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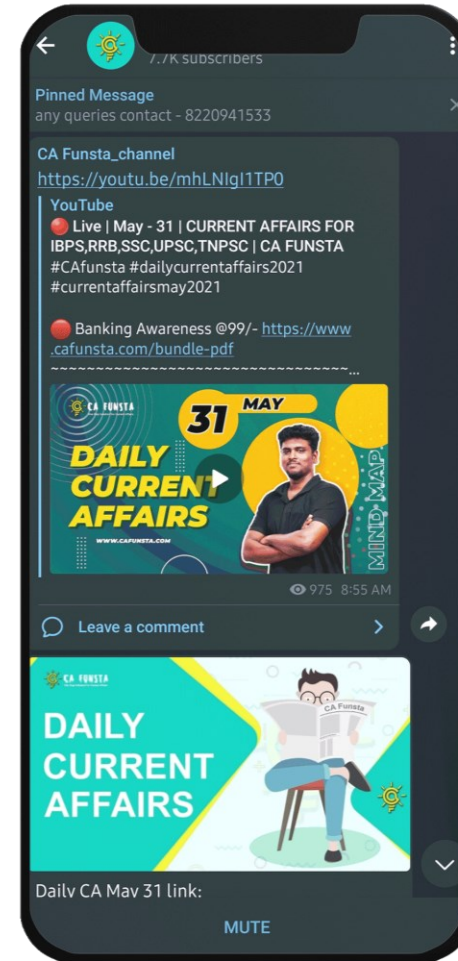
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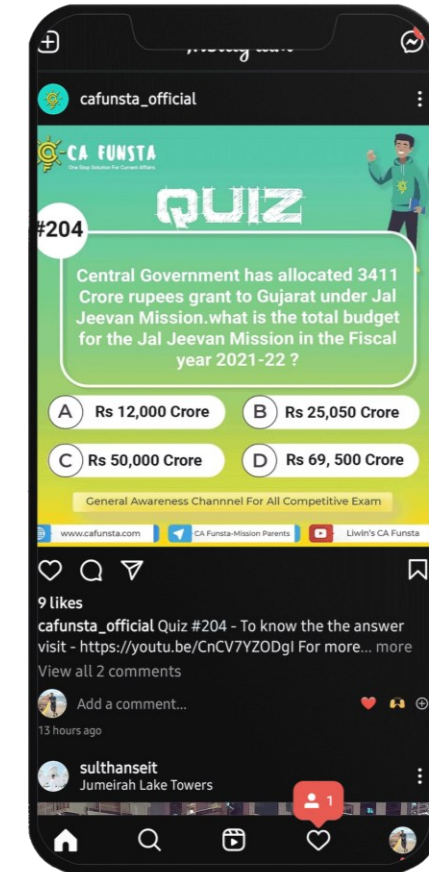
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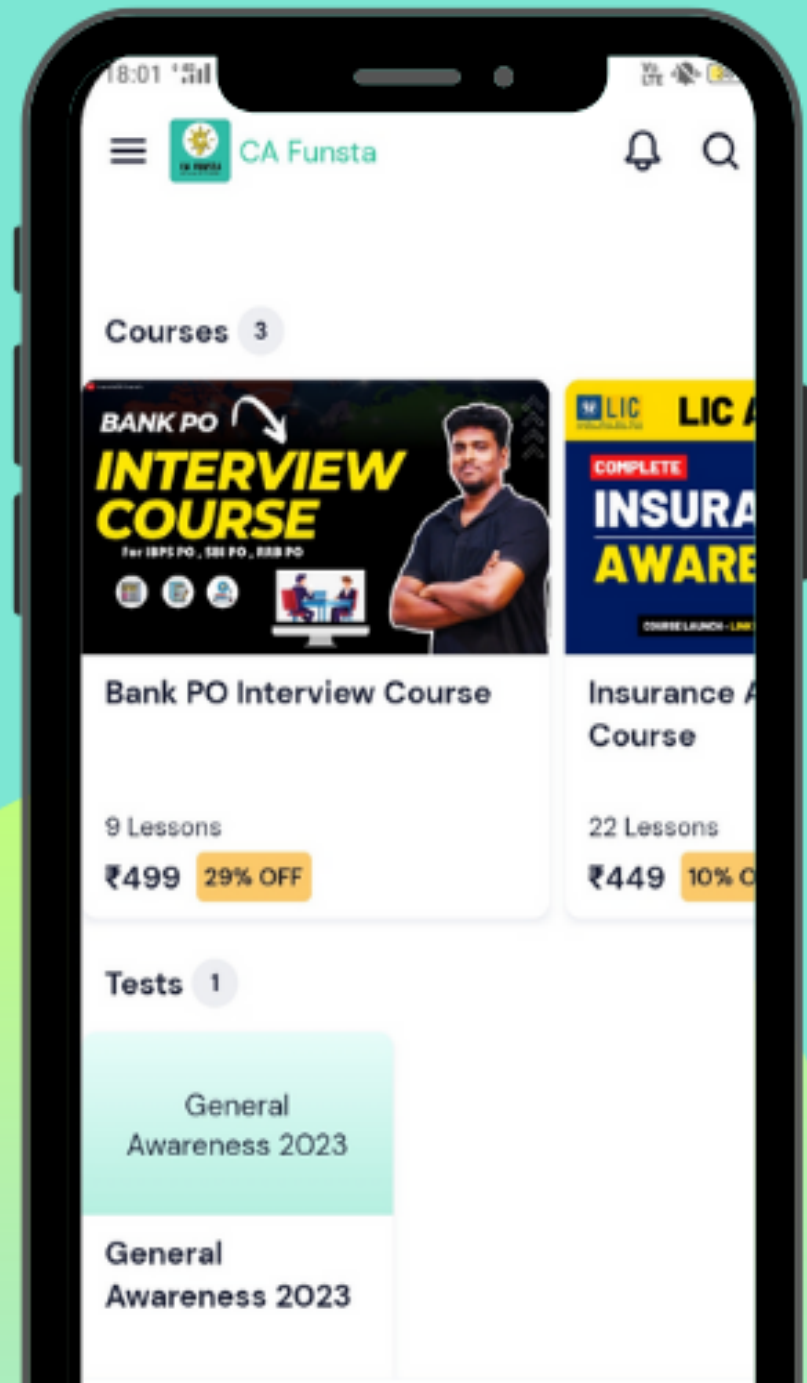
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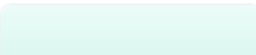


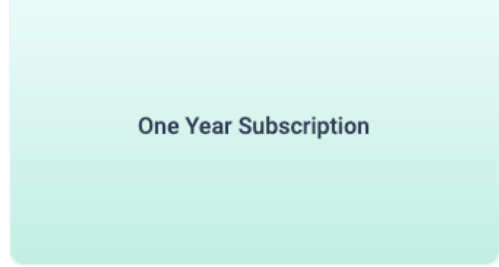
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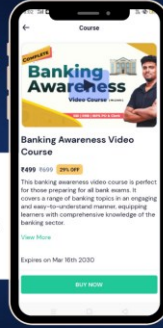
STUDENT REVIEW

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

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Crystal clear explanation thank you so much sir

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STUDENT REVIEW

Mariappan B
★★★★★

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

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STUDENT REVIEW

Benitta Robinson
★★★★★

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

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STUDENT REVIEW

Rajaganapathy A R
★★★★★

Worth worth varma onnaae theriyama the course start pannan 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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STUDENT REVIEW

Mega
★★★★★

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

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Thank you Anna for your clear explanation

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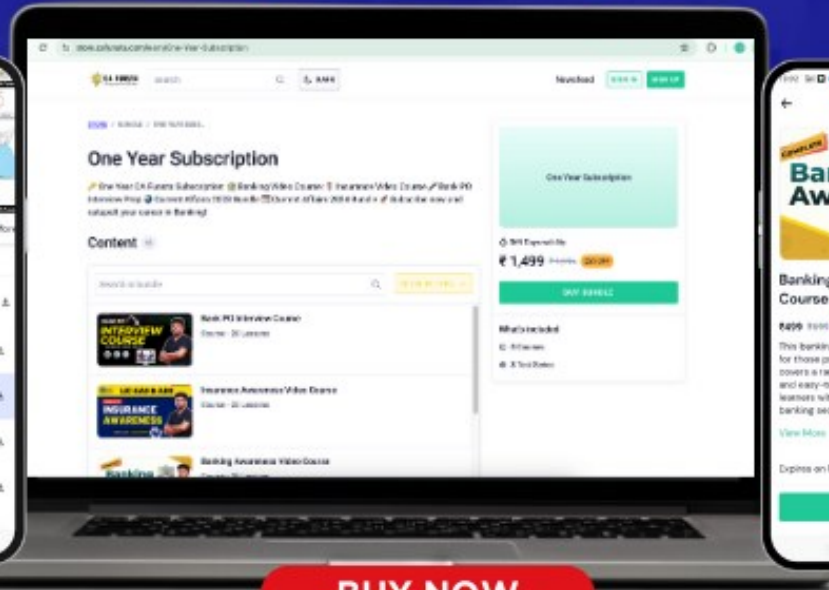


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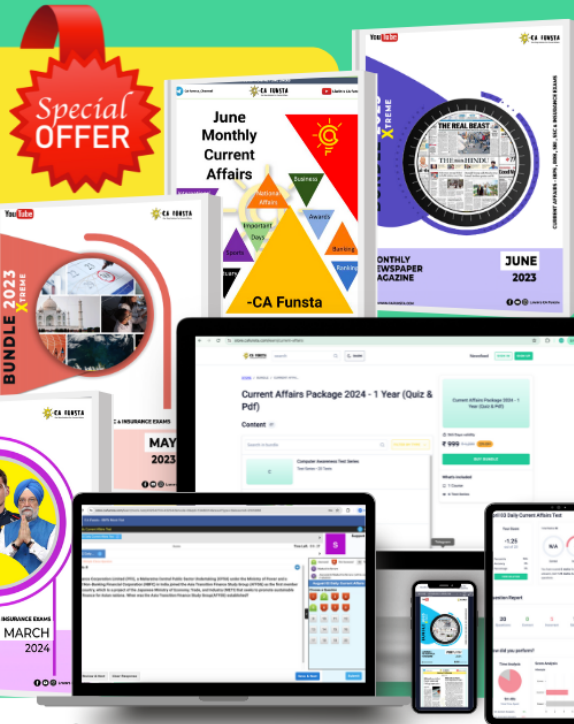
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Important Days

- On which date is Ayushman Bharat Diwas observed every year to promote universal healthcare in India?

- A) April 7
- B) April 14
- C) April 30
- D) September 23
- E) October 2



Answer
C) April 30.



Event and Location:

- **Event:** Ayushman Bharat Diwas was observed to celebrate the success of India's flagship healthcare initiative, Pradhan Mantri Jan Arogya Yojana.
- **Location:** The observance is related to India's nationwide healthcare coverage initiative.
- **Date:** April 30, 2026.



Mandates and Objectives:

- **Mandates:** The day marks the achievements of Pradhan Mantri Jan Arogya Yojana, which provides cashless hospitalization coverage of up to ₹5 lakh per family per year.
- **Objectives:** The objective is to promote universal healthcare, improve access to quality medical treatment, and reduce financial hardship for poor and vulnerable families.



Important Terms Explained:

- **Ayushman Bharat Yojana:** Ayushman Bharat Yojana is a government-funded healthcare programme launched to provide affordable and quality healthcare services to poor and vulnerable sections of India.
- **Pradhan Mantri Jan Arogya Yojana:** Pradhan Mantri Jan Arogya Yojana is the health assurance component of Ayushman Bharat that provides cashless coverage of up to ₹5 lakh per family annually for secondary and tertiary care hospitalization.
- **Universal Health Coverage:** Universal Health Coverage means ensuring that all people can access essential healthcare services without suffering financial hardship.



Important Terms Explained:

- **SECC 2011:** SECC 2011 refers to the Socio-Economic Caste Census 2011, which is used to identify eligible poor and vulnerable beneficiary households under PM-JAY.
- **Sustainable Development Goal 3:** Sustainable Development Goal 3 is a United Nations goal focused on ensuring healthy lives and promoting well-being for all.



Important Days



Tabular Summary:

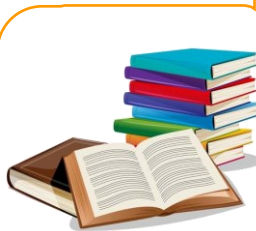
Parameter	Details
Event name	Ayushman Bharat Diwas.
Date	April 30, 2026.
Location	India.
Scheme highlighted	Pradhan Mantri Jan Arogya Yojana under Ayushman Bharat.
Launch details	PM-JAY was launched on September 23, 2018, in Ranchi, Jharkhand.
Coverage amount	The scheme provides cashless health coverage of up to ₹5 lakh per family per year.
Beneficiary base	It supports over 10.74 crore families, covering around 50 crore people.
Significance	It promotes affordable, inclusive, and equitable healthcare access across India.



- **From which date will the revised RBI loan restructuring guidelines for disaster-hit areas become effective?**

- A) April 30, 2026
- B) May 1, 2026
- C) June 1, 2026
- D) July 1, 2026
- E) August 1, 2026

Answer
D) July 1, 2026.



Event and Location:

- **Event:** Reserve Bank of India introduced revised loan restructuring guidelines for borrowers in disaster-hit areas.
- **Location:** The guidelines will apply across India to eligible regulated lenders and affected borrowers.
- **Date:** July 1, 2026.



Mandates and Objectives:

- **Mandates:** Banks and NBFCs can proactively restructure eligible loans in disaster-hit areas without waiting for borrower requests, subject to a mandatory 5% provisioning requirement.
- **Objectives:** The objective is to provide faster financial relief to disaster-affected borrowers while maintaining prudential discipline and financial stability in the banking system.



Important Terms Explained:

- **Loan Restructuring:** Loan Restructuring refers to modifying loan terms such as repayment schedule, tenure, or instalments to help borrowers manage repayment during financial stress.
- **NBFCs:** NBFCs are Non-Banking Financial Companies that provide financial services such as loans and credit facilities without holding a full banking licence.
- **Provisioning:** Provisioning means setting aside funds by lenders to cover possible losses from loans that may face repayment risks.



Important Terms Explained:

- **Standard Account:** Standard Account is a loan account that is not classified as a non-performing asset and meets the prescribed repayment conditions.
- **Prudential Provisions:** Prudential Provisions are regulatory safeguards that require lenders to maintain adequate buffers against potential credit losses.



Tabular Summary:

Parameter	Details
Event name	Revised loan restructuring guidelines for disaster-hit areas.
Date	July 1, 2026.
Location	India.
Issuing authority	Reserve Bank of India.
Eligible lenders	Banks and NBFCs are allowed to use the revised framework.
Provisioning norm	Lenders must maintain 5% provisioning on the outstanding loan value.
Eligibility condition	Only standard accounts not overdue by more than 30 days at the time of disaster are eligible.
Implementation timeline	Resolution must start within 45 days and be completed within 90 days of disaster declaration.

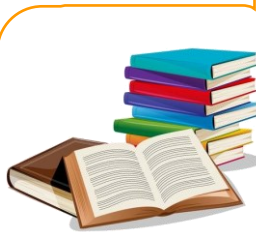


➤ What is the name of the new EPFO digital platform designed to help users trace and reactivate dormant or unclaimed PF accounts?

- A) EPFO Seva
- B) E-PRAAPTI
- C) DigiPF
- D) UAN Connect
- E) PF Suraksha

Answer

B) E-PRAAPTI.



Event and Location:

- **Event:** E-PRAAPTI digital platform is set to be launched by the Employees Provident Fund Organisation to help users recover dormant or unclaimed provident fund accounts.
- **Location:** The initiative is related to EPFO users across India.
- **Date:** April 30, 2026.



Mandates and Objectives:

- **Mandates:** The Employees Provident Fund Organisation will launch a digital platform enabling users to trace and reactivate dormant or unclaimed PF accounts through Aadhaar-based authentication.
- **Objectives:** The objective is to improve transparency, support digital governance, reduce employer dependency, and empower users to access old provident fund accounts even without a Universal Account Number.



Important Terms Explained:

- **Employees Provident Fund Organisation:** Employees Provident Fund Organisation is a statutory body that manages provident fund, pension, and insurance schemes for organised sector employees in India.
- **E-PRAAPTI:** E-PRAAPTI stands for EPF Aadhaar-Based Access Portal to Tracking Inoperative Accounts and is designed to help users trace and reactivate dormant or unclaimed EPF accounts.
- **Universal Account Number:** Universal Account Number is a unique identification number allotted to EPFO members to link and manage multiple provident fund accounts.



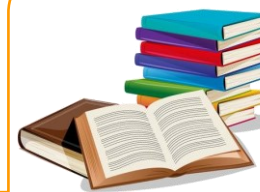
Important Terms Explained:

- **Aadhaar-Based Authentication:** Aadhaar-Based Authentication is a digital identity verification process that uses Aadhaar details to securely confirm a user's identity.
- **Inoperative Account:** Inoperative Account refers to an EPF account that has become inactive or dormant due to lack of regular contributions or account activity.



Tabular Summary:

Parameter	Details
Event name	Launch of E-PRAAPTI digital platform.
Date	April 30, 2026.
Location	India.
Issuing authority	Employees Provident Fund Organisation.
Announced by	Mansukh Mandaviya.
Main purpose	The platform will help users trace and reactivate dormant or unclaimed PF accounts.
Key feature	It will use Aadhaar-based authentication and initially work through a Member ID-based system.
Significance	The initiative supports digital governance, transparency, and user empowerment in EPFO services.

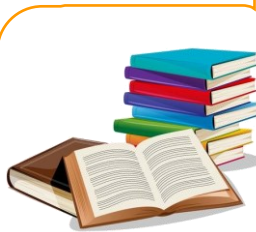


➤ From which date will PaRRVA become fully functional after its pilot phase?

- A) December 1, 2025
- B) April 30, 2026
- C) May 4, 2026
- D) June 1, 2026
- E) July 1, 2026



Answer
C) May 4, 2026.



Event and Location:

- **Event:** Securities and Exchange Board of India operationalised the Past Risk and Return Verification Agency system after its pilot phase.
- **Location:** The system will apply to eligible financial service providers and investors in India.



Mandates and Objectives:

- **Mandates:** SEBI has operationalised the Past Risk and Return Verification Agency to verify and standardise past risk and return data of financial service providers.
- **Objectives:** The objective is to improve transparency, prevent misleading performance claims, strengthen accountability, and help investors make informed investment decisions.



Important Terms Explained:

- **PaRRVA:** PaRRVA stands for Past Risk and Return Verification Agency, a SEBI-backed system designed to verify past performance claims of financial service providers.
- **Past Risk and Return Data:** Past Risk and Return Data refers to historical information showing the performance and risk profile of a financial service provider or investment strategy.
- **PaRRVA Data Centre:** PaRRVA Data Centre is the data-handling infrastructure managed by the National Stock Exchange of India Limited for validation and secure storage of performance records.



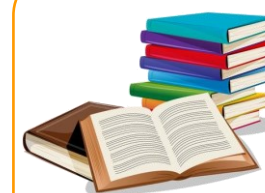
Important Terms Explained:

- **Investment Adviser:** Investment Adviser is a regulated entity that provides investment advice to clients for a fee.
- **Research Analyst:** Research Analyst is a regulated professional or entity that provides research-based recommendations and analysis on securities or financial products.



Tabular Summary:

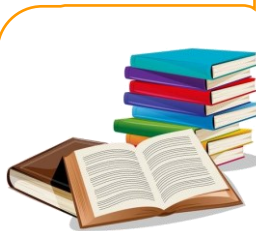
Parameter	Details
Event name	Operationalisation of PaRRVA system.
Date	May 4, 2026.
Location	India.
Issuing authority	Securities and Exchange Board of India.
Pilot phase	The pilot phase was launched in December 2025.
Recognised PaRRVA agency	CARE Ratings Limited has been recognised as the PaRRVA agency.
Data centre	National Stock Exchange of India Limited will act as the PaRRVA Data Centre.
Significance	The system will improve investor protection, transparency, and accountability in financial performance claims.



- Which Indian space programme is being expanded by ISRO with plans to include civilian experts in the next astronaut selection?

- A) Chandrayaan
- B) Aditya-L1
- C) Gaganyaan
- D) Mangalyaan
- E) Shukrayaan

Answer
C) Gaganyaan.



Event and Location:

- **Event:** Gaganyaan programme is being expanded as ISRO plans to include civilian experts in the next astronaut selection process.
- **Location:** The initiative is related to India's human spaceflight programme.
- **Date:** April 30, 2026.



Mandates and Objectives:

- **Mandates:** ISRO is preparing to select the second batch of astronauts with a mix of military personnel and civilian experts from STEM fields.
- **Objectives:** The objective is to build a stronger human spaceflight ecosystem, support advanced scientific missions, and prepare for India's future space station and manned Moon mission by 2040.



Important Terms Explained:

- **Gaganyaan Programme:** Gaganyaan Programme is India's human spaceflight mission aimed at sending Indian astronauts into space and developing national capability for crewed space missions.
- **Indian Space Research Organisation:** Indian Space Research Organisation is India's national space agency responsible for space research, satellite development, launch missions, and human spaceflight programmes.
- **STEM:** STEM stands for Science, Technology, Engineering, and Mathematics, and refers to academic and professional fields linked to scientific and technical expertise.



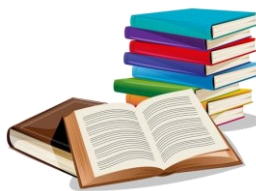
Important Terms Explained:

- **Human Spaceflight:** Human Spaceflight refers to space missions in which astronauts travel beyond Earth's atmosphere for research, exploration, or operational purposes.
- **Roscosmos:** Roscosmos is Russia's state space corporation that provided training support to India's first astronaut group for the Gaganyaan mission.



Tabular Summary:

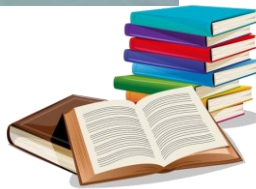
Parameter	Details
Event name	Expansion of Gaganyaan astronaut selection.
Date	April 30, 2026.
Location	India.
Implementing agency	Indian Space Research Organisation.
Selection plan	The second astronaut batch is expected to include military personnel and civilian STEM experts.
Expected batch size	The proposed second batch may include around 10 candidates.
First batch background	The first Gaganyaan astronaut batch was selected from Indian Air Force test pilots in 2020.
Significance	The move supports India's human spaceflight ecosystem, future space station plans, and manned Moon mission by 2040.



➤ Which missile was successfully tested through India's first-ever maiden salvo launch by DRDO and the Indian Navy?

- A) BrahMos
- B) Akash-NG
- C) NASM-SR
- D) Astra
- E) Prithvi-II

Answer
C) NASM-SR.



Event and Location:

- **Event:** Naval Anti-Ship Missile–Short Range was successfully tested through a maiden salvo launch by DRDO and the Indian Navy.
- **Location:** The missile test was carried out from a naval helicopter off the coast of Odisha, with monitoring support from Integrated Test Range Chandipur.



Mandates and Objectives:

- **Mandates:** The Defence Research and Development Organisation and the Indian Navy conducted the first-ever salvo launch of an air-launched anti-ship missile system from a naval helicopter.
- **Objectives:** The objective is to strengthen India's indigenous naval missile capability, improve rapid strike capacity, and enhance maritime combat preparedness.



Important Terms Explained:

- **Defence Research and Development Organisation:** Defence Research and Development Organisation is India's premier defence research agency responsible for developing advanced military technologies and systems.
- **Indian Navy:** Indian Navy is the maritime branch of the Indian Armed Forces responsible for securing India's maritime borders and naval interests.
- **NASM-SR:** NASM-SR stands for Naval Anti-Ship Missile–Short Range, an indigenous air-launched missile designed to target and destroy enemy vessels at sea.



Important Terms Explained:

- **Salvo Launch:** Salvo Launch refers to the firing of multiple missiles in quick succession to demonstrate rapid strike capability against enemy targets.
- **Anti-Ship Missile:** Anti-Ship Missile is a guided weapon designed to detect, track, and destroy enemy ships or vessels in maritime combat.



Tabular Summary:

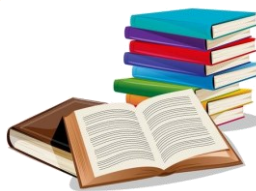
Parameter	Details
Event name	Successful test of Naval Anti-Ship Missile–Short Range.
Date	April 30, 2026.
Location	Odisha coast and Integrated Test Range Chandipur.
Conducted by	Defence Research and Development Organisation and Indian Navy.
Launch platform	The missiles were fired from a naval helicopter.
Key achievement	India conducted its first-ever salvo launch of an air-launched anti-ship missile system.
Technology features	The missile uses indigenous navigation, seeker, guidance, data link, and radio altimeter systems.
Significance	The test strengthens India's indigenous missile capability and naval strike preparedness.



➤ **Where was the fourth edition of IN–SLN DIVEX 2026 conducted by India and Sri Lanka?**

- A) Chennai
- B) Colombo
- C) Visakhapatnam
- D) Trincomalee
- E) Kochi

Answer
B) Colombo.



Event and Location:

- **Event:** IN–SLN DIVEX 2026 was conducted as the fourth bilateral diving exercise between India and Sri Lanka.
- **Location:** The exercise was held in Colombo, Sri Lanka.
- **Date:** April 21 to 28, 2026.



Mandates and Objectives:

- **Mandates:** India and Sri Lanka conducted the bilateral diving exercise with the participation of the Indian Navy's INS Nireekshak and Sri Lankan Navy divers.
- **Objectives:** The objective is to strengthen maritime cooperation, improve interoperability, enhance underwater operational readiness, and support peace and stability in the Indian Ocean Region.



Important Terms Explained:

- **IN–SLN DIVEX 2026:** IN–SLN DIVEX 2026 is the fourth edition of the bilateral diving exercise conducted between the Indian Navy and the Sri Lanka Navy.
- **INS Nireekshak:** INS Nireekshak is a specialized Indian Navy diving support vessel used for deep-sea diving, submarine rescue support, and underwater operations.
- **Interoperability:** Interoperability refers to the ability of armed forces of different countries to operate together effectively during joint missions and exercises.



Important Terms Explained:

- **Mixed Gas Diving:** Mixed Gas Diving is an advanced diving method that uses special gas mixtures for deep-sea operations and complex underwater missions.
- **Aarogya Maitri Initiative:** Aarogya Maitri Initiative is an Indian humanitarian assistance initiative under which portable medical support systems such as BHISM cubes are provided for disaster response and healthcare support.



Tabular Summary:

Parameter	Details
Event name	IN-SLN DIVEX 2026.
Date	April 21 to 28, 2026.
Location	Colombo, Sri Lanka.
Participating countries	India and Sri Lanka.
Key participants	INS Nireekshak and Sri Lankan Navy divers participated in the exercise.
Major activity	The exercise included deep-sea diving operations beyond 55 metres and mixed gas diving drills.
Humanitarian support	India handed over BHISM cubes under the Aarogya Maitri initiative.
Significance	The exercise strengthened maritime cooperation, operational readiness, and defence ties in the Indian Ocean Region.

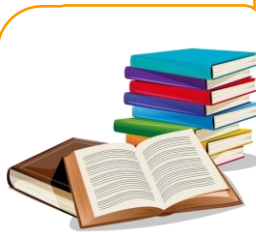


► What interest rate range did the US Federal Reserve keep unchanged in its latest policy meeting on April 29, 2026?

- A) 2.50% to 2.75%
- B) 3.00% to 3.25%
- C) 3.50% to 3.75%
- D) 4.00% to 4.25%
- E) 4.50% to 4.75%

Answer

C) 3.50% to 3.75%.



Event and Location:

- **Event:** US Federal Reserve kept interest rates unchanged in its latest policy meeting amid inflation concerns and policy uncertainty.
- **Location:** The decision is related to the United States monetary policy framework.
- **Date:** April 29, 2026.



Mandates and Objectives:

- **Mandates:** The Federal Reserve maintained the interest rate range at 3.50% to 3.75% through an 8–4 policy vote.
- **Objectives:** The objective is to balance inflation control, economic growth support, and financial stability amid rising energy prices and geopolitical tensions.



Important Terms Explained:

- **Federal Reserve:** Federal Reserve is the central bank of the United States responsible for monetary policy, interest rates, inflation control, and financial system stability.
- **Interest Rate:** Interest Rate is the cost of borrowing money or the return earned on savings, and it is used by central banks to influence inflation and economic activity.



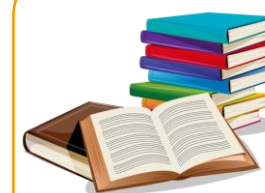
Important Terms Explained:

- **Easing Bias: Easing Bias** refers to a policy signal suggesting that a central bank may consider reducing interest rates in the future.
- **Inflation:** Inflation is the sustained rise in the general price level of goods and services, reducing the purchasing power of money.
- **Monetary Policy: Monetary Policy** refers to actions taken by a central bank to manage money supply, interest rates, inflation, and economic growth.



Tabular Summary:

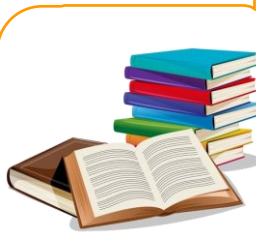
Parameter	Details
Event name	US Federal Reserve interest rate decision.
Date	April 29, 2026.
Location	United States.
Issuing authority	US Federal Reserve.
Rate decision	Interest rates were kept unchanged at 3.50% to 3.75%.
Vote outcome	The decision was passed through an 8–4 vote.
Key concern	Inflation remained elevated due to rising oil prices and geopolitical tensions.
Significance	The split vote signalled uncertainty over future US monetary policy direction.



➤ Which state recorded its highest-ever voter turnout since Independence with 92.47% participation in the 2026 Assembly elections?

- A) Bihar
- B) West Bengal
- C) Assam
- D) Odisha
- E) Kerala

Answer
B) West Bengal.



Event and Location:

- **Event:** West Bengal recorded its highest-ever voter turnout since Independence in the 2026 Assembly elections.
- **Location:** The event took place across West Bengal, India.
- **Date:** April 30, 2026.



Mandates and Objectives:

- **Mandates:** The Election Commission of India conducted and monitored the West Bengal Assembly elections across 294 constituencies in two phases.
- **Objectives:** The objective was to ensure free, fair, transparent, inclusive, and voter-friendly elections with high public participation.



Important Terms Explained:

- **Election Commission of India:** Election Commission of India is the constitutional authority responsible for conducting and supervising elections in India.
- **ECINET:** ECINET is a technology platform used by the Election Commission for real-time voter turnout updates and improved election monitoring.
- **Electronic Voting Machine:** Electronic Voting Machine is a device used to record votes electronically during elections in India.



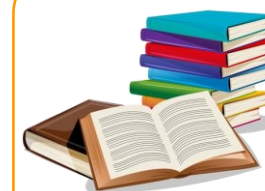
Important Terms Explained:

- **Voter Information Slip:** Voter Information Slip is a document issued to voters containing polling-related details for easier identification and voting access.
- **Mobile Deposit Facility:** Mobile Deposit Facility is a voter-friendly arrangement introduced for convenience at polling stations.



Tabular Summary:

Parameter	Details
Event name	West Bengal's highest-ever voter turnout since Independence.
Date	April 30, 2026.
Location	West Bengal, India.
Overall voter turnout	The state recorded 92.47% voter participation across two phases.
Phase-wise turnout	Phase-I recorded 93.19%, while Phase-II recorded 91.66%.
Previous record	The earlier highest turnout was 84.72% in the 2011 Assembly elections.
Election scale	The elections covered 24 districts, 294 Assembly constituencies, and 85,377 polling stations.
Significance	The turnout reflected strong electoral participation, gender inclusivity, and improved election monitoring.



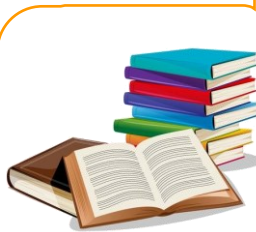
- Which expressway project was inaugurated by Prime Minister Narendra Modi in Hardoi, Uttar Pradesh, on April 29, 2026?

- A) Purvanchal Expressway
- B) Bundelkhand Expressway
- C) Ganga Expressway
- D) Agra-Lucknow Expressway
- E) Jewar Link Expressway



Answer

C) Ganga Expressway.



Event and Location:

- **Event:** Ganga Expressway was inaugurated by Prime Minister Narendra Modi as a major greenfield corridor project in Uttar Pradesh.
- **Location:** The inauguration took place in Hardoi, Uttar Pradesh, and the expressway connects Meerut with Prayagraj.
- **Date:** April 29, 2026.



Mandates and Objectives:

- **Mandates:** The project involves the development of a 594-km, six-lane access-controlled expressway expandable to eight lanes in the future.
- **Objectives:** The objective is to improve east-west connectivity in Uttar Pradesh, reduce travel time, strengthen logistics infrastructure, and support industrial and economic growth.



Important Terms Explained:

- **Greenfield Corridor:** Greenfield Corridor refers to a newly developed road or infrastructure project built on previously undeveloped land.
- **Access-Controlled Expressway:** Access-Controlled Expressway is a high-speed road where entry and exit are allowed only through designated interchanges to ensure faster and safer movement.



Important Terms Explained:

- **Emergency Landing Facility:** Emergency Landing Facility is a specially designed airstrip on an expressway that can be used by fighter jets and emergency aircraft during critical situations.
- **Integrated Manufacturing and Logistics Corridors:** Integrated Manufacturing and Logistics Corridors are planned industrial and logistics zones developed along transport routes to boost manufacturing, trade, and supply chain efficiency.



Tabular Summary:

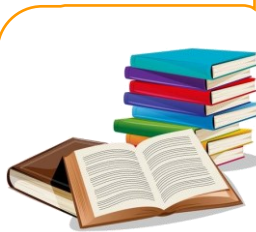
Parameter	Details
Event name	Inauguration of Ganga Expressway.
Date	April 29, 2026.
Location	Hardoi, Uttar Pradesh.
Inaugurated by	Prime Minister Narendra Modi.
Project length	The expressway spans around 594 km from Meerut to Prayagraj.
Project cost	The expressway was built at a cost of ₹36,230 crore.
Key feature	It includes a 3.5-km Emergency Landing Facility in Shahjahanpur.
Significance	It will reduce travel time to around 6 hours and strengthen logistics and economic growth in Uttar Pradesh.



► How many Gram Panchayats emerged as Front Runners in the Panchayat Advancement Index 2.0 Report?

- A) 1,015
- B) 3,313
- C) 3,635
- D) 1,18,824
- E) 2,59,867

Answer
C) 3,635.



Event and Location:

- **Event:** Panchayat Advancement Index 2.0 Report was released by the Ministry of Panchayati Raj on National Panchayati Raj Day.
- **Location:** The report covers Gram Panchayats across 33 States and Union Territories in India.
- **Date:** April 24, 2026.



Mandates and Objectives:

- **Mandates:** The Ministry of Panchayati Raj released the report to assess the performance of Gram Panchayats using a nationwide data-driven framework.
- **Objectives:** The objective is to evaluate grassroots governance, track rural development progress, identify high-performing Panchayats, and support targeted improvements in weaker areas.



Important Terms Explained:

- **Panchayat Advancement Index 2.0:** Panchayat Advancement Index 2.0 is a nationwide performance assessment framework that evaluates Gram Panchayats using 150 indicators, 230 data points, and 9 key development themes.
- **Gram Panchayat:** Gram Panchayat is the basic unit of local self-government in rural India responsible for village-level governance and development activities.
- **National Panchayati Raj Day:** National Panchayati Raj Day is observed on April 24 to mark the constitutional recognition of Panchayati Raj institutions in India.



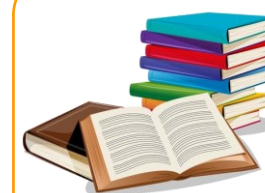
Important Terms Explained:

- **Localization of Sustainable Development Goals:** Localization of Sustainable Development Goals refers to the adaptation and implementation of global development goals at the local governance level.
- **Gram Sabha:** Gram Sabha is a village-level assembly of registered voters that participates in decision-making, validation, and monitoring of local governance activities.



Tabular Summary:

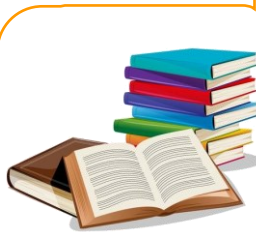
Parameter	Details
Event name	Release of Panchayat Advancement Index 2.0 Report.
Date	April 24, 2026.
Location	India, covering 33 States and Union Territories.
Issuing authority	Ministry of Panchayati Raj.
Participation rate	The report recorded 97.30% participation from Gram Panchayats.
Coverage	It covered over 2.59 lakh Gram Panchayats across the country.
Key result	3,635 Gram Panchayats were categorized as Front Runners with A Grade.
Significance	The report strengthens data-driven rural governance and performance-based development planning.



- Which state cabinet approved the Artificial Intelligence Policy 2026 to attract ₹10,000 crore investment and create 1.5 lakh jobs by 2031?

- A) Gujarat
- B) Karnataka
- C) Maharashtra
- D) Tamil Nadu
- E) Telangana

Answer
C) Maharashtra.



Event and Location:

- **Event:** Maharashtra Artificial Intelligence Policy 2026 was approved by the Maharashtra Cabinet to boost investment, jobs, innovation, and AI infrastructure.
- **Location:** The policy applies to Maharashtra, India.
- **Date:** April 30, 2026.



Mandates and Objectives:

- **Mandates:** The Maharashtra Cabinet approved a state-level AI policy focusing on infrastructure creation, skilling, startup support, MSME adoption, and investment incentives.
- **Objectives:** The objective is to position Maharashtra as a leading AI hub in India, attract over ₹10,000 crore investment, and create around 1.5 lakh jobs by 2031.



Important Terms Explained:

- **Artificial Intelligence:** Artificial Intelligence refers to computer systems that can perform tasks requiring human-like intelligence, such as learning, reasoning, problem-solving, and decision-making.
- **Maharashtra AI Policy 2026:** Maharashtra AI Policy 2026 is a state policy aimed at developing AI infrastructure, promoting innovation, supporting startups, and creating employment opportunities in Maharashtra.
- **Compute-as-a-Service:** Compute-as-a-Service is a model that provides access to computing resources such as GPUs and cloud infrastructure on demand for users or departments.



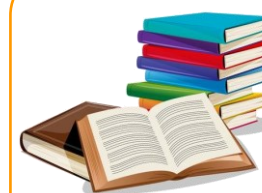
Important Terms Explained:

- **MSMEs:** MSMEs are Micro, Small and Medium Enterprises that form an important part of India's industrial and employment ecosystem.
- **AI Incubator:** AI Incubator is a support centre that helps AI startups with mentoring, infrastructure, funding access, and policy support.



Tabular Summary:

Parameter	Details
Event name	Approval of Maharashtra Artificial Intelligence Policy 2026.
Date	April 30, 2026.
Location	Maharashtra, India.
Approving authority	Maharashtra Cabinet led by Chief Minister Devendra Fadnavis.
Investment target	The policy aims to attract over ₹10,000 crore investment.
Job target	The policy aims to create around 1.5 lakh jobs by 2031.
Infrastructure plan	The policy proposes 5 AI Innovation Cities and a computing backbone with 2,000 GPUs.
Significance	The policy aims to make Maharashtra a leading AI hub and support India's broader AI mission.

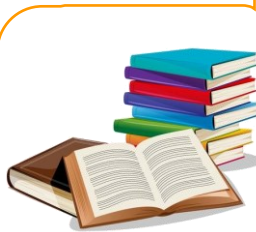


➤ Which city police launched an AI-powered multilingual feature in the Namma 112 emergency helpline?

- A) Mumbai Police
- B) Chennai Police
- C) Hyderabad Police
- D) Bengaluru Police
- E) Delhi Police

Answer

D) Bengaluru Police.



Event and Location:

- **Event:** Bengaluru Police launched an AI-powered multilingual feature in the Namma 112 emergency helpline.
- **Location:** The initiative was launched in Bengaluru, Karnataka.
- **Date:** April 30, 2026.



Mandates and Objectives:

- **Mandates:** Bengaluru Police introduced an AI-based multilingual communication system in the Namma 112 helpline to support emergency calls in more than 10 Indian and foreign languages.
- **Objectives:** The objective is to remove language barriers, improve emergency response efficiency, increase accessibility, and enhance safety for residents and international visitors.



Important Terms Explained:

- **Namma 112:** Namma 112 is Bengaluru's emergency helpline used by citizens to seek police assistance and emergency support.
- **Artificial Intelligence:** Artificial Intelligence refers to computer-based systems that can perform tasks requiring human-like intelligence, including speech recognition, translation, and real-time language support.



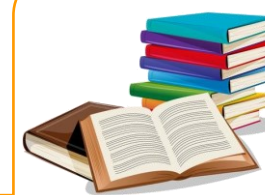
Important Terms Explained:

- **VANKI:** VANKI stands for Voice AI for Nationwide Key Interventions and is the AI system used to support multilingual emergency communication in the helpline.
- **Multilingual Emergency Response:** Multilingual Emergency Response refers to emergency support services that allow callers to communicate in different languages for faster and clearer assistance.



Tabular Summary:

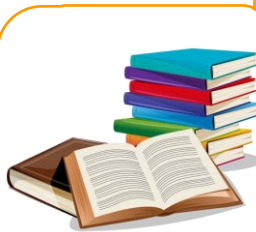
Parameter	Details
Event name	Launch of AI-powered multilingual feature in Namma 112.
Date	April 30, 2026.
Location	Bengaluru, Karnataka.
Implementing authority	Bengaluru Police.
Technology used	The system is built on VANKI, developed with Monday Ventures and Aeos.
Supported languages	The helpline supports more than 10 Indian and foreign languages.
Daily call volume	The control room receives around 8,000 calls daily, with about 2,000 requiring direct action.
Significance	Bengaluru Police became the first police unit in India to launch such an AI-powered multilingual emergency feature.



QUICK RECALL



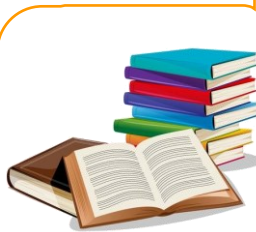
- **Ayushman Bharat Diwas is observed every year on April 30 in India.**
- **The RBI's revised loan restructuring guidelines for disaster-hit areas will take effect from July 1, 2026.**
- **EPFO is set to launch the E-PRAAPTI platform to help users recover dormant or unclaimed PF accounts.**
- **SEBI has operationalised the PaRRVA system to verify past risk and return data of financial service providers.**
- **ISRO is preparing to select the second batch of astronauts for the Gaganyaan programme.**
- **DRDO and the Indian Navy successfully tested the NASM-SR from a naval helicopter off the Odisha coast.**
- **India and Sri Lanka conducted the fourth edition of IN-SLN DIVEX 2026 in Colombo.**
- **The US Federal Reserve kept interest rates unchanged at 3.50% to 3.75% on April 29, 2026.**
- **West Bengal recorded a historic 92.47% voter turnout in the 2026 Assembly elections.**



QUICK RECALL



- **Ganga Expressway was inaugurated by Prime Minister Narendra Modi in Hardoi, Uttar Pradesh, on April 29, 2026.**
- **The Ministry of Panchayati Raj released the Panchayat Advancement Index 2.0 Report on National Panchayati Raj Day.**
- **The Maharashtra Cabinet approved the Maharashtra Artificial Intelligence Policy 2026.**
- **Bengaluru Police launched an AI-powered multilingual feature in the Namma 112 emergency helpline.**



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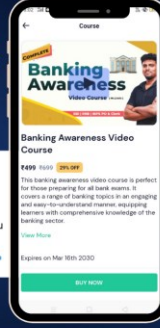
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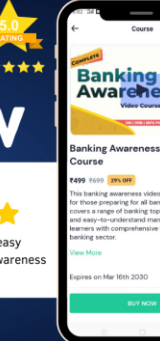
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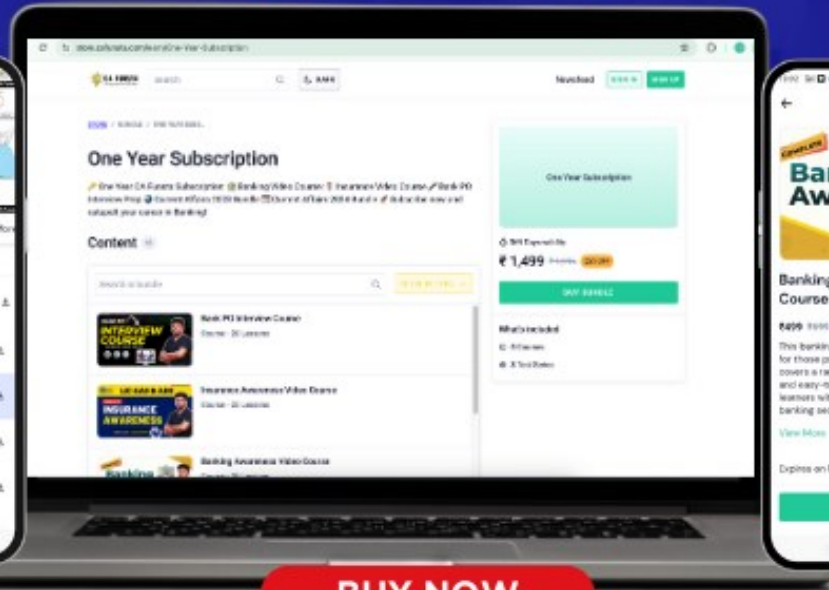
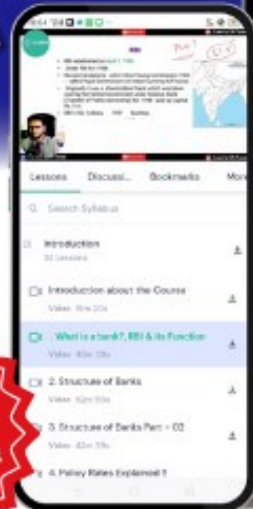


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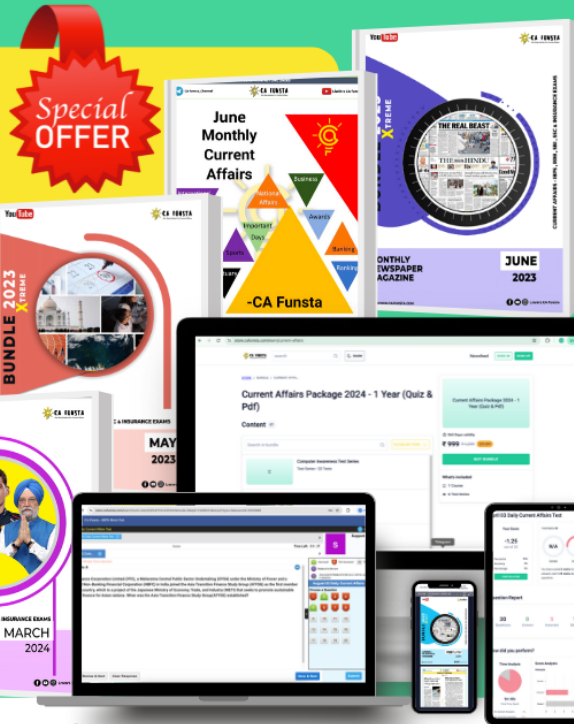
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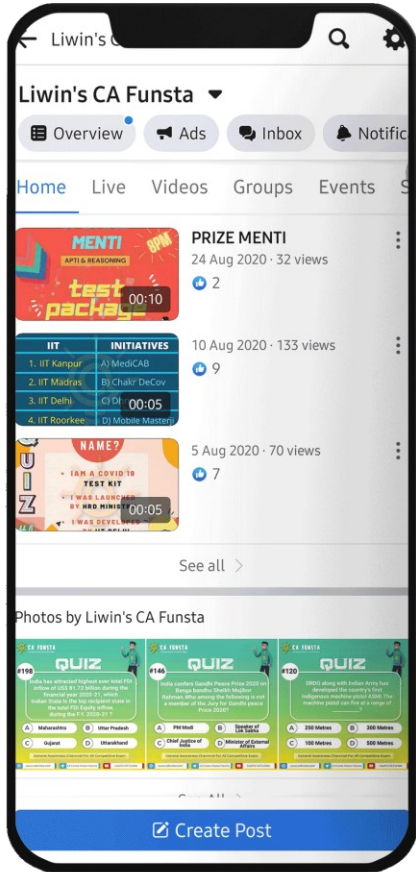
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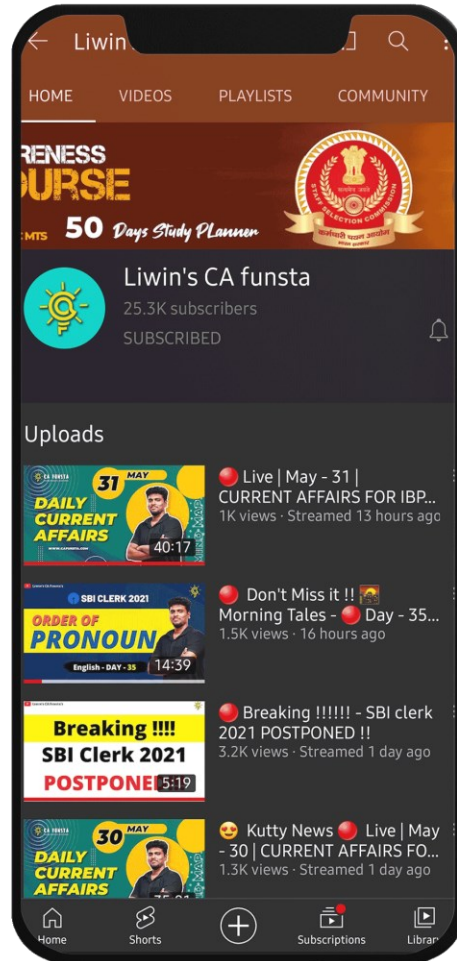


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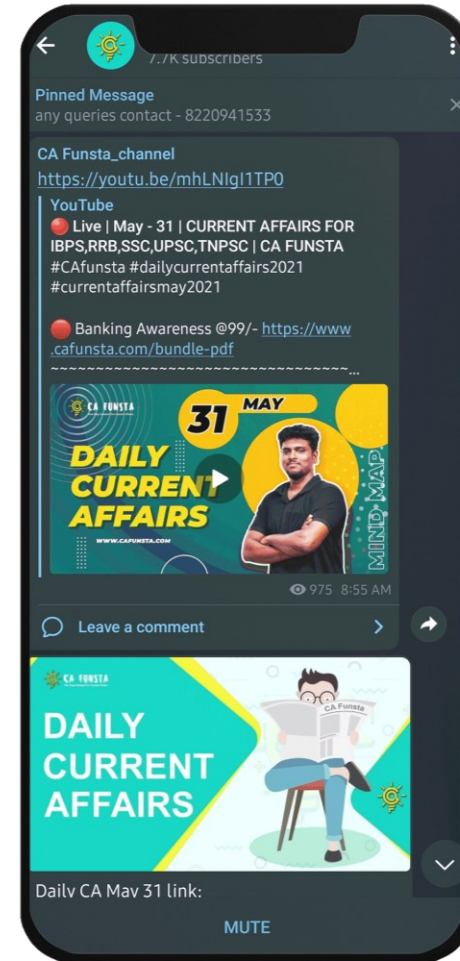
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