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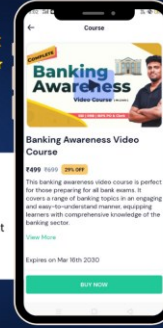
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# STUDENT REVIEW

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

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# STUDENT REVIEW

**Benitta Robinson**  
★★★★★

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

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# STUDENT REVIEW

**Rajaganapathy A R**  
★★★★★

Worth worth varma 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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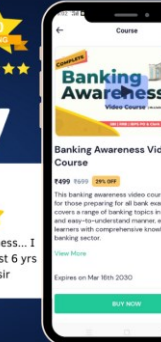
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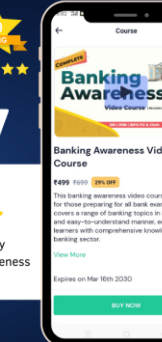
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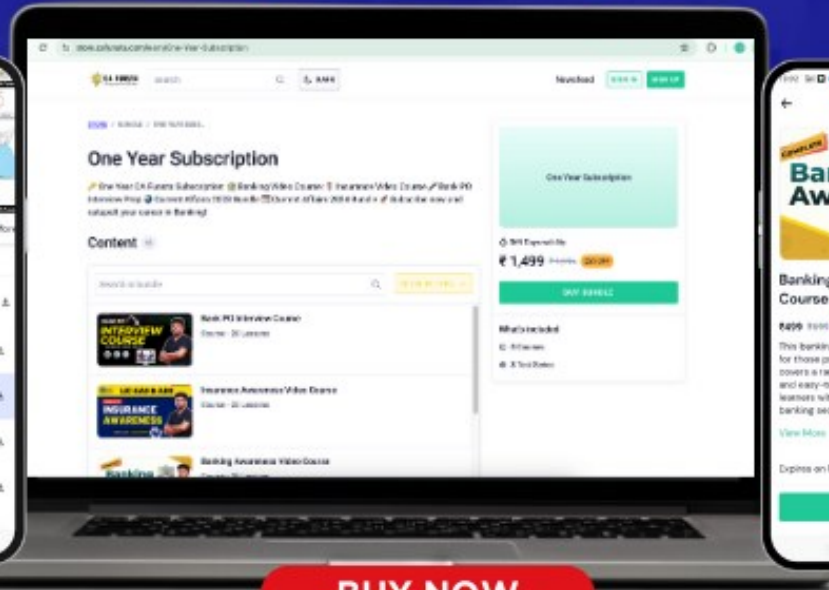


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➤ **National Panchayati Raj Day 2026 commemorates the implementation of which constitutional amendment?**

- A) 42nd Constitutional Amendment Act, 1976
- B) 44th Constitutional Amendment Act, 1978
- C) 73rd Constitutional Amendment Act, 1992
- D) 86th Constitutional Amendment Act, 2002
- E) 101st Constitutional Amendment Act, 2016

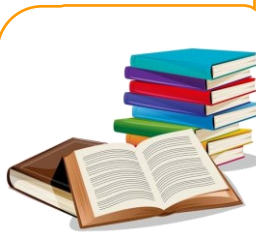
**Answer**

**C) 73rd Constitutional Amendment Act, 1992.**



## Event and Location:

- **Event:** National Panchayati Raj Day 2026 was observed to mark the strengthening of grassroots democracy and rural local self-governance.
- **Location:** The observance took place across India.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** The day commemorates the implementation of the 73rd Constitutional Amendment Act, 1992, which gave constitutional status to rural local self-governance through Panchayati Raj Institutions.
- **Objectives:** The observance aims to empower Panchayats, promote inclusive and balanced development, improve local governance, and strengthen citizen participation at the grassroots level.



## Important Terms Explained:

- **73rd Constitutional Amendment Act, 1992:** It is the constitutional reform that institutionalized Panchayati Raj Institutions and established a three-tier rural governance system in India.
- **Panchayati Raj:** It is India's system of rural local self-government that brings decision-making closer to village communities through elected local bodies.
- **Sashakt Panchayat, Sarvangeen Vikas:** It is the theme of National Panchayati Raj Day 2026 and means empowered Panchayats for holistic development.



## Important Terms Explained:

- **e-GramSwaraj:** It is a digital platform designed to improve transparency, accountability, and efficiency in Panchayat operations.
- **Panchayat Advancement Index 2.0:** It is a report linked to the assessment of Panchayat-level development and performance indicators.



# Important Days



## Tabular Summary:

Parameter	Details
Event name	National Panchayati Raj Day 2026.
Date	April 24, 2026.
Location	Across India.
Theme	Sashakt Panchayat, Sarvangeen Vikas.
Constitutional basis	The day commemorates the 73rd Constitutional Amendment Act, 1992.
Governance structure	The Panchayati Raj system includes Gram Panchayat, Panchayat Samiti, and Zilla Parishad.
Digital initiative	e-GramSwaraj supports transparency and efficiency in Panchayat functioning.
Key releases	Panchayat Advancement Index 2.0 and books under Meri Panchayat Meri Dharohar were listed for release.



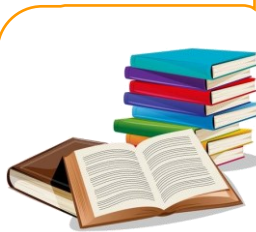
- **Who was the Chairman and Managing Director of Bikaji Foods International Ltd who passed away at the age of 74 in Chennai?**

- A) Shiv Ratan Agarwal
- B) Ashok Gehlot
- C) Ramesh Agarwal
- D) Sanjay Agarwal
- E) Deepak Parekh



**Answer**

**A) Shiv Ratan Agarwal.**



## Event and Location:

- **Event:** Shiv Ratan Agarwal, Chairman and Managing Director of Bikaji Foods International Ltd, passed away at the age of 74.
- **Location:** Chennai, Tamil Nadu.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** The news reports the demise of Shiv Ratan Agarwal, the founder of the Bikaji brand and a major figure in India's packaged food industry.
- **Objectives:** The report highlights his contribution to transforming traditional Indian snacks, especially Bikaneri bhujia, into a nationally and globally recognized packaged food brand.



## Important Terms Explained:

- **Bikaji Foods International Ltd:** It is an Indian FMCG company known for packaged traditional snacks such as Bikaneri bhujia, namkeen, sweets, and other snack products.
- **FMCG:** Fast-Moving Consumer Goods are products that are sold quickly and are usually consumed regularly, such as snacks, packaged foods, beverages, and personal care items.
- **Bikaneri bhujia:** It is a famous crispy snack associated with Bikaner in Rajasthan and became one of the key products popularized by Bikaji.



## Important Terms Explained:

- **Packaged food industry:** It refers to the sector involved in producing, processing, branding, and selling ready-to-eat or packaged food products to consumers.



## Tabular Summary:

Parameter	Details
Event name	Demise of Shiv Ratan Agarwal.
Date	April 24, 2026.
Location	Chennai, Tamil Nadu.
Key person	Shiv Ratan Agarwal, Chairman and Managing Director of Bikaji Foods International Ltd.
Age	He passed away at the age of 74.
Brand founded	He founded the Bikaji brand in 1993 in Bikaner, Rajasthan.
Industry relevance	He helped transform traditional Indian snacks into a globally recognized FMCG brand.
Legacy	He popularized Bikaneri bhujia globally and built Bikaji into a trusted household brand.



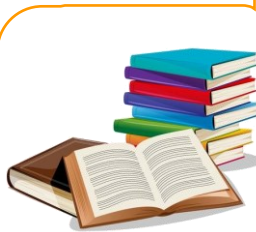
# RANKING



- **Which country ranked first among the top-5 most productive countries in the world based on GDP per hour worked?**

- A) Norway
- B) Luxembourg
- C) Ireland
- D) Belgium
- E) Switzerland

**Answer**  
**C) Ireland.**



## Event and Location:

- **Event:** The list of the top-5 most productive countries in the world was released based on GDP per hour worked.
- **Location:** Global.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** The ranking identifies countries with the highest workforce productivity by measuring the value of goods and services produced per working hour.
- **Objectives:** The objective is to compare labour efficiency across countries and highlight the role of skilled workers, strong industries, advanced technology, and modern infrastructure in improving productivity.



# RANKING



## Ranking Table:

Rank	Entity
1	Ireland
2	Norway
3	Luxembourg
4	Belgium
5	Switzerland



## Important Terms Explained:

- **GDP per hour worked:** It measures the total value of goods and services produced by a country's workforce in one working hour.
- **Productivity:** It refers to how efficiently workers, industries, and economic systems convert labour hours into economic output.
- **Multinational companies:** These are companies that operate in more than one country and often contribute significantly to output, investment, and employment.



## Important Terms Explained:

- **Financial services:** These include banking, investment, insurance, and other money-related services that support economic activity.



## Tabular Summary:

Parameter	Details
Event name	Top-5 most productive countries in the world.
Date	April 24, 2026.
Location	Global.
Ranking basis	GDP per hour worked.
Top country	Ireland ranked first with \$151 per hour worked.
Second-ranked country	Norway ranked second with \$132 per hour worked.
Key productivity drivers	Skilled workers, strong industries, advanced technology, and modern infrastructure.
Source mentioned	OECD data was cited in the article.



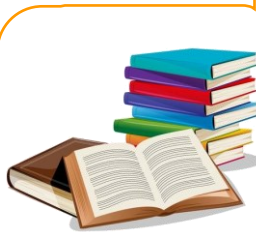
➤ Which two Indian cities had landfill sites placed among the world's top 25 methane-emitting waste sites in a satellite-based global study?

- A) Delhi and Bengaluru
- B) Mumbai and Secunderabad
- C) Chennai and Hyderabad
- D) Pune and Ahmedabad
- E) Kolkata and Jaipur



**Answer**

**B) Mumbai and Secunderabad.**



## Event and Location:

- **Event:** A satellite-based global study placed landfill sites in Mumbai and Secunderabad among the world's top 25 methane-emitting waste sites.
- **Location:** Mumbai, Maharashtra and Secunderabad, Telangana.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** The study analysed methane plume observations from global waste sites using satellite data to identify major methane-emission hotspots.
- **Objectives:** The study aims to highlight landfill-related methane emissions, improve waste management accountability, and support urgent climate action through better landfill practices.



# RANKING



## Ranking Table:

Rank	Entity
Top 25	Mumbai landfill site
Top 25	Secunderabad landfill site
Highest number of sites	Chile and Brazil
Comparable group	India, Saudi Arabia and Turkey



## Important Terms Explained:

- **Methane:** It is a powerful greenhouse gas produced when organic waste decomposes without oxygen and has a strong short-term warming impact.
- **Methane plume:** It is a visible or detectable concentration of methane gas released from a specific source and tracked using satellite or aerial monitoring.
- **Carbon Mapper:** It is a satellite-based monitoring system used to detect and map methane emissions from major sources.



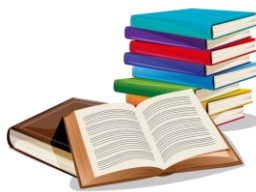
## Important Terms Explained:

- **Stop Methane Project:** It is a research initiative linked to methane-emission analysis and was used in the study conducted by the University of California, Los Angeles.
- **Landfill:** It is a waste disposal site where garbage is deposited, and unmanaged organic waste can release methane during decomposition.



## Tabular Summary:

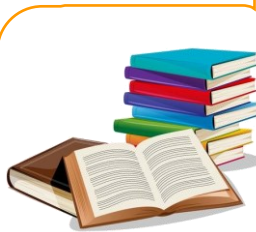
Parameter	Details
Event name	Satellite study on global methane-emitting landfill sites.
Date	April 24, 2026.
Location	Mumbai and Secunderabad landfill sites in India.
Study basis	The study analysed 2,994 methane plumes from 707 waste sites globally.
Indian finding	Two Indian landfill sites were placed among the world's top 25 methane-emitting waste sites in 2025.
Technology used	Satellite data from Carbon Mapper was analysed through the Stop Methane Project.
Linked operators	Ramky Enviro Engineers was linked to the Secunderabad region and Antony Waste Handling Cell Ltd was linked to Mumbai.
Significance	The findings highlight India's waste management challenges and the need for improved landfill practices and climate action.



➤ Which country overtook India as the leading corn exporter to Bangladesh?

- A) Argentina
- B) United States
- C) Brazil
- D) China
- E) Vietnam

**Answer**  
**C) Brazil.**



## Event and Location:

- **Event:** Brazil overtook India as the leading corn exporter to Bangladesh.
- **Location:** Bangladesh corn import market.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** The shift reflects Brazil's rise as Bangladesh's top maize supplier after India's export capacity declined due to higher domestic maize demand.
- **Objectives:** The development highlights changing agricultural trade patterns, the impact of India's ethanol demand on maize exports, and Brazil's growing role in Bangladesh's feed grain market.



# RANKING



## Ranking Table:

Rank	Entity
1	Brazil
2	India



## Important Terms Explained:

- **Corn:** It is also known as maize and is a major agricultural commodity used for food, animal feed, industrial use, and ethanol production.
- **Ethanol blending:** It refers to mixing ethanol with petrol to reduce fossil fuel dependence and promote cleaner fuel use.
- **Feed grain market:** It refers to the trade and use of grains such as maize for feeding livestock and poultry.



## Important Terms Explained:

- **Export competitiveness:** It means a country's ability to sell goods in international markets at attractive prices with reliable supply and delivery.
- **Biofuel policy:** It refers to government measures that promote fuels made from agricultural or biological sources, such as ethanol from maize or sugarcane.



## Tabular Summary:

Parameter	Details
Event name	Brazil overtook India in Bangladesh's corn market.
Date	April 24, 2026.
Location	Bangladesh.
Commodity	Corn or maize.
New top exporter	Brazil became the leading maize exporter to Bangladesh.
Previous leader	India earlier held the dominant position due to lower prices, proximity, and faster delivery.
Reason for shift	India's rising domestic maize demand for ethanol production reduced export capacity.
Significance	The shift shows changing regional agricultural trade and Brazil's expanding role in feed grain exports.



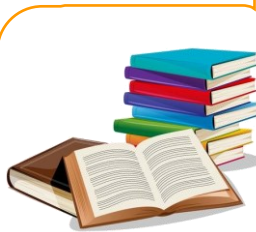
➤ **Which committee approved three-year tenure extensions for the CEOs of Bank of India and Bank of Baroda?**

- A) Monetary Policy Committee
- B) Appointments Committee of the Cabinet
- C) Securities and Exchange Board of India
- D) Financial Stability and Development Council
- E) Public Enterprises Selection Board



**Answer**

**B) Appointments Committee of the Cabinet.**



## Event and Location:

- **Event:** Appointments Committee of the Cabinet approved three-year tenure extensions for the Managing Directors and CEOs of Bank of India and Bank of Baroda.
- **Location:** India.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** The ACC approved fresh three-year terms for Rajneesh Karnatak of Bank of India and Debadatta Chand of Bank of Baroda, while also extending Ashutosh Choudhary's tenure as Executive Director at Indian Bank.
- **Objectives:** The decision aims to ensure leadership continuity, operational stability, and smooth management transition in major public sector banks.



## Important Terms Explained:

- **Appointments Committee of the Cabinet:** It is a high-level government committee responsible for approving senior appointments and tenure-related decisions in key government institutions and public sector bodies.
- **Managing Director and CEO:** It is the top executive role responsible for overall leadership, management, strategy, and performance of a bank or company.



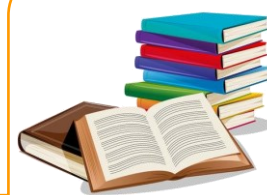
## Important Terms Explained:

- **Public sector bank:** It is a bank in which the government holds a majority stake and plays a key role in public banking services and financial inclusion.
- **Tenure extension:** It refers to the continuation of an official's service in the same role for an additional approved period after the original term ends.



## Tabular Summary:

Parameter	Details
Event name	ACC approved tenure extensions for Bank of India and Bank of Baroda CEOs.
Date	April 24, 2026.
Location	India.
Approving authority	Appointments Committee of the Cabinet.
Bank of India CEO	Rajneesh Karnatak received a three-year extension from April 29, 2026.
Bank of Baroda CEO	Debadatta Chand received a fresh three-year term from July 1, 2026.
Related extension	Ashutosh Choudhary, Executive Director at Indian Bank, also received a three-year extension.
Significance	The decision supports leadership continuity and operational stability in public sector banks.



➤ **Which payments bank's licence was cancelled by the Reserve Bank of India over regulatory non-compliance?**

- A) Airtel Payments Bank
- B) India Post Payments Bank
- C) Paytm Payments Bank
- D) Fino Payments Bank
- E) Jio Payments Bank

**Answer**

**C) Paytm Payments Bank.**



**paytm**  
Payments  
Bank



## Event and Location:

- **Event:** Reserve Bank of India cancelled the banking licence of Paytm Payments Bank Limited due to regulatory non-compliance.
- **Location:** India.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** The RBI cancelled Paytm Payments Bank Limited's licence and announced that it would approach the High Court for winding-up proceedings.
- **Objectives:** The action aims to protect depositors, uphold regulatory discipline, address governance failures, and safeguard public interest in India's financial system.



## Important Terms Explained:

- **Paytm Payments Bank Limited:** It was a payments bank founded by Vijay Shekhar Sharma in 2017 and operated in digital banking, wallets, FASTag, and payment services.
- **Payments bank:** It is a differentiated bank that can accept limited deposits and provide payment services but cannot undertake full-scale lending activities like regular commercial banks.
- **Regulatory non-compliance:** It refers to repeated failure by a regulated entity to follow rules, guidelines, or supervisory directions issued by the regulator.



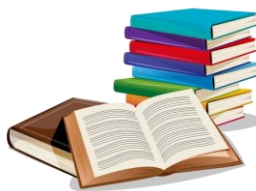
## Important Terms Explained:

- **Winding-up proceedings:** It is a legal process through which a company or bank is closed and its assets are used to settle liabilities under court supervision.
- **FASTag:** It is an electronic toll collection system that uses radio frequency identification technology to enable automatic toll payments at highways.



## Tabular Summary:

Parameter	Details
Event name	RBI cancelled Paytm Payments Bank's licence.
Date	April 24, 2026.
Location	India.
Regulator	Reserve Bank of India.
Bank involved	Paytm Payments Bank Limited.
Reason	The licence was cancelled due to regulatory non-compliance, governance issues, and concerns over depositor and public interest.
Earlier restrictions	The bank was barred from onboarding new customers in March 2022 and later restricted from accepting fresh deposits and wallet top-ups in 2024.
Current status	The bank can only facilitate withdrawal of existing funds and cannot accept new deposits or transactions.



# APPOINTMENTS

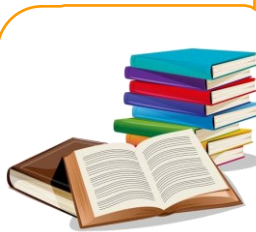


► Who has been approved by the Reserve Bank of India as Executive Director of AU Small Finance Bank for three years?

- A) Sanjay Agarwal
- B) Vivek Tripathi
- C) Shiv Ratan Agarwal
- D) Rajiv Anand
- E) Shyam Srinivasan

**Answer**

**B) Vivek Tripathi.**



## Event and Location:

- **Event:** Reserve Bank of India approved the appointment of Vivek Tripathi as Executive Director of AU Small Finance Bank for three years.
- **Location:** India.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** The RBI approved Vivek Tripathi's appointment as Executive Director of AU Small Finance Bank, and he will also serve as Whole-time Director subject to shareholder approval.
- **Objectives:** The appointment aims to strengthen the bank's leadership team, support strategic decision-making, improve risk and credit management, and enhance operational efficiency.



## Important Terms Explained:

- **Reserve Bank of India:** It is India's central bank and banking regulator responsible for approving key senior-level appointments in banks to ensure financial stability and governance standards.
- **Executive Director:** It is a senior leadership position responsible for major strategic, operational, and administrative decisions within a bank or company.
- **Whole-time Director:** It is a board-level executive role in which the director is involved in the day-to-day management and functioning of the organization.



## Important Terms Explained:

- **Chief Credit Officer:** It is a senior official responsible for overseeing credit policies, lending decisions, loan quality, and credit risk management.
- **Small Finance Bank:** It is a bank category designed to provide financial services mainly to underserved, unbanked, and small business segments.



# APPOINTMENTS



## Tabular Summary:

Parameter	Details
Event name	RBI approval for Vivek Tripathi's appointment.
Date	April 24, 2026.
Location	India.
Approving authority	Reserve Bank of India.
Appointed person	Vivek Tripathi.
Bank	AU Small Finance Bank.
Tenure	Three years as Executive Director.
Significance	The appointment strengthens leadership, credit management, and future growth planning at the bank.

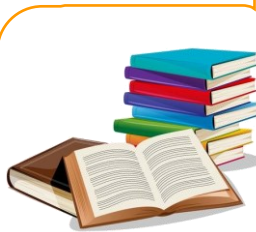


➤ **Who has taken charge as Director at Power Finance Corporation?**

- A) Vivek Tripathi
- B) Rajesh Kumar Agarwal
- C) Sanjay Agarwal
- D) Shiv Ratan Agarwal
- E) Ashok Gehlot



**Answer**  
**B) Rajesh Kumar Agarwal.**



## Event and Location:

- **Event:** Rajesh Kumar Agarwal assumed charge as Director at Power Finance Corporation.
- **Location:** India.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** Rajesh Kumar Agarwal has taken charge as Director at Power Finance Corporation after more than three decades of experience in power and financial services.
- **Objectives:** His role aims to strengthen PFC's financing decisions, lending strategy, project evaluation, risk assessment, and long-term investment portfolio management.



## Important Terms Explained:

- **Power Finance Corporation:** It is a Government of India public sector Non-Banking Financial Company focused on infrastructure financing for the Indian power sector.
- **Non-Banking Financial Company:** It is a financial institution that provides banking-like services such as loans and credit but does not hold a full banking licence.
- **Project financing:** It refers to funding large infrastructure or industrial projects based on project viability, expected cash flows, and risk assessment.



## Important Terms Explained:

- **Credit appraisal:** It is the process of evaluating a borrower's financial strength, repayment capacity, and project risk before approving a loan.
- **Maharatna status:** It is a status granted to select central public sector enterprises that gives them greater financial and operational autonomy.



# APPOINTMENTS



## Tabular Summary:

Parameter	Details
Event name	Rajesh Kumar Agarwal took charge as Director at PFC.
Date	April 24, 2026.
Location	India.
Organisation	Power Finance Corporation.
Key person	Rajesh Kumar Agarwal.
Experience	He has over three decades of experience in power and financial services.
Expertise areas	Project financing, credit appraisal, risk assessment, and loan portfolio management.
Organisation profile	PFC is a Maharatna public sector NBFC under the Ministry of Power.



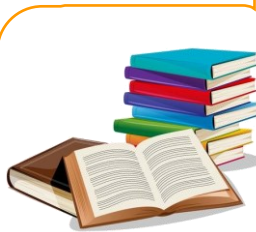
➤ **Who has been appointed as the new Chairman of NASSCOM?**

- A) Srikanth Velamakanni
- B) Rajesh Kumar Agarwal
- C) Vivek Tripathi
- D) Sanjay Agarwal
- E) Nandan Nilekani



**Answer**

**A) Srikanth Velamakanni.**



## Event and Location:

- **Event:** Srikanth Velamakanni was appointed as the new Chairman of NASSCOM.
- **Location:** India.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** Srikanth Velamakanni has taken charge as Chairman of NASSCOM, the apex body representing India's IT and business process management industry.
- **Objectives:** His leadership is expected to guide India's IT sector through artificial intelligence adoption, emerging technologies, innovation-led growth, global competition, and digital economy expansion.



## Important Terms Explained:

- **NASSCOM:** It is the National Association of Software and Service Companies and represents India's IT and business process management industry.
- **Artificial intelligence:** It refers to technology that enables machines and software systems to perform tasks that usually require human intelligence, such as learning, analysis, and decision-making.
- **Analytics:** It is the process of examining data to identify patterns, generate insights, and support better business decisions.



## Important Terms Explained:

- **Digital economy:** It refers to economic activity driven by digital technologies, online platforms, data systems, and information technology services.
- **Business process management:** It refers to the use of structured methods and digital tools to improve business operations, workflows, and service delivery.

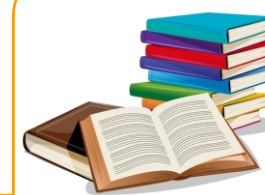


# APPOINTMENTS



## Tabular Summary:

Parameter	Details
Event name	Srikanth Velamakanni appointed as NASSCOM Chairman.
Date	April 24, 2026.
Location	India.
Organisation	NASSCOM.
Key person	Srikanth Velamakanni.
Professional background	He is the Co-founder of Fractal Analytics and has expertise in AI, analytics, data science, and business strategy.
Industry relevance	His appointment comes as India's digital economy is expanding rapidly.
Significance	The leadership change is expected to strengthen AI adoption, innovation, global competitiveness, and digital transformation in India's IT sector.



# APPOINTMENTS



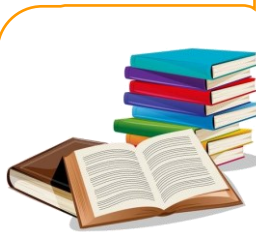
➤ **Who has been appointed as the Chief Executive Officer of Reliance Enterprise Intelligence Limited?**

- A) Parminder Singh
- B) Mukesh Ambani
- C) Sundar Pichai
- D) Arvind Krishna
- E) Mark Zuckerberg



**Answer**

**A) Parminder Singh.**



## Event and Location:

- **Event:** Parminder Singh was appointed as Chief Executive Officer of Reliance Enterprise Intelligence Limited.
- **Location:** India.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** Parminder Singh has been appointed to lead Reliance Enterprise Intelligence Limited, a joint venture focused on enterprise-level artificial intelligence solutions in India.
- **Objectives:** The appointment aims to accelerate AI adoption, support digital transformation across industries, build AI infrastructure, and expand enterprise-focused technology solutions.



## Important Terms Explained:

- **Reliance Enterprise Intelligence Limited:** It is a joint venture focused on building enterprise artificial intelligence solutions in India.
- **Enterprise artificial intelligence:** It refers to the use of AI technologies by businesses and organisations to improve operations, decision-making, automation, and customer services.
- **Digital transformation:** It is the process of using digital technologies to modernise business operations, improve efficiency, and create new growth opportunities.



## Important Terms Explained:

- **AI-ready data centres:** These are data centres designed with advanced computing capacity and infrastructure to support artificial intelligence workloads and large-scale data processing.
- **Green energy:** It refers to energy produced from renewable and environment-friendly sources such as solar, wind, and hydro power.



# APPOINTMENTS



## Tabular Summary:

Parameter	Details
Event name	Parminder Singh appointed CEO of Reliance Enterprise Intelligence Limited.
Date	April 24, 2026.
Location	India.
Organisation	Reliance Enterprise Intelligence Limited.
Key person	Parminder Singh.
Professional background	He has held senior leadership roles at Google, Apple, Twitter, IBM, and Mediacorp.
Company focus	REIL focuses on enterprise AI solutions, AI infrastructure, and AI-powered business services.
Significance	The appointment is expected to boost AI adoption and digital transformation across Indian industries.



# APPOINTMENTS

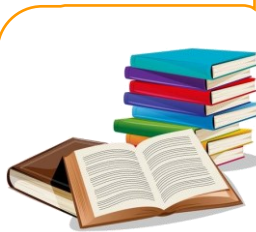


➤ **Who has been appointed as the CEO of Dabur's India Business, effective April 23, 2026?**

- A) Mohit Malhotra
- B) Herjit S Bhalla
- C) Sanjiv Mehta
- D) Suresh Narayanan
- E) Varun Berry



**Answer**  
**B) Herjit S Bhalla.**



## Event and Location:

- **Event:** Dabur appointed Herjit S Bhalla as Chief Executive Officer of its India Business.
- **Location:** India.
- **Date:** April 23, 2026.



## Mandates and Objectives:

- **Mandates:** Dabur appointed Herjit S Bhalla as CEO of its India Business through a regulatory filing, with reporting responsibility to Whole-time Director and Global CEO Mohit Malhotra.
- **Objectives:** The appointment aims to strengthen Dabur's domestic leadership, support market expansion, improve sales and marketing performance, and enhance competitiveness in India's FMCG sector.



## Important Terms Explained:

- **Dabur:** It is one of India's leading FMCG companies, known for healthcare, personal care, food products, and Ayurvedic and natural product brands.
- **FMCG:** Fast-Moving Consumer Goods are products that are sold quickly and used regularly, such as packaged foods, healthcare items, personal care products, and household goods.
- **Regulatory filing:** It is an official disclosure submitted by a company to stock exchanges or regulators to inform investors and the public about important corporate developments.



## Important Terms Explained:

- **India Business CEO:** It refers to the executive responsible for leading a company's domestic operations, growth strategy, sales, marketing, and business performance in India.

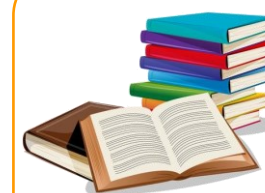


# APPOINTMENTS



## Tabular Summary:

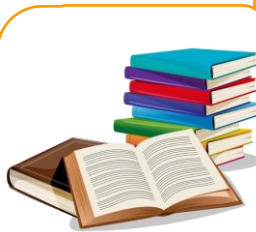
Parameter	Details
Event name	Herjit S Bhalla appointed CEO of Dabur's India Business.
Date	April 23, 2026.
Location	India.
Company	Dabur.
Appointed person	Herjit S Bhalla.
Reporting authority	He will report to Mohit Malhotra, Whole-time Director and Global CEO of Dabur.
Professional experience	He has over 25 years of experience across Unilever, Metro Cash & Carry, and The Hershey Company.
Significance	The appointment strengthens Dabur's leadership for domestic operations and India-focused growth.



- **Turkey has passed a new bill to restrict social media access for children below which age?**

- A) 12 years
- B) 13 years
- C) 14 years
- D) 15 years
- E) 16 years

**Answer**  
**D) 15 years.**



## Event and Location:

- **Event:** Turkey passed a new bill to restrict social media access for children under 15.
- **Location:** Turkey.
- **Date:** April 24, 2026.



## Mandates and Objectives:

- **Mandates:** The new law requires digital platforms to implement strict age-verification systems, parental control tools, quick removal of harmful content, and compliance measures for major social media and online gaming platforms.
- **Objectives:** The law aims to strengthen online safety for minors, protect children from harmful digital content, reduce cyberbullying risks, and address concerns over the impact of social media on children's mental well-being.



## Important Terms Explained:

- **Age verification system:** It is a digital mechanism used by platforms to confirm a user's age before allowing access to age-restricted services.
- **Parental controls:** These are tools that allow parents or guardians to monitor, restrict, and manage children's online activity.
- **Cyberbullying:** It refers to bullying, harassment, or intimidation carried out through digital platforms such as social media, messaging apps, or online forums.



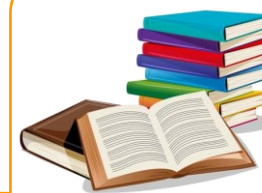
## Important Terms Explained:

- **Content moderation:** It is the process by which platforms review, restrict, or remove harmful, inappropriate, illegal, or policy-violating online content.
- **Local representative:** It refers to a person or entity appointed by a company within a country to ensure compliance with local laws and regulatory requirements.



## Tabular Summary:

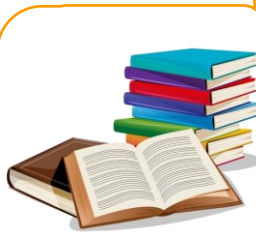
Parameter	Details
Event name	Turkey's new social media restriction law for children.
Date	April 24, 2026.
Location	Turkey.
Target group	Children under 15 years of age.
Key requirement	Digital platforms must implement strict age-verification systems and parental controls.
Covered platforms	Major platforms such as YouTube, TikTok, Facebook, Instagram, and online gaming companies.
Reason	The move follows concerns over harmful online content, cyberbullying, addiction, privacy risks, and children's mental well-being.
Compliance measure	Online gaming companies must appoint local representatives to follow regulations.



➤ Which country's revised defence export policy was welcomed by India as a boost to bilateral strategic partnership?

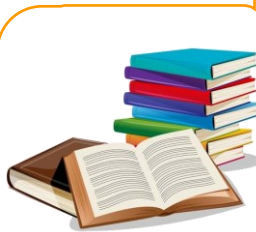
- A) Japan
- B) France
- C) Australia
- D) Germany
- E) South Korea

**Answer**  
**A) Japan.**



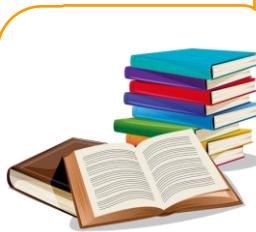
## Event and Location:

- **Event:** India welcomed Japan's revised defence export framework as a major step to strengthen bilateral security cooperation.
- **Location:** India and Japan.
- **Date:** April 24, 2026.



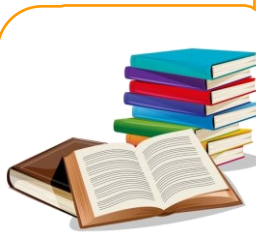
## Mandates and Objectives:

- **Mandates:** Japan amended its long-standing defence export rules under the Three Principles on Transfer of Defense Equipment and Technology to allow broader transfer of defence equipment and technology with strict export controls.
- **Objectives:** The move aims to expand defence cooperation, promote technology sharing, strengthen strategic capabilities, and deepen the India-Japan Special Strategic and Global Partnership.



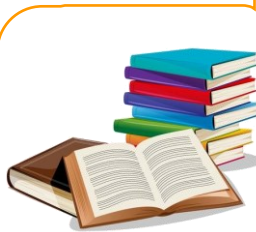
## Important Terms Explained:

- **Three Principles on Transfer of Defense Equipment and Technology:** It is Japan's defence export framework that regulates the transfer of defence equipment and technology to other countries.
- **India-Japan Special Strategic and Global Partnership:** It is a bilateral partnership covering defence, security, trade, infrastructure, connectivity, and Indo-Pacific cooperation.
- **Defence export framework:** It refers to the policy rules that govern how a country transfers defence equipment, weapons, and related technologies to partner nations.



## Important Terms Explained:

- **Export control:** It is a regulatory system used to monitor and restrict the transfer of sensitive goods, technology, or defence equipment for security reasons.
- **Indo-Pacific:** It is a strategic region covering the Indian Ocean and Pacific Ocean areas, where India and Japan cooperate for a free, open, and inclusive regional order.



## Tabular Summary:

Parameter	Details
Event name	India welcomed Japan's revised defence export policy.
Date	April 24, 2026.
Location	India and Japan.
Issuing authority / organiser	Ministry of External Affairs highlighted India's response.
Key figures	MEA spokesperson Randhir Jaiswal and Japanese Prime Minister Sanae Takaichi were mentioned.
Policy changed	Japan amended its Three Principles on Transfer of Defense Equipment and Technology.
Purpose / reason	The change aims to broaden defence exports and strengthen security cooperation with partner nations.
Strategic value	The move is expected to boost India-Japan defence cooperation, technology collaboration, and Indo-Pacific stability.

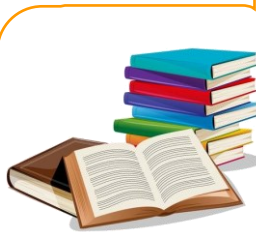


- **Who was inducted into the US Army War College International Hall of Fame in Pennsylvania?**

- A) V K Singh
- B) Bikram Singh
- C) Upendra Dwivedi
- D) Manoj Pande
- E) Dalbir Singh Suhag

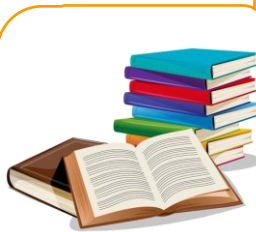
**Answer**

**C) Upendra Dwivedi.**



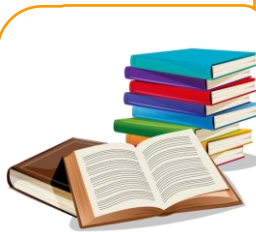
## Event and Location:

- **Event:** Upendra Dwivedi was inducted into the US Army War College International Hall of Fame.
- **Location:** Carlisle Barracks, Pennsylvania, United States of America.
- **Date:** April 24, 2026.



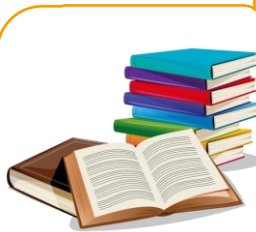
## Mandates and Objectives:

- **Mandates:** The US Army War College inducted Chief of Army Staff General Upendra Dwivedi into its International Hall of Fame for his distinguished military leadership and service.
- **Objectives:** The recognition highlights India's growing military stature, strengthens institutional ties between Indian and US armed forces, and supports deeper defence cooperation in the Indo-Pacific region.



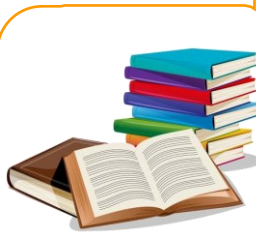
## Important Terms Explained:

- **US Army War College International Hall of Fame:** It is a recognition platform that honours international military leaders who are alumni of the US Army War College and have shown exceptional leadership.
- **Chief of Army Staff:** It is the highest-ranking officer of the Indian Army and is responsible for leading and managing army operations and strategy.



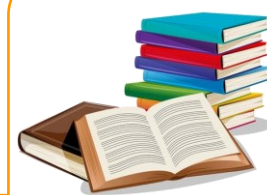
## Important Terms Explained:

- **Indo-Pacific:** It is a strategic region covering the Indian Ocean and Pacific Ocean areas, where India and the United States cooperate on defence and security issues.
- **Interoperability:** It refers to the ability of armed forces from different countries to operate together effectively during exercises, missions, or joint operations.



## Tabular Summary:

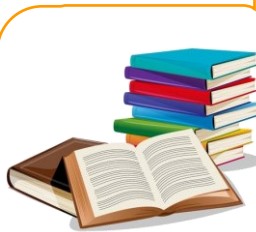
Parameter	Details
Event name	Upendra Dwivedi's induction into the US Army War College International Hall of Fame.
Date	April 24, 2026.
Location	Carlisle Barracks, Pennsylvania, United States of America.
Key person	Chief of Army Staff General Upendra Dwivedi.
Institution	US Army War College.
Recognition	He became the third Indian Army Chief to receive the honour.
Previous Indian honourees	V K Singh and Bikram Singh were earlier inducted.
Significance	The honour reflects India's rising military stature and stronger India-US defence ties.



# QUICK RECALL



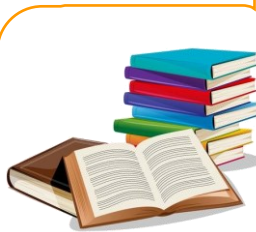
- **National Panchayati Raj Day is observed every year on April 24 in India.**
- **Shiv Ratan Agarwal passed away at the age of 74 in Chennai.**
- **Ireland ranked first among the most productive countries with \$151 GDP per hour worked.**
- **A satellite-based global study identified landfill sites in Mumbai and Secunderabad among the world's top 25 methane-emitting waste sites.**
- **Brazil has overtaken India as the top corn exporter to Bangladesh.**
- **The Appointments Committee of the Cabinet approved three-year extensions for the CEOs of Bank of India and Bank of Baroda.**
- **The Reserve Bank of India cancelled the licence of Paytm Payments Bank Limited.**
- **The Reserve Bank of India approved Vivek Tripathi as Executive Director of AU Small Finance Bank.**
- **Rajesh Kumar Agarwal has assumed charge as Director at Power Finance Corporation.**



# QUICK RECALL



- **Srikanth Velamakanni has been appointed as the new Chairman of NASSCOM.**
- **Parminder Singh has been appointed as CEO of Reliance Enterprise Intelligence Limited.**
- **Herjit S Bhalla has been appointed as CEO of Dabur's India Business.**
- **Turkey passed a new bill to restrict social media access for children under 15.**
- **India welcomed Japan's revised defence export framework as a positive step for bilateral ties.**
- **General Upendra Dwivedi was inducted into the US Army War College International Hall of Fame.**



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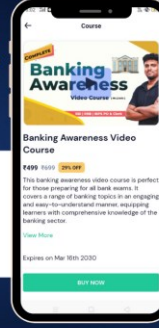
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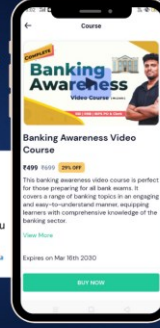
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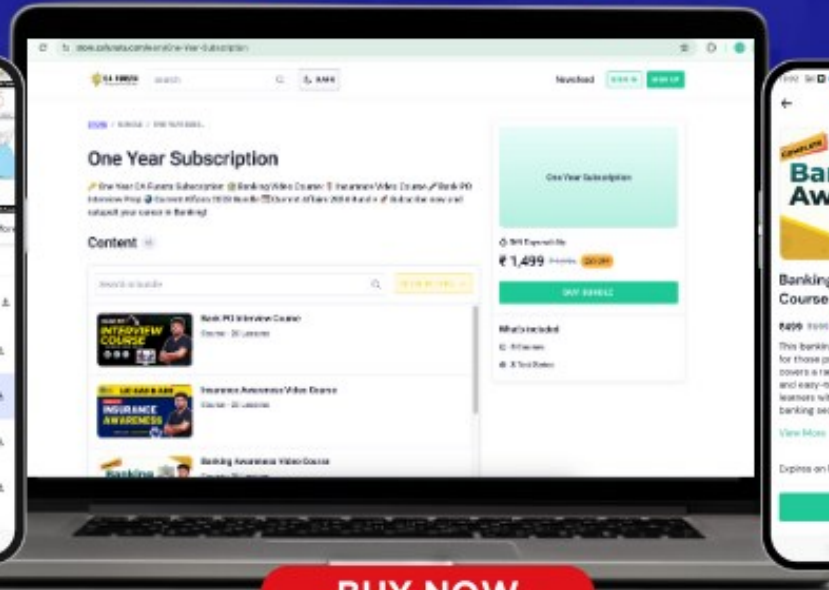
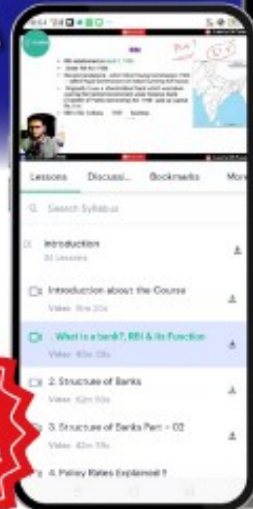


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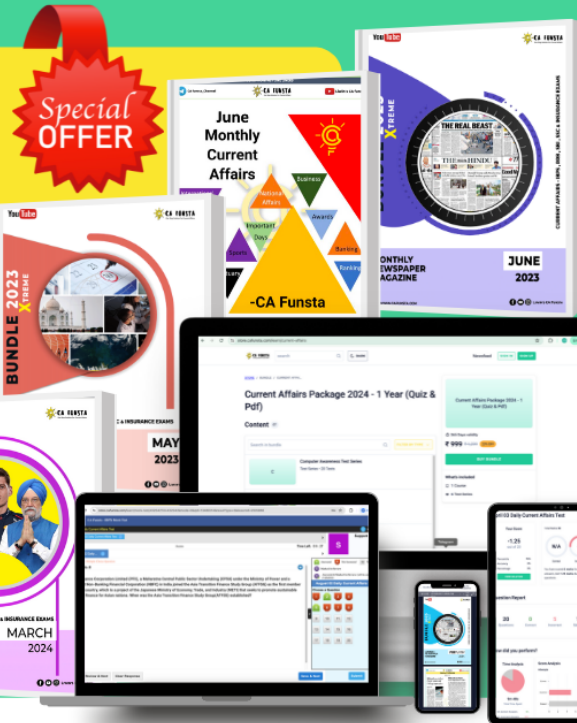
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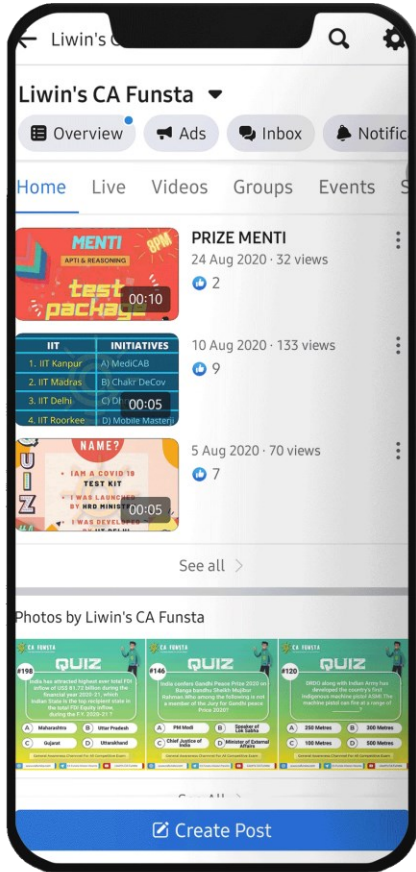
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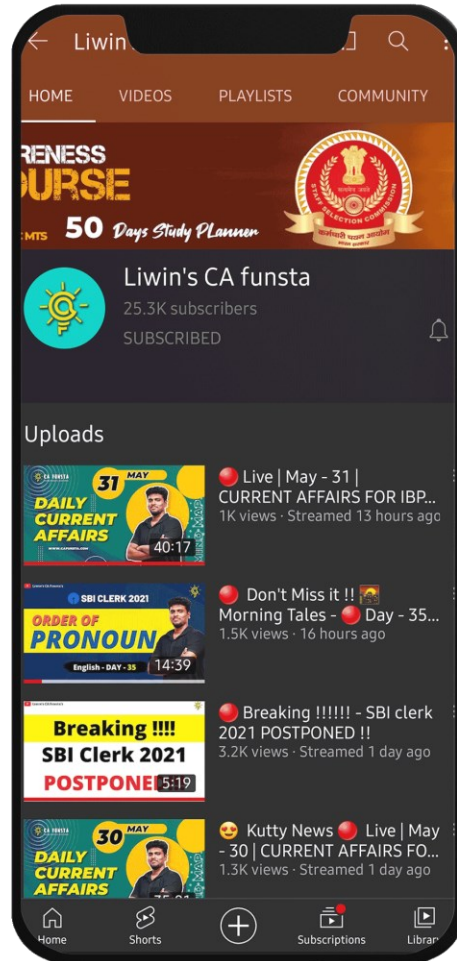


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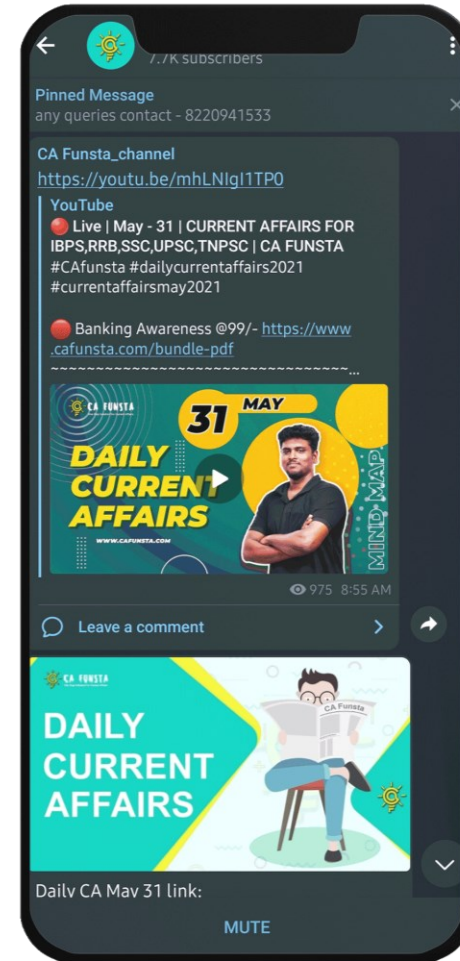
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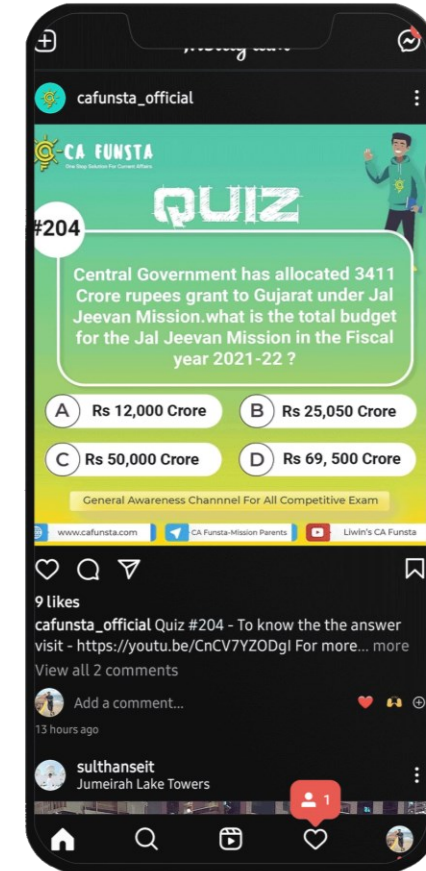
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