January 2027.
Strategic / significant value	The appointment supports U.S. efforts to build talent, advance quantum research, and accelerate real-world technology development.



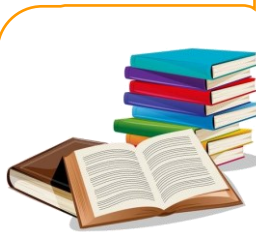
► **Muse Spark has been introduced by Meta to power which service?**

- A) Meta Pay
- B) Meta AI assistant
- C) Meta Cloud
- D) Meta Search
- E) Meta Workspace



Answer

B) Meta AI assistant.



Event and Location:

- **Event:** Meta has introduced its new AI model Muse Spark, designed to power the Meta AI assistant.
- **Location:** Meta's digital platforms and services.
- **Date:** April 9, 2026.



Mandates and Objectives:

- **Mandates:** Muse Spark has been launched as the first model from Meta's new Superintelligence Labs and is currently being used in the Meta AI app and website, with planned expansion to other Meta platforms.
- **Objectives:** The model aims to support daily user tasks, improve chatbot capabilities, and strengthen Meta's AI ecosystem across social media, messaging, and wearable platforms.



Important Terms Explained:

- **Superintelligence Labs:** A new Meta research division under which Muse Spark has been developed as part of the company's AI model series.
- **Benchmark tests:** Standardised evaluation tests used to measure the performance of AI models on specific tasks and compare them with other systems.
- **ARC AGI 2:** An AI evaluation benchmark referenced in criticism of Muse Spark's performance.
- **Visual coding:** An AI capability related to understanding or generating code with visual or interface-based elements.
- **Reasoning ability:** The capacity of an AI model to process information logically and produce coherent answers to complex questions.



Tabular Summary:

Parameter	Details
Event name	Launch of Muse Spark by Meta.
Date	April 9, 2026.
Location	Meta AI app, website, and planned Meta platforms.
Issuing authority / organiser	Meta through its Superintelligence Labs.
Key figures	François Chollet criticised the model, while Alexandr Wang responded on behalf of Meta.
Purpose / reason	The model is intended to power the Meta AI assistant and help users with daily tasks.
Feature details	Muse Spark can estimate food calories from photos, visualise objects in spaces, and answer science, math, and health questions.
Strategic / significant value	The launch marks Meta's effort to expand AI services across WhatsApp, Instagram, Facebook, and smart glasses.



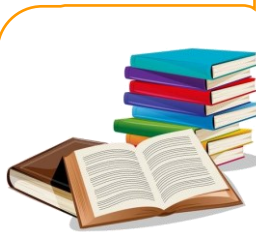
► Which country has introduced the world's first commercial 10G internet network using the U6GHz spectrum?

- A) Saudi Arabia
- B) United Arab Emirates
- C) South Korea
- D) Japan
- E) Singapore



Answer

B) United Arab Emirates.



Event and Location:

- **Event:** The United Arab Emirates has introduced the world's first commercial 10G internet network using the U6GHz spectrum.
- **Location:** United Arab Emirates.
- **Date:** April 9, 2026.



Mandates and Objectives:

- **Mandates:** The UAE launched a commercial high-speed internet network based on the upper 6GHz spectrum, offering download speeds of up to 10 Gbps, upload speeds of up to 1 Gbps, and low-latency connectivity for advanced digital use.
- **Objectives:** The network aims to meet growing demand for faster and more reliable internet, support next-generation digital services, and strengthen the foundation for future technologies such as smart cities, artificial intelligence, virtual reality, and 6G.



Important Terms Explained:

- **U6GHz spectrum:** A radio frequency band in the range of 6425–7125 MHz that supports both wide coverage and high-speed wireless connectivity.
- **Low latency:** A condition in which there is very little delay in data transmission, making digital services more responsive and efficient.
- **10 Gbps:** A data transfer speed of 10 gigabits per second, enabling very fast downloading and high-capacity network performance.



Important Terms Explained:

- **Commercial launch:** The stage at which a technology or service becomes available for public and operational use rather than remaining under testing.
- **6G:** The next generation of wireless communication technology expected to succeed 5G with even faster speed, lower delay, and greater connectivity capacity.



Tabular Summary:

Parameter	Details
Event name	Launch of the world's first commercial 10G internet network using U6GHz spectrum.
Date	April 9, 2026.
Location	United Arab Emirates.
Issuing authority / organiser	UAE authorities with support from global telecom companies and local operators.
Key figures	The network uses the 6425–7125 MHz upper 6GHz spectrum band.
Purpose / reason	To provide ultra-fast internet, low latency, and stronger digital infrastructure for modern connectivity needs.
Feature details	The network offers up to 10 Gbps download speed and up to 1 Gbps upload speed.
Strategic / significant value	It supports advanced technologies and is seen as a major step towards future 6G connectivity.

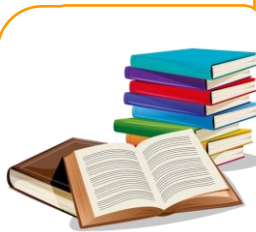


➤ **Who won BIMTECH's Hermes' Dialogue 6.0 national-level debate competition in 2026?**

- A) Team Magnus
- B) Team Strategy
- C) Team LeBroom
- D) Team Vision
- E) Team Alpha

Answer

C) Team LeBroom.



Event and Location:

- **Event:** IIM Rohtak won BIMTECH's Hermes' Dialogue 6.0, a national-level debate competition on global energy security and international policy.
- **Location:** Greater Noida, Uttar Pradesh, India.
- **Date:** April 9, 2026.



Mandates and Objectives:

- **Mandates:** BIMTECH organised the event through its PGDM-International Business students to conduct a multi-round academic debate on the theme of energy independence and global energy security amid geopolitical uncertainty.
- **Objectives:** The event aimed to provide a platform for students to debate international policy issues, develop analytical and diplomatic thinking, and encourage discussion on energy-related global challenges through country-based representation.



Important Terms Explained:

- **Unstop:** An online competition and assessment platform used for the first round of the event.
- **Geopolitical uncertainty:** A condition in which international tensions, conflicts, or strategic rivalries create instability in global political and economic relations.
- **Global energy security:** The reliable and uninterrupted availability of energy resources required for economic stability and national development.



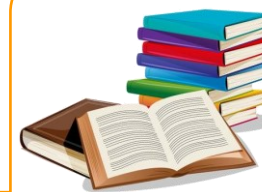
Important Terms Explained:

- **Energy independence:** A situation in which a country seeks to meet its energy needs through domestic resources in order to reduce dependence on external suppliers.
- **G20:** A major intergovernmental forum of leading economies that discusses global issues including trade, finance, and energy.



Tabular Summary:

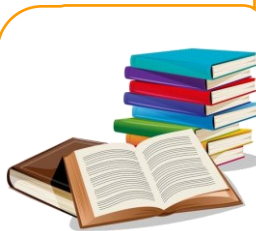
Parameter	Details
Event name	Hermes' Dialogue 6.0.
Date	April 9, 2026.
Location	Greater Noida, Uttar Pradesh.
Issuing authority / organiser	Birla Institute of Management Technology through PGDM-International Business students.
Winner	Team LeBroom from IIM Rohtak.
Theme	Should countries focus on energy independence to ensure global energy security in times of geopolitical uncertainty.
Participation details	More than 250 registrations were received, with participants representing 12 countries.
Strategic / significant value	The event promoted debate on energy policy, diplomacy, and international relations in a competitive academic setting.



- Which country is now expected to be the main host of COP33 in 2028 after India withdrew its bid?

- A) Brazil
- B) Turkey
- C) Ethiopia
- D) South Korea
- E) Australia

Answer
D) South Korea.



Event and Location:

- **Event:** India has withdrawn its plan to host COP33, the 33rd Conference of the Parties climate summit, in 2028.
- **Location:** India, under the Asia-Pacific hosting group of the UNFCCC process.
- **Date:** April 9, 2026.



Mandates and Objectives:

- **Mandates:** India informed the UNFCCC through an official communication that it would no longer pursue hosting COP33 in 2028 after reviewing its future commitments and plans for that year.
- **Objectives:** The decision reflects a reassessment of India's administrative and international commitments for 2028 while maintaining focus on domestic climate targets and broader global environmental engagement.



Important Terms Explained:

- **COP33:** The 33rd session of the Conference of the Parties, the top decision-making climate summit held under the UNFCCC framework.
- **UNFCCC:** The United Nations Framework Convention on Climate Change is the main international treaty that guides global cooperation on climate change.
- **Conference of the Parties:** It refers to the annual meeting of countries that are parties to the UNFCCC to negotiate and review climate action.



Important Terms Explained:

- **Emissions intensity of GDP:** It measures the amount of greenhouse gas emissions produced per unit of economic output.
- **BRICS:** A grouping of major emerging economies comprising Brazil, Russia, India, China, and South Africa, which often coordinate on global issues.



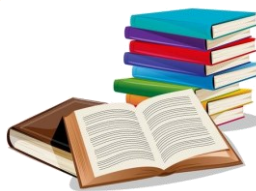
Tabular Summary:

Parameter	Details
Event name	India withdrew its bid to host COP33 in 2028.
Date	April 9, 2026.
Location	India under the Asia-Pacific hosting group.
Issuing authority / organiser	India communicated its decision to the UNFCCC.
Key figures	The Ministry of Environment, Forest and Climate Change had earlier initiated preparations in July 2025.
Purpose / reason	The withdrawal followed a review of India's future commitments and plans for 2028.
Feature details	India had earlier received BRICS support for its bid, but South Korea is now expected to be the main host.
Strategic / significant value	The move changes India's hosting role but does not alter its stated climate goals and environmental commitments.



QUICK RECALL

- The World Bank said India is expected to remain the main growth engine of South Asia in FY26.
- The World Bank said India's growth in FY27 may be lower than the 7.6% estimated for FY26.
- TReDS helps MSMEs get quicker access to funds against unpaid invoices.
- KreditBee said this is likely to be its last private funding round before going public.
- Deep Jariwala will officially begin his new role in January 2027.
- Muse Spark is the first model in Meta's Muse series.
- The U6GHz spectrum used in the new network operates between 6425 MHz and 7125 MHz.
- Hermes' Dialogue 6.0 was BIMTECH's flagship annual debate event.
- India had earlier shown interest in hosting the COP33 climate summit in 2028.



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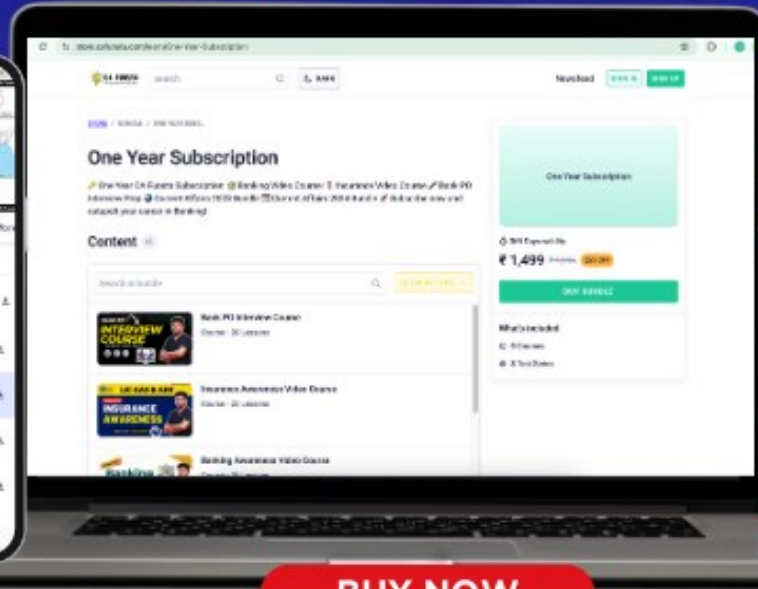
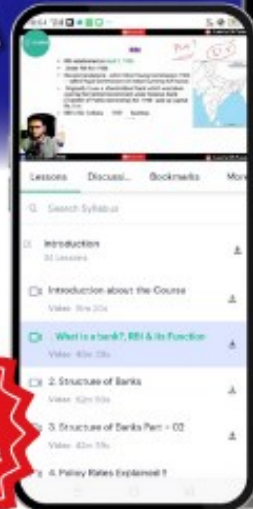


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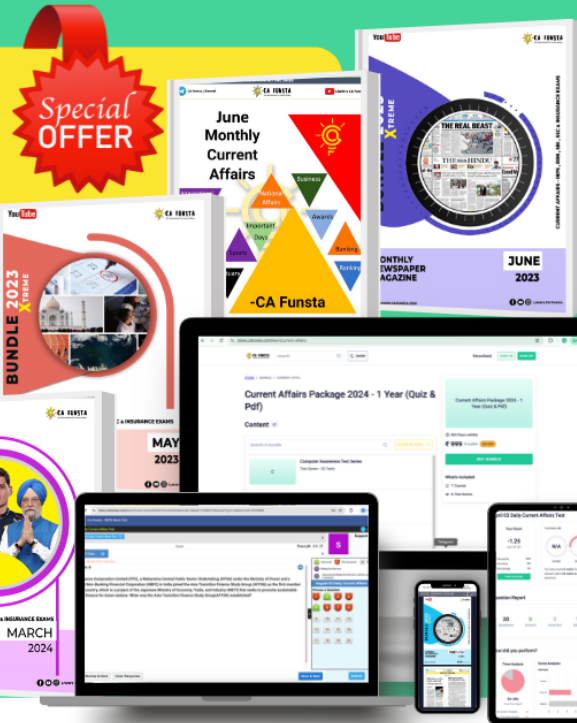
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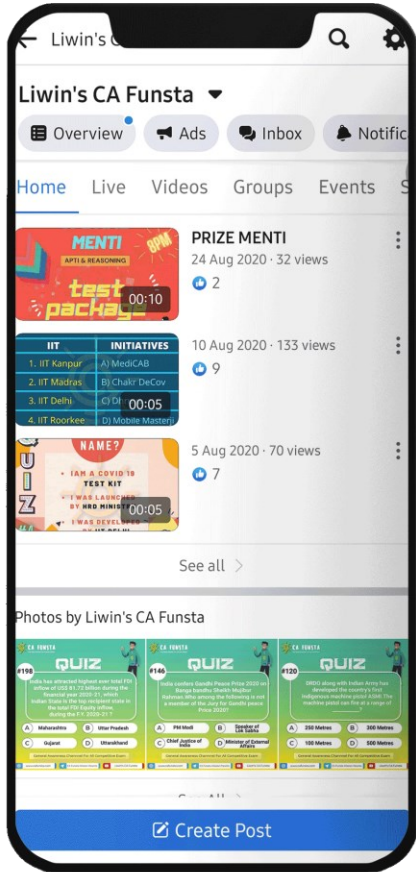
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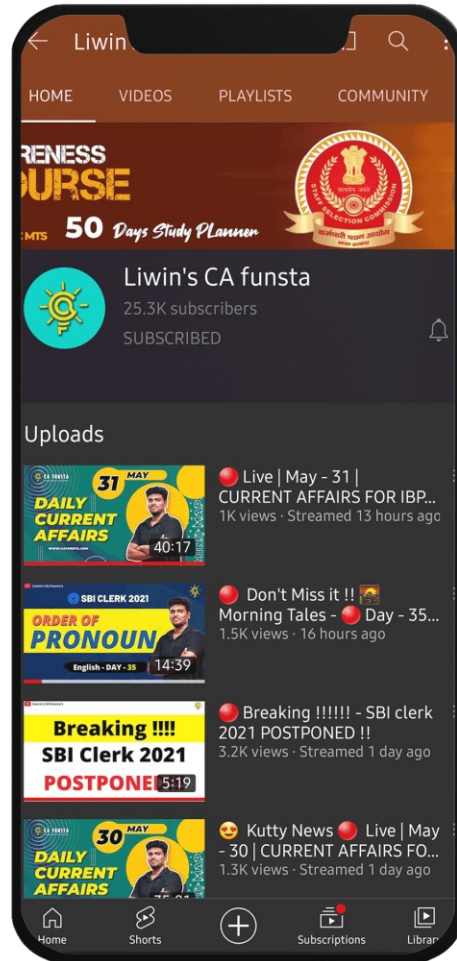


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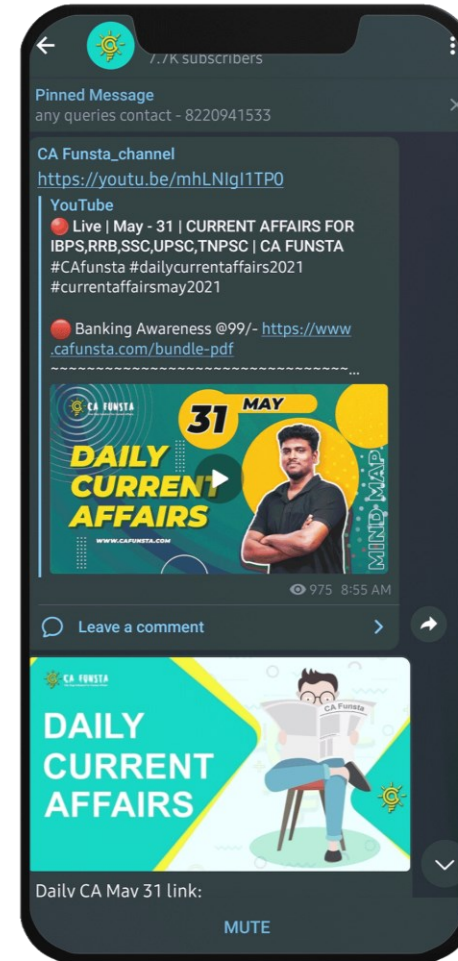
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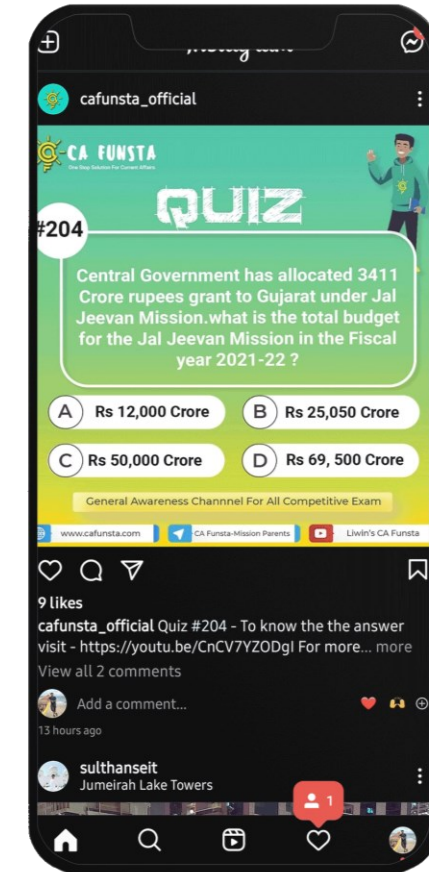
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