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GENIUS CURRENT AFFAIRS

In English

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UPSC



SSC



BANK



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STATE EXAMS

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Ques: Indian Overseas Bank has simplified the death claim settlement procedure for claims up to what amount?

- A) ₹5 lakh
- B) ₹10 lakh
- C) ₹12 lakh
- D) ₹15 lakh
- E) ₹20 lakh

Answer: D) ₹15 lakh

Explanation:

- Indian Overseas Bank (IOB) has launched an Online Death Claim Settlement Portal.
- The initiative aims to provide a simplified, transparent, and time-bound solution for families and legal heirs.
- To reduce stress for grieving families, IOB has introduced a simplified procedure for claims up to ₹15 lakh.
- The bank has committed to processing such claims within 15 days.

About Indian Overseas Bank:

- Established: 1937
- Headquarters: Chennai
- MD & CEO: Ajay Kumar Srivastava
- Tagline: Good People to Grow With





Ques: Airtel Money has received a Certificate of Registration (CoR) from the RBI to operate under which category of NBFC?

- A) Type I Deposit Accepting NBFC
- B) Core Investment Company
- C) Infrastructure Finance NBFC
- D) Housing Finance Company
- E) Type II Non-Deposit Accepting NBFC

Answer: E) Type II Non-Deposit Accepting NBFC

Explanation:

- Airtel Money, a subsidiary of Bharti Airtel, has received a Certificate of Registration (CoR) from the Reserve Bank of India to operate as a Type II, non-deposit accepting NBFC.
- A Type II NBFC is permitted to undertake specified financial activities as allowed under RBI regulations.
- Such NBFCs are not allowed to accept public deposits.
- These entities function under the regulatory supervision of the RBI.

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Recent Facilities Launched in Banking & Insurance Sector:

- Cashfree Payments has launched “Cashfree Here”, a payments extension that allows UPI and passkey-based biometric card payments directly within AI chat applications such as ChatGPT and Claude.
- National Payments Corporation of India (NPCI) launched FiMI (Finance Model for India) at the India–AI Impact Summit 2026.
- IDFC First Bank has launched the Hello Cashback Credit Card, an FD-backed credit card.
- BOBCARD Limited, the credit card arm of Bank of Baroda, introduced a Braille-enabled version of its Premier Credit Card at an event held in Manipal, Karnataka.
- Axis Bank launched “Rooftop Solar Finance”, a dedicated financing product to help Micro, Small & Medium Enterprises (MSMEs) adopt solar energy systems on commercial rooftops.
- Amazon Pay has launched fixed deposit (FD) services on its fintech app as part of its expansion into fixed-income assets.





Ques: Who became the fastest batter to score 10,000 runs in the history of the Ranji Trophy?

- A) Wasim Jaffer
- B) Paras Dogra
- C) Ajinkya Rahane
- D) Cheteshwar Pujara
- E) Manish Pandey

Answer: B) Paras Dogra

Explanation:

- Paras Dogra, captain of Jammu and Kashmir, became the fastest batter to score 10,000 runs in the Ranji Trophy.
- He achieved the milestone during the semi-final against Bengal, scoring 58 runs in that match.
- Dogra reached 10,000 runs in just 147 innings, breaking the previous record of Wasim Jaffer, who had taken 196 innings.
- He also became only the second batter in Ranji Trophy history to cross the 10,000-run mark.

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Ques: What is India's rank in the Global Innovation Index (GII) as highlighted during the RISE Conclave 2026?

- A) 81st
- B) 65th
- C) 50th
- D) 38th
- E) 25th

Answer: D) 38th

Explanation:

- The RISE (Research–Industry–Startup–Entrepreneurship) Conclave 2026 was organized to bridge the gap between laboratory research and market needs by bringing together researchers, industry leaders, academia, and startups.
- The conclave follows the philosophy of “Whole-of-Government for Whole-of-Society.”
- During the event, India's rank in the Global Innovation Index (GII) was highlighted as 38th.
- A new Centre of Excellence was virtually inaugurated in partnership with Larsen & Toubro.
- Several MoUs were signed between Council of Scientific and Industrial Research (CSIR) and academic institutions/incubators.
- India's first successful Gene Therapy Trial for Hemophilia was conducted by Department of Biotechnology (DBT) and Christian Medical College Vellore.
- Innovation focus areas include Leather (via CSIR-Central Leather Research Institute), Defence, Agriculture, and Manufacturing.

India's Growth Since 2014 / 2014 के बाद भारत की प्रगति:

- Startup Growth: From ~350 startups in 2014 to over 2 lakh startups in 2026.
- Women Empowerment: 69% beneficiaries under Pradhan Mantri Mudra Yojana are women.
- Global Innovation Index: Rank improved from 81st to 38th.
- Patents: India ranks 6th globally in patent filings.





Ques: What is the total amount of Central Assistance approved by the Union Cabinet under the Urban Challenge Fund (UCF) to transform Indian cities?

- A) ₹50,000 crore
- B) ₹75,000 crore
- C) ₹1 lakh crore
- D) ₹2 lakh crore
- E) ₹4 lakh crore

Answer: C) ₹1 lakh crore

Explanation:

- The Union Cabinet of India approved ₹1 lakh crore as Central Assistance under the Urban Challenge Fund (UCF) to make Indian cities market-ready instead of grant-dependent.
- Operational Period: FY 2025–26 to FY 2030–31 (extendable till 2033–34).
- Total Investment Goal: ₹4 lakh crore by leveraging market funding.
- Central Assistance covers 25% of project cost.

Funding Architecture: “25-50-25” Model

- 25% Central Share: Provided as catalytic funding (“spark”).
- 50% Market Share (Minimum): Through Municipal Bonds, Bank Loans, or PPPs.
- 25% Balance: State Governments, UTs, or Urban Local Bodies (ULBs).

Tier-Based Strategy |

- Tier-1 (Population >10 lakh): 25% central funding for high-impact projects.
- State Capitals: Priority as “Growth Hubs.”
- Tier-2 & Tier-3 Cities (4,223 cities): ₹5,000 crore corpus to build creditworthiness.
- Small / Hilly / North-East Cities (<1 lakh population): Credit repayment guarantee for first-time loans.



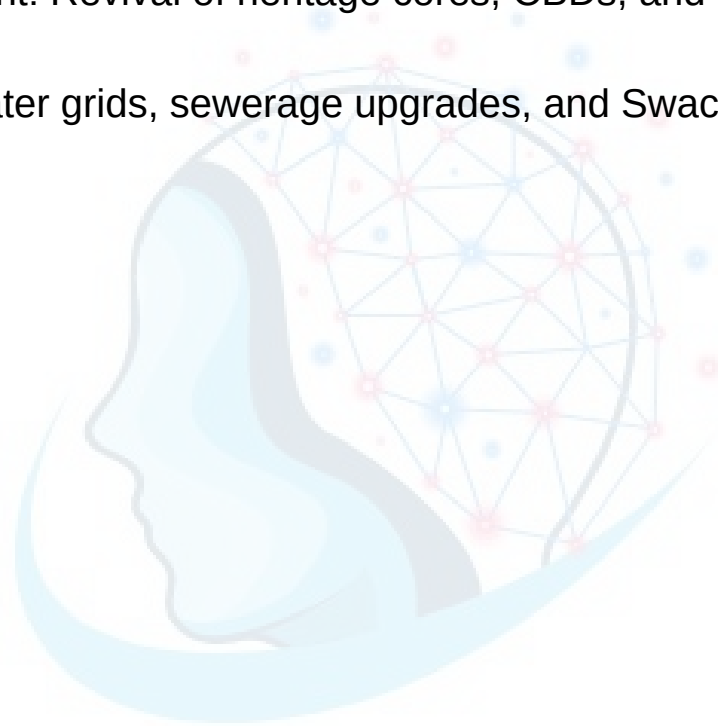


Project Selection Framework |

Projects are selected under a Challenge-Based Framework across three pillars:
Cities as Growth Hubs: Transit-Oriented Development (TOD), spatial planning, greenfield projects.

Creative Redevelopment: Revival of heritage cores, CBDs, and brownfield regeneration.

Water & Sanitation: Water grids, sewerage upgrades, and Swachhata initiatives.



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Recent News Headlines Related to RBI

- The Reserve Bank of India, in consultation with the Government of India, announced that loans sanctioned by banks to the National Cooperative Development Corporation for on-lending to cooperative societies will be eligible for Priority Sector Lending classification with effect from 19 January 2026.
- The Reserve Bank of India (RBI) has deferred the implementation of the Unique Transaction Identifier (UTI) for all Over-the-Counter (OTC) derivatives to January 1, 2027.
- EximPe, a Singapore-headquartered cross-border payments fintech, secured final Reserve Bank of India (RBI) Payment Aggregator-Cross Border (PA-CB) authorization enabling international merchants to collect payments from Indian customers via Unified Payments Interface (UPI), cards, wallets, net banking.
- The Reserve Bank of India (RBI) has tightened lending norms for capital market intermediaries, including stock and commodity brokers involved in proprietary trading.
- The Reserve Bank of India has granted final approval to affiliates of Bain Capital to acquire joint control and up to 41.66% stake in Kerala-based Manappuram Finance.





Ques: Around 20 of the newly identified ancient inscriptions in Egypt's Valley of the Kings are written in which script?

- A) Brahmi
- B) Aramaic
- C) Devanagari
- D) Greek
- E) Tamil-Brahmi

Answer: E) Tamil-Brahmi

Explanation:

- Archaeologists identified around 30 ancient inscriptions inside rock-cut royal tombs in the Valley of the Kings, a UNESCO World Heritage site in Egypt.
- About 20 of these inscriptions are in Tamil-Brahmi script, along with others in Sanskrit and Prakrit.
- Many inscriptions date from the 1st to 3rd century CE.
- The name "Cikai Korran" appears eight times across five tombs, including one inscription located about four metres above a tomb entrance.
- The inscriptions were documented by Professor Ingo Strauch (University of Lausanne) and Professor Charlotte Schmid (French School of Asian Studies).
- Their findings were presented at an International Conference on Tamil Epigraphy in Chennai.





Ques: At which event will Russian and Belarusian athletes compete under their national flags after the IPC lifted the ban?

- A) Paris 2024 Paralympics
- B) Los Angeles 2028 Paralympics
- C) Milano Cortina 2026 Winter Paralympics
- D) Asian Para Games 2026
- E) Winter Olympics 2026

Answer: C) Milano Cortina 2026 Winter Paralympics

Explanation:

- The International Paralympic Committee (IPC) lifted the ban on athletes from Russia and Belarus.
- They will now compete under their national flags at the Milano Cortina 2026 Winter Paralympics in Milan and Cortina d'Ampezzo, Italy.
- Russian athletes were initially banned in 2022 due to the Ukraine conflict and had previously competed as neutral athletes.
- The IPC allocated six quota slots to Russia and four quota slots to Belarus across various winter para-sport events.

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Ques: Where was the third International AYUSH Conference and Expo concluded?

- A) Abu Dhabi National Exhibition Centre
- B) Pragati Maidan, New Delhi
- C) India Expo Centre, Greater Noida
- D) Dubai World Trade Centre
- E) Bahrain International Exhibition Centre

Answer: D) Dubai World Trade Centre

Explanation:

- The third International AYUSH Conference and Expo concluded at the Dubai World Trade Centre.
- It is a biennial event, with earlier editions held in 2017 and 2024.
- The conference was organised by the Science India Forum and the World Ayurveda Foundation, with support from the Ministry of AYUSH and Indian missions in the UAE.
- Theme: “Evidence-based AYUSH interventions for mind-body health.”
- Under the AYUSH Film Festival, 15 film entries were showcased.
- “Wellness Beyond Walls” by Dr Arun won Best Film, while “Beyond Restless” by Dr Neethu Nicholas secured the Second Best award.





Recent News headlines related to Sports

- Pramod Bhagat clinched the men's SL3 gold medal at the BWF Para World Championships held in Bahrain.
- At the Winter Olympics 2026, Brazil achieved a historic milestone by winning its first-ever Winter Olympic medal.
- Smriti Mandhana, Vice-Captain of the Indian Women's Cricket Team, was named BBC Indian Sportswoman of the Year (ISWOTY) 2025.
- Two-time Olympian Aishwary Pratap Singh Tomar created history by setting a new world record in the Men's 50m Rifle 3 Positions event at the Asian Shooting Championships 2026.
- Rashid Khan, the captain of Afghanistan, became the first bowler in history to take 700 wickets in T20 cricket.
- Services clinched the 79th National Football Championship for the Santosh Trophy by edging past Kerala 1-0 in the final held at Dhakuakhana Stadium, Assam.
- The Board of Control for Cricket in India (BCCI) announced a cash reward of ₹7.5 crore for the India Under-19 cricket team after winning the 2026 ICC Under-19 World Cup.





Ques: What is the maximum cashless treatment amount provided under the PM RAHAT Scheme?

- A) ₹50,000
- B) ₹1 lakh
- C) ₹1.5 lakh
- D) ₹2 lakh
- E) ₹5 lakh

Answer: C) ₹1.5 lakh

Explanation:

- The Government of India has launched the PM RAHAT Scheme (Road Accident Victim Hospitalization and Assured Treatment).
- The scheme aims to provide medical intervention within the “Golden Hour” (first hour after an accident), which can prevent nearly 50% of road accident deaths.
- It ensures that no victim is denied treatment due to lack of money.
- It also provides financial certainty to hospitals to encourage immediate admission and care.

Core Benefits:

- Cashless treatment up to ₹1.5 lakh per victim.
- Coverage lasts for 7 days from the date of the accident.
- Non-life-threatening cases: Up to 24 hours.
- Life-threatening cases: Up to 48 hours.

Accountability Mechanism :

- Police authentication through an integrated digital system.
- 24 hours authentication for non-life-threatening cases.
- 48 hours authentication for life-threatening cases.





Recent News Headlines Related to Summits / conference

- India attended the first Board of Peace for Gaza meeting in Washington, D.C. as an observer.
- Union Minister of Health & Family Welfare J. P. Nadda will launch two major national initiatives at the India AI Summit held at Bharat Mandapam.
- Guy Parmelin, President of Switzerland, announced that the 2027 AI Impact Summit will be held in Geneva.
- The two-day International Conference on Dam Safety (ICDS) 2026 concluded in Bengaluru on 13–14 February 2026.
- The 23rd edition of BioAsia 2026 was held in Hyderabad, Telangana at the Hyderabad International Convention Centre (HICC).
- Galgotias University was asked to vacate its stall at the India AI Impact Summit 2026 on February 18, 2026.

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Ques: The Government of Tamil Nadu signed MoUs worth ₹5,980 crore to strengthen its position in which sector?

- A) Textile and Apparel Manufacturing
- B) High-Technology Manufacturing
- C) Food Processing Industry
- D) Renewable Energy Production
- E) Pharmaceuticals and Biotechnology

Answer: B) High-Technology Manufacturing

Explanation:

- The Government of Tamil Nadu signed MoUs worth ₹5,980 crore to strengthen the state's position in high-technology manufacturing.
- One MoU relates to a ₹1,980 crore semiconductor and precision manufacturing project with MinebeaMitsumi through its Indian arm NMB Minebea India Pvt Ltd.
- The semiconductor project will be set up in Tiruvallur district.
- The second MoU involves a ₹4,000 crore aerospace and defence manufacturing cluster with Aequs Group.
- The cluster will be established at SIDCO–Shoolagiri Industrial Park in Krishnagiri district.

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Ques: Who launched the 'Provincialization Management System (PMS) portal' in Assam?

- A) Pema Khandu
- B) Himanta Biswa Sarma
- C) Conrad Sangma
- D) Manik Saha
- E) Sarbananda Sonowal

Answer: B) Himanta Biswa Sarma

Explanation:

- The Chief Minister of Assam, Himanta Biswa Sarma, launched the Provincialization Management System (PMS) portal.
- The portal was launched at Lok Sewa Bhawan.
- It is a digital platform designed to streamline and accelerate the provincialization of venture educational institutions and their staff.
- The current phase applies to venture educational institutions established before January 1, 2006.

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Ques: What is the total corpus of Fund of Funds 2.0 launched to strengthen India's startup ecosystem?

- A) ₹5,000 crore
- B) ₹7,500 crore
- C) ₹10,000 crore
- D) ₹15,000 crore
- E) ₹20,000 crore

Answer: C) ₹10,000 crore

Explanation:

- Fund of Funds 2.0 aims to mobilize long-term domestic venture capital to strengthen India's startup ecosystem and accelerate innovation-led entrepreneurship aligned with the vision of Viksit Bharat @2047.
- The total corpus of Fund of Funds 2.0 is ₹10,000 crore.
- The initiative is chaired by Narendra Modi.

Key Priorities:

- Deep tech and technology-driven innovative manufacturing requiring long-term capital.
- Empowering early-growth stage founders by reducing funding-related risks.
- National reach – Encouraging investment beyond major metros so innovation thrives across the country.
- Addressing high-risk capital gaps – Directing greater capital to priority sectors crucial for self-reliance and economic growth.
- Strengthening India's domestic venture capital base, particularly smaller funds.

Fund of Funds 1.0 (Launched 2016) vs Fund of Funds 2.0 (Launched 2026)

- Both have a corpus of ₹10,000 crore.
- Fund of Funds 1.0 committed to 145 AIFs and invested ₹25,500 crore, reaching 1,370+ startups across sectors.





- Startups in India grew from less than 500 in 2016 to over 2 lakh+ in recent years.
- Fund of Funds 2.0 focuses on next-level scaling, deep tech, manufacturing, and addressing risk-capital gaps to support a mature startup ecosystem.



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Ques: The floating liquefied natural gas (FLNG) vessel 'Nguya', which has begun supplying gas to Europe, is operated by which company?

- A) Eni
- B) Shell
- C) TotalEnergies
- D) BP
- E) ExxonMobil

Answer: A) Eni

Explanation:

- The floating LNG plant 'Nguya' is operated by Eni.
- The FLNG vessel is located offshore in the Republic of the Congo and has begun supplying liquefied natural gas to Europe.
- The gas is exported to European markets including Spain and Italy.
- 'Nguya' is a floating industrial facility that liquefies natural gas at sea by cooling it to – 162°C, converting it into LNG.
- Liquefaction significantly reduces the volume of gas, enabling efficient long-distance transport via LNG tankers.

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Ques: Which company won the FIPI Award 2025 for 'Oil & Gas Production Company of the Year' (more than 1 MTOE)?

- A) ONGC
- B) Oil India Limited
- C) Indian Oil Corporation
- D) GAIL
- E) Reliance Industries

Answer: B) Oil India Limited

Explanation:

- Oil India Limited won the FIPI Award 2025 for 'Oil & Gas Production Company of the Year' (more than 1 MTOE).
- The award was conferred by the Federation of Indian Petroleum Industry (FIPI).
- It was presented during India Energy Week held in Goa.
- The award was received by Ranjit Rath, Chairman and Managing Director of Oil India Limited.

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Recent News Headlines Related to MoU and agreement:

- Indian Institute of Technology Madras partnered with the Finnish Meteorological Institute to launch VAYYU.
- Dubai-based telecom and digital services provider du (Emirates Integrated Telecommunications Company) entered into a strategic partnership with Datawave Networks Limited to land and invest in the Singapore–India–Gulf (SING) submarine cable system.
- The Centre for Development of Telematics (C-DOT), under the Department of Telecommunications (DoT), Ministry of Communications, signed a landmark MoU with Rashtriya Raksha University (RRU).
- Indian Institute of Technology ,Madras Research Park, in partnership with Unicorn India Ventures, launched a 'IITM-Unicorn Frontier Fund I' , a venture capital fund, worth Rs.600 crores to support deeptechology startups in India. It plans to invest in over 25 startups and will allocate about 60% for initial investments and 40% for follow-on funding.
- Indian National Science Academy and National Institute of Science Communication and Policy Research signed a Memorandum of Understanding (MoU) to promote collaborative activities in science communication and evidence-based science policy research.





Ques: Which initiative launched the coffee table book “AI-Preneurs of India” documenting the journeys of 45 AI startups?

- A) Ministry of Electronics & IT
- B) Atal Innovation Mission under NITI Aayog
- C) Department of Science & Technology
- D) Startup India Initiative
- E) National Artificial Intelligence Mission

Answer: B) Atal Innovation Mission under NITI Aayog

Explanation:

- The Atal Innovation Mission (AIM) under NITI Aayog launched AI-Preneurs of India, a flagship coffee table book showcasing the journeys of 45 pioneering AI startups.
- The book was unveiled at the India AI Impact Summit held at Bharat Mandapam.
- It marks the 7th edition of AIM’s Innovations For You coffee table series.
- The book highlights AI startups working across more than 30 sector domains to solve real-world challenges.

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Ques: The Cabinet Committee on Economic Affairs has approved three railway projects worth approximately how much?

- A) ₹15,000 crore
- B) ₹16,750 crore
- C) ₹18,509 crore
- D) ₹20,000 crore
- E) ₹22,000 crore

Answer: C) ₹18,509 crore

Explanation:

- The Cabinet Committee on Economic Affairs, chaired by Narendra Modi, approved three railway projects of the Ministry of Railways with a total cost of approximately ₹18,509 crore.
- The projects are planned under the PM Gati Shakti National Master Plan for integrated and multimodal connectivity.

Projects Included:

- Kasara – Manmad (Maharashtra)
- Delhi – Ambala (Delhi/Haryana)
- Ballari – Hosapete (Karnataka)
- Total Length: ~389 km of new tracks
- Completion Target: 2030–31
- States Covered: Delhi, Haryana, Maharashtra, Karnataka (12 districts)

Environmental Benefits :

- Oil Savings: Reduction of 22 crore litres in oil imports
- Carbon Emission Reduction: 111 crore kg CO₂ reduction





Ques: The first indigenously designed and built Cadet Training Ship (CTS) of the Indian Navy launched at Kattupalli is named after which river?

- A) Krishna
- B) Godavari
- C) Ganga
- D) Narmada
- E) Kaveri

Answer: A) Krishna

Explanation:

- The first indigenously designed and built Cadet Training Ship (CTS) 'Krishna (Yard 18003)' of the Indian Navy was launched at the Larsen & Toubro Shipbuilding facility at Kattupalli near Chennai.
- The ship was launched by Anupama Chauhan, President of the Defence Wives Welfare Association (DWWA).
- The vessel is named after the Krishna River, India's third longest river.
- The 122-metre-long ship has a displacement of 4,700 tonnes, a maximum speed of nearly 20 knots, and an endurance of about 60 days at sea.

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Ques: The 5th edition of the Goa Maritime Conclave (GMC-26) will be held on 21 February 2026 at which institution?

- A) Indian Naval Academy, Ezhimala
- B) Naval War College, Goa
- C) National Defence College, New Delhi
- D) Defence Services Staff College, Wellington
- E) Indian Maritime University, Chennai

Answer: B) Naval War College, Goa

Explanation:

- The 5th edition of the Goa Maritime Conclave (GMC-26) will be held on 21 February 2026 at the Naval War College.
- The Goa Maritime Conclave is a flagship strategic initiative of the Indian Navy aimed at strengthening maritime security cooperation among Indian Ocean Region (IOR) countries.
- The Chief Guest will be Sanjay Seth, Raksha Rajya Mantri, and the event will be hosted by Dinesh K Tripathi.
- The theme focuses on common maritime security challenges in the IOR, particularly threats such as IUU fishing and other illegal maritime activities.

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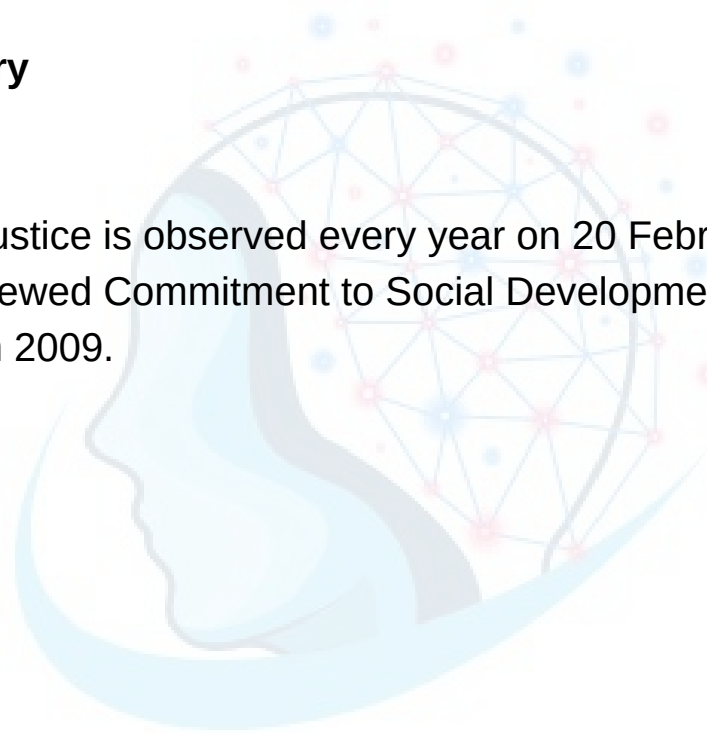
Ques: When is World Day of Social Justice observed?

- A) 18 February
- B) 19 February
- C) 20 February
- D) 21 February
- E) 22 February

Answer: C) 20 February

Explanation:

- World Day of Social Justice is observed every year on 20 February.
- Theme for 2026: “Renewed Commitment to Social Development and Social Justice”.
- It was first observed in 2009.



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Important days :

- 26 January : International Customs Day (ICD) (Theme 2026 : Customs protecting society through vigilance and commitment)
- 26 January : 3rd International Day of Clean Energy (Theme : “Clean Energy for People and Planet.”)
- 27 to 30 January 2026 : 4th edition of India Energy Week (IEW) 2026
- 27 January : National Geographic Day
- 27 January : International Day of Commemoration in Memory of the Victims of the Holocaust, also known as International Holocaust Remembrance Day (theme for 2026 is “Holocaust Remembrance for Dignity and Human Rights.”)
- 30 January : Martyrs’ Day, also known as Sarvodaya Day or Shaheed Diwas (commemorates the assassination of Mahatma Gandhi on 30 January 1948)
- 30 January : National Leprosy Day
- 31 January : International Zebra Day
- 1 February : Raising Day of the Indian Coast Guard (ICG)
- 2 February : 50th World Wetlands Day (Theme 2026 Wetlands and Traditional Knowledge: Celebrating Cultural Heritage)
- 4 February : World Cancer Day (theme : “United by Unique”)
- 9 February : International Epilepsy Day (Theme 2026 #EpilepsyPledge campaign)
- 10 February : 8th World Pulses Day (WPD) (theme for 2026 is “Pulses of the World: From Modesty to Excellence.”)
- 11 February : World Unani Day (theme 2026 is “Innovation and Evidence in Unani Practice”.)
- 11 February : International Day of Women and Girls in Science (Theme : 2026 is “Synergizing AI, Social Science, STEM and Finance: Building Inclusive Futures for Women and Girls”.)
- 13 February : World Radio Day (theme of World Radio Day 2026 is “Radio and Artificial Intelligence: AI is a tool, not a voice.”)
- 13 February : National Women’s Day
- 15 February : International Childhood Cancer Day 2026
- 16 February : 79th Raising Day ceremony of Delhi Police





IMPORTANT ONE - LINER Current Affairs

Agneevasthara, a domestic manufacturer of carbon fabrics and advanced composite materials, signed a Memorandum of Understanding with the Indian Army to supply advanced carbon fabrics and composite materials for defence applications

The Defence Research and Development Organization, under the Ministry of Defence, signed a collaborative agreement with the Council of Scientific and Industrial Research, under the Ministry of Science and Technology, to jointly undertake Research and Development activities

The 4th GTRD (Global Tourism Resilience Day) Conference and Expo is being held from 16–18 February 2026 at the Kenyatta International Convention Centre, located in Nairobi, Kenya.

Actor Pravina Deshpande passes away at 60

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