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Ques: Which Act enabled the implementation of 100% Foreign Direct Investment (FDI) in the insurance sector in India from February 5, 2026?

- A) Insurance Regulatory and Development Authority of India Act, 1999
- B) Insurance Act, 1938
- C) Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025
- D) Life Insurance Corporation Act, 1956
- E) Digital Personal Data Protection Act, 2023

Answer: Option C

Explanation:

- The Government of India implemented 100% FDI in the insurance sector on February 5, 2026 through the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Act, 2025, except Section 25 (common officers and whole-time officers).
- The Act amends three major laws: Insurance Act, 1938; LIC Act, 1956; and IRDAI Act, 1999.
- The Chairman, MD, or CEO of an insurance company must be an Indian citizen, and mergers between insurance and non-insurance companies are allowed.
- The FDI cap in insurance increased gradually: 26% (pre-2015) → 49% (2015) → 74% (2021) → 100% (2026).
- India's insurance penetration stands at 3.7% of GDP, which is below the global average of 7%.
- Prior regulatory approval for share transfer has been increased from 1% to 5%, and Net Owned Fund for Foreign Reinsurance Branches has been reduced from ₹5,000 crore to ₹1,000 crore.
- LIC has been granted autonomy to open Zonal Offices and align foreign offices with local laws.
- A Policyholders' Education and Protection Fund will be established, policyholder data must comply with DPDP Act, 2023, and IRDAI has been empowered to disgorge wrongful gains.





Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) has removed the overall investment cap of ₹2.5 lakh crore under the Voluntary Retention Route (VRR) for FPIs.
- Mission SAKSHAM (Sahakari Bank Kshamta Nirman) is an initiative of the Reserve Bank of India (RBI) to strengthen Urban Cooperative Banks (UCBs).
- The Reserve Bank of India (RBI) will observe Financial Literacy Week (FLW) 2026 from February 9 to 13, 2026.
- The Reserve Bank of India (RBI) purchased only 4 tonnes of gold in 2025, a sharp decline from 73 tonnes in 2024.
- The Reserve Bank of India (RBI) has exempted certain NBFCs with assets below ₹1,000 crore from mandatory registration.
- The Reserve Bank of India (RBI) has doubled the collateral-free loan limit for Micro and Small Enterprises (MSEs) from ₹10 lakh to ₹20 lakh.
- The Reserve Bank of India (RBI) is set to issue revised guidelines for banks under the Kisan Credit Card (KCC) scheme.
- The Reserve Bank of India (RBI) has proposed a one-time compensation for bank customers affected by digital frauds.

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Ques: Why were six Regional Rural Banks (RRBs) altered in the Second Schedule of the Reserve Bank of India Act, 1934?

- A) Due to privatization of Regional Rural Banks
- B) Due to implementation of Basel III norms
- C) As part of the Government's "One State, One RRB" consolidation drive
- D) Due to merger of RRBs with cooperative banks
- E) Due to non-compliance with RBI capital norms

Answer: Option C

Explanation:

- Six Regional Rural Banks (RRBs) were altered in the Second Schedule of the RBI Act, 1934 as part of the Government's "One State, One RRB" consolidation drive (Phase-4).
- This consolidation reduced the total number of RRBs from 43 to 28, effective May 1, 2025.
- Due to mergers, the names of six RRBs were changed and officially updated in the Second Schedule:
 - Assam Gramin Vikash Bank → Assam Gramin Bank
 - Chhattisgarh Rajya Gramin Bank → Chhattisgarh Gramin Bank
 - Jharkhand Rajya Gramin Bank → Jharkhand Gramin Bank
 - Kerala Gramin Bank → Kerala Grameena Bank
 - Puduvai Bharathiyar Grama Bank → Puducherry Grama Bank
 - Sarva Haryana Gramin Bank → Haryana Gramin Bank
- The Second Schedule of the RBI Act, 1934 lists all Scheduled Banks in India.
- Section 2(e) defines a Scheduled Bank, and Section 42(6)(b) empowers RBI to alter the list of scheduled banks.
 - exclude bank names due to mergers or restructuring.
- Three RRBs newly included in the Second Schedule:
 - Bihar Gramin Bank
 - Jammu and Kashmir Grameen Bank
 - West Bengal Gramin Bank
- Seven erstwhile RRBs excluded due to mergers, including Dakshin Bihar Gramin Bank, Bangiya Gramin Vikash Bank, Uttar Bihar Gramin Bank, J & K Grameen Bank, Ellaquai Dehati Bank, Paschim Banga Gramin Bank and Uttarbanga Kshetriya Gramin Bank.





Recent News headlines related to Sports

- India secured the hosting rights for the Asian Rifle/Pistol Championship 2027 following a successful bid by the National Rifle Association of India (NRAI).
- Royal Challengers Bengaluru (RCB) defeated Delhi Capitals with a record run chase in the WPL 2026 final held at Kotambi Stadium, Vadodara.
- Haryana Thunders won the Pro Wrestling League (PWL) 2026 title by defeating Delhi Dangal Warriors 5–4 in a closely contested final.
- The International Olympic Committee (IOC) elected Soraya Aghaei as its first female member from Iran.
- India won its record 6th ICC Under-19 World Cup title by defeating England by 100 runs in the final.
- Indian squash player Anahat Singh defeated England's top seed Georgina Kennedy to win the Squash on Fire Open held in Washington.
- Young Indian shuttler Devika Sihag won her maiden BWF Super 300 women's singles title at the Thailand Masters 2025.

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Ques: The Reserve Bank of India (RBI) revised India's GDP growth forecast for the ongoing financial year to what percentage in its first monetary policy review of 2026?

- A) 7.0%
- B) 7.2%
- C) 7.3%
- D) 7.4%
- E) 7.6%

Answer: Option D

Explanation:

- On February 6, the Reserve Bank of India (RBI) revised the GDP growth forecast for the ongoing financial year to 7.4%, up from the earlier estimate of 7.3%.
- For FY27, real GDP growth for Q1 was revised to 6.9% from 6.7%.
- Real GDP growth for Q2 FY27 was revised to 7.0% from 6.8%, with risks considered evenly balanced.
- On the supply side, real Gross Value Added (GVA) growth is estimated at 7.3% in FY26.
- The GVA growth is supported by strong performance in the services sector and revival in manufacturing.

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Ques: As announced by RBI Governor Sanjay Malhotra, what is the maximum compensation a customer can receive for losses due to small-value digital frauds?

- A) ₹10,000
- B) ₹15,000
- C) ₹20,000
- D) ₹25,000
- E) ₹50,000

Answer: Option D

Explanation:

- RBI Governor Sanjay Malhotra announced measures to protect customers against digital frauds after the MPC meeting held on 6 February.
- Customers affected by small-value digital frauds will receive 85% of the fraud amount, subject to a maximum limit of ₹25,000.
- For example, if a person loses ₹50,000, 85% equals ₹42,500, but due to the cap, compensation will be ₹25,000.
- If a person loses ₹20,000, 85% equals ₹17,000, which is below the cap; hence the customer will receive ₹17,000.

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Ques: The government has expanded the Startup India definition to include deep technology startups. Under the revised norms, what is the recognition period for deep tech startups?

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

Answer: Option D

Explanation:

- The Government of India has expanded the Startup India definition to formally include deep technology (deep tech) startups.
- Deep tech startups are recognised due to their long research cycles and high capital requirements.
- The recognition period for deep tech startups has been extended from 10 years to 20 years.
- Regular startups continue to have a recognition period of 10 years with a turnover cap of ₹200 crore, while deep tech startups have a higher turnover ceiling of ₹300 crore.
- Startup recognition continues through the DPIIT portal.
- Recognised startups, including deep tech firms, can apply for income tax exemption under Section 80-IAC of the Income Tax Act, subject to approval by the Inter-Ministerial Board.

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Ques: What cash reward did the BCCI announce for the India Under-19 team after winning the 2026 ICC Under-19 World Cup?

- A) ₹5 crore
- B) ₹7.5 crore
- C) ₹10 crore
- D) ₹12 crore
- E) ₹15 crore

Answer: Option B

Explanation:

- The Board of Control for Cricket in India (BCCI) announced a cash reward of ₹7.5 crore for the India Under-19 team after winning the 2026 ICC Under-19 World Cup.
- The reward will be shared among the players, coaching staff, support personnel, and the Junior Cricket Committee.
- India defeated England by 100 runs in the final at Harare Sports Club.
- With this victory, India won the ICC Under-19 World Cup title for the sixth time.

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Ques: Under which international convention is the Exclusive Economic Zone (EEZ) defined, within which a coastal nation has special rights over marine resources?

- A) International Maritime Organization Convention
- B) Geneva Convention on the Law of the Sea
- C) United Nations Convention on the Law of the Sea, 1982
- D) United Nations Charter
- E) Basel Convention

Answer: Option C

Explanation:

- The Exclusive Economic Zone (EEZ) is defined under the United Nations Convention on the Law of the Sea (UNCLOS), 1982.
- The EEZ extends up to 200 nautical miles from the baseline of a coastal state.
- Within the EEZ, a coastal nation has sovereign rights for exploration, exploitation, conservation, and management of marine resources.
- Although the EEZ is not full sovereign territory, the coastal state can regulate economic activities such as fishing, oil exploration, and marine research.

About United Nations Convention on the Law of the Sea :

- Signed : 10 December 1982
- Effective : 16 November 1994
- Location : Montego Bay, Jamaica
- Condition : 60 ratifications
- Signatories : 157





Ques: Which Ministry launched the beta version of the Model Context Protocol (MCP) server for the eSankhyiki portal to enable advanced access to official statistics?

- A) Ministry of Electronics and Information Technology
- B) Ministry of Finance
- C) Ministry of Statistics and Programme Implementation
- D) Ministry of Commerce and Industry
- E) NITI Aayog

Answer: Option C

Explanation:

- The Ministry of Statistics and Programme Implementation (MoSPI) launched the beta version of the Model Context Protocol (MCP) server for the eSankhyiki portal, India's National Portal for Official Statistics.
- The MCP server enables users to query datasets directly without downloading large files, integrate official statistics into analytical tools, automate reports, and access multiple datasets through a single connection.
- The initiative reduces time spent on data access and enhances data-driven decision-making.

• The MCP server currently includes six major data products:

- Periodic Labour Force Survey (PLFS)
- Consumer Price Index (CPI)
- Annual Survey of Industries (ASI)
- Index of Industrial Production (IIP)
- National Accounts Statistics (NAS)
- Wholesale Price Index (WPI) and Environmental Statistics

- The launch ahead of the AI Impact Summit (February 15–20, 2026) highlights the forward-looking and proactive approach of the National Statistical Office (NSO).

About National Statistical Office (NSO)

- Ministry: Ministry of Statistics & Programme Implementation
- Headquarters: New Delhi



- Established: 23 May 2019
- Formed by: Merger of CSO and NSSO
- Chairperson: Prof. Rajeeva Laxman Karandikar



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News Headlines Related to Ministry :

- Union Home and Cooperation Minister Amit Shah launched Bharat Taxi, India's first cooperative-led ride-hailing platform.
- The Ministry of Minority Affairs launched two additional modules — Survey Module and Waqf Property Lease Module — on the UMEED Central Portal.
- The Ministry of Agriculture and Farmers Welfare formed a high-level Committee to review and strengthen the functioning of Farmer Producer Organisations in Tamil Nadu.
- Union Minister of State Jayant Chaudhary, Ministry of Skill Development and Entrepreneurship and Ministry of Education, announced India's first AI-enabled university pilot.
- Minister of State for Commerce and Industry and Electronics & Information Technology, Shri Jitin Prasada, dedicated the new Aadhaar App to the nation.
- The Ministry of Micro, Small and Medium Enterprises (MSME) has approved two MSME Technology Centres (TCs) in Himachal Pradesh.
- The Ministry of Agriculture and Farmers Welfare released data on rabi crop area coverage as on January 9, 2026.

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Ques: Which port has become the first in India to initiate the installation of an advanced Anti-Drone System for protecting critical infrastructure?

- A) V.O. Chidambaranar (VOC) Port
- B) Jawaharlal Nehru Port
- C) Paradip Port
- D) Chennai Port
- E) Visakhapatnam Port

Answer: Option A

Explanation:

- V.O. Chidambaranar (VOC) Port in Thoothukudi, Tamil Nadu, is the first port in India to initiate installation of an advanced Anti-Drone System.
- The move aims to strengthen protection of critical port infrastructure.
- The project is expected to be completed within three months.
- The system provides 360-degree coverage with an operational range of up to 5 km.
- The V.O. Chidambaranar Port Authority (VOCPA) signed an agreement with Central Electronics Limited (CEL) for implementation of the system.

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Ques: Who launched the National e-Vidhan Application (NeVA) in Bihar?

- A) Narendra Modi
- B) Rajnath Singh
- C) Om Birla
- D) Nitish Kumar
- E) Ashwini Vaishnaw

Answer: Option C

Explanation:

- Om Birla, Speaker of the Lok Sabha, launched the National e-Vidhan Application (NeVA) at the Central Hall of the Bihar State Legislative Assembly in Patna.
- The launch coincided with the 105th Foundation Day celebrations of the Bihar Legislative Assembly.
- NeVA is a cloud-based digital platform developed by the National Informatics Centre (NIC).
- NIC functions under the Ministry of Electronics and Information Technology (MeitY).
- NeVA aims to digitize legislative processes and promote paperless functioning of legislative assemblies.

About Bihar:

- Capital: Patna
- Chief Minister: Nitish Kumar
- Governor: Arif Mohammed Khan

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Ques: The business case studies compendium titled “Pitch Perfect Australia–India: Perfect Conditions for a \$100 Billion Partnership” was launched at which institution?

- A) Indian Institute of Management, Ahmedabad
- B) Indian Institute of Foreign Trade, Delhi Campus
- C) Jawaharlal Nehru University
- D) Indian Institute of Technology, Delhi
- E) National Institute of Public Finance and Policy

Answer: Option B

Explanation:

- The compendium titled “Pitch Perfect Australia–India: Perfect Conditions for a \$100 Billion Partnership” was launched at the Indian Institute of Foreign Trade (IIFT), Delhi Campus.
- It was jointly developed by IIFT and Newland Global Group.
- The publication documents real business journeys of companies operating across India and Australia.
- It includes case studies from 30 organisations, highlighting opportunities and challenges in the India–Australia economic partnership.
- The initiative supports the vision of strengthening the \$100 billion India–Australia economic partnership.

About IIFT:

- Established: 1963
- Headquarters: New Delhi
- Chairperson / VC Prof. : Rakesh Mohan Joshi (ViceChancellor)

About Australia :

- Capital : Canberra
- Currency : Australian Dollar
- PM : Anthony Albanese





Recent News Headlines Related to First in india and world :

- Amaravati will emerge as India's first Quantum Valley, as announced by Union Minister for Science & Technology Dr. Jitendra Singh.
- Alwar district in Rajasthan became the first district in India to achieve 100% insurance coverage under the "Insurance for All by 2047" initiative.
- Oman Airports became the world's first airport operator to fully deploy Wi-Fi 7 technology across its entire national network.
- The National Statistical Office (NSO) announced plans to conduct India's first-ever National Household Income Survey (NHIS) and Annual Survey of Incorporated Service Sector Enterprises (ASISSE).
- Indian Oil Corporation Limited (IOCL) signed a Letter of Intent (LoI) with Akasa Air.
- Indian Railways successfully operationalised the country's first-ever LNG–diesel dual-fuel DEMU train.
- Haven-1 will become the world's first private space station, scheduled for launch in 2027.
- Cochin International Airport Limited (CIAL) will become India's first airport to operate hydrogen fuel cell electric buses for passenger transportation.





Ques: Which digital initiative has been launched by the Government of India to ensure end-to-end traceability of seeds across the supply chain and prevent the circulation of spurious seeds?

- A) National Seed Grid Portal
- B) Krishi Data Exchange Platform
- C) Seed Authentication, Traceability & Holistic Inventory Portal
- D) AgriStack Digital Seed Mission
- E) e-Seed Samridhhi Portal

Answer: Option C

Explanation:

- The Government of India launched the Seed Authentication, Traceability & Holistic Inventory Portal to enable end-to-end digital traceability of seeds across the supply chain.
- The initiative enhances transparency and helps prevent the circulation of spurious and sub-standard seeds.
- Under the National Food Security and Nutrition Mission (NFSNM), seeds are distributed to farmers at 50% subsidized cost.
- Seed production incentives:
 - ₹1,000 per quintal for cereals and millets
 - ₹2,000 per quintal for pulses and oilseeds
- A one-time assistance of ₹50 lakh is provided for setting up community seed banks.
- During 2014–2025, 3,236 seed varieties were released, of which 2,996 are climate-resilient.
- Financial assistance is provided to ICAR institutes, State Agricultural Universities (SAUs), and the public sector.
- Up to ₹15 lakh support is provided to farmers for conservation of traditional varieties under PPVFR Rules, 2025, through the National Gene Fund.





Ques: Who is Japan's first female Prime Minister, popularly known as the 'Iron Lady', who recently secured a landslide victory in the Lower House elections?

- A) Yuriko Koike
- B) Seiko Noda
- C) Sanae Takaichi
- D) Fumio Kishida
- E) Shinzo Abe

Answer: Option C

Explanation:

- Sanae Takaichi secured a landslide victory in Japan's Lower House elections.
- Her Liberal Democratic Party (LDP) is projected to win around 328 out of 465 seats, ensuring a strong majority.
- The LDP crossed the majority mark of 233 seats soon after the polls closed.
- She became Japan's first female Prime Minister and is often compared to Britain's 'Iron Lady' Margaret Thatcher.
- Her campaign focused on tax cuts, economic reforms, and strengthening Japan's security policy, with a firm stance on China and national security issues.

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Ques: Where was the 'Conference of Chief Wildlife Wardens of Tiger Range States and Field Directors of Tiger Reserves' held?

- A) Dehradun, Uttarakhand
- B) Bhopal, Madhya Pradesh
- C) Alwar, Rajasthan
- D) Nagpur, Maharashtra
- E) Guwahati, Assam

Answer: Option C

Explanation:

- The Conference of Chief Wildlife Wardens of Tiger Range States and Field Directors of Tiger Reserves was held in Alwar, Rajasthan.
- The term "Big Cat" refers to five species of the genus Panthera: Tiger, Lion, Leopard, Jaguar, and Snow Leopard.
- These species have a specialized larynx that enables them to roar.
- Big cats are apex predators with extremely strong muscle fibers, allowing them to leap 10–15 meters.
- The International Big Cat Alliance (IBCA) was launched by India in April 2023 during the 50th anniversary of Project Tiger to promote global cooperation for big cat conservation.

International Big Cat Alliance :

- HQ : New Delhi, India (Secretariat at Shanti Niketan)
- Chairperson (President) : Bhupender Yadav (Union Minister for Environment, Forest and Climate Change)
- Director General : Dr. S.P. Yadav
- Member Countries : 24 countries (including India, Russia, Brazil, Nepal, and Bhutan)





Ques: The Ministry of Corporate Affairs approved composite schemes for the merger of 17 wholly-owned subsidiaries of Power Grid Corporation of India Limited into two entities as part of a major restructuring initiative. What is the effective date of this merger?

- A) 1 April 2023
- B) 1 October 2023
- C) 1 April 2024
- D) 1 January 2025
- E) 1 April 2025

Answer: Option C

Explanation:

- The Ministry of Corporate Affairs (MCA) approved two composite schemes of arrangement under the Companies Act, 2013 for the merger of 17 wholly-owned subsidiaries of Power Grid Corporation of India Limited (POWERGRID).
- The restructuring aims to streamline operations by merging project-specific Special Purpose Vehicles (SPVs) into larger functional entities.
- Scheme Group-A: Merger of 12 subsidiaries into POWERGRID Khavda II-C Transmission Limited.
- Scheme Group-B: Merger of 5 subsidiaries into POWERGRID Vataman Transmission Limited.
- The effective date of the merger is 1 April 2024.
- The effective date of the merger is 1 April 2024, applied on a retrospective basis.
- Such restructuring enhances operational efficiency, governance clarity, and financial consolidation within POWERGRID.

About Powergrid :

- Established Year : 1989 (Founded on October 23)
- HQ : Gurugram, Haryana (India)
- Chairperson (CMD) : Ravindra Kumar Tyagi (As of Feb 2026)





Ques: Why did India join the United Nations (UN) 'Honour Roll' for 2026?

- A) For increasing its peacekeeping troops contribution
- B) For hosting a UN summit
- C) For paying its UN Regular Budget dues in full and on time
- D) For becoming a permanent member of UNSC
- E) For contributing the highest share to the UN budget

Answer: Option C

Explanation:

- The Government of India paid USD 35.18 million towards the UN Regular Budget for 2026.
- With this payment, India joined the UN's 'Honour Roll', which includes member states that paid their regular budget dues in full and on time.
- India contributed 1.016% to the UN's total regular budget of USD 3.45 billion for 2026.
- The 193-member UN General Assembly approved the USD 3.45 billion budget in December 2025.

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Ques: World Audio Visual & Entertainment Summit (WAVES) 2025 was organized with which objective?

- A) To promote traditional broadcasting systems
- B) To make India a global hub of content creation and promote the orange economy
- C) To regulate OTT platforms in India
- D) To replace social media platforms
- E) To promote print media journalism

Answer: Option B

Explanation:

- WAVES 2025 was organized to position India as a global hub of content creation and to promote the Orange Economy, which integrates creativity, culture, and content with economic growth.
- The summit provided a global platform for creators to connect with technology partners, investors, producers, and buyers.
- The theme of WAVES 2025 was “Create in India, Create for the World.”
- Prasar Bharati launched “Creator’s Corner” on DD National to support digital creators.
- Budget 2026–27 announced support for setting up AVGC Creator Labs in 15,000 schools and 500 colleges.

Outcomes of WAVES 2025 | WAVES 2025 :

- WaveX: A startup-led innovation platform in the Media & Entertainment sector, enabling 30 startups to pitch ideas and facilitating exhibitions for 100+ startups.
- The first WaveX Incubation Centre has been established at the Indian Institute of Creative Technologies (IICT), Mumbai, with more centres coming up nationwide.
- WAVES Bazaar: A year-round marketplace for scripts, music, comics, and AV rights, supporting creators through domestic and international market access across 10+ global markets.
- Create in India Challenge (CIC): A nationwide creative talent hunt across 33 creative categories such as animation, gaming, AR/VR, and music, attracting over 1 lakh registrations globally.



Ques: Which renowned Indian sociologist, known for his work on caste, class, power, and social inequality, recently passed away?

- A) Prof. Yogendra Singh
- B) Prof. M. N. Srinivas
- C) Dr. Andre Beteille
- D) Prof. Dipankar Gupta
- E) Prof. Ramachandra Guha

Answer: Option C

Explanation:

- Renowned Indian sociologist Dr. Andre Beteille recently passed away.
- He was awarded the Padma Bhushan in 2005 for his contributions to literature and education.
- He was widely known for his scholarly work on caste, class, power, inequality, and social stratification in Indian society.
- His major works include Agrarian Social Structure (1974), The Idea of Natural Inequality and Other Essays (1983), Society and Politics in India (1991), and Universities at the Crossroads (2010).
- His writings significantly influenced Indian sociology, public policy debates, and higher education discourse.

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IMPORTANT ONE - LINER Current Affairs

- **Adani Defence & Aerospace & Leonardo, an Italian aerospace, defence and security signed MOU to develop a fully integrated helicopter manufacturing ecosystem in India. The partnership will focus on two helicopter platforms of Leonardo, including AugustaWestland (AW)169M and AW109 TrekkerM**
- **Black Swan Summit India 2026 Held at Bhubaneswar and Organised by Odisha Government and the Global Finance and Technology Network**
- **India and the Gulf Cooperation Council (GCC) signed MOU For the India–GCC Free Trade Agreement (FTA)**
- **The Ministry of Agriculture and Farmers Welfare signed an MoU with the Department of post to operationalize a standardized, faceless and fully traceable logistics mechanism for transportation and quality control of samples of seeds, fertilizers and pesticides.**
- **The Department of Roga Nidan Evam Vikriti Vigyan, All India Institute of Ayurveda, New Delhi organised a one-day national workshop on contemporary relevance of Nadi Pareeksha as a classical diagnostic tool.**

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