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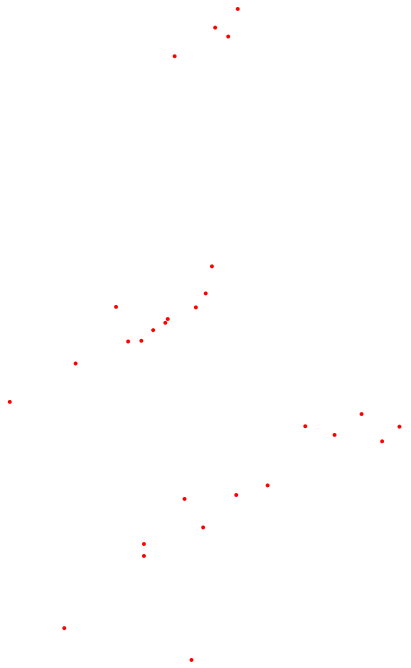
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10 MCQ QUIZ

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क्लैरिटी ढूँढो।”

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6. **Science & Tech**
7. **Environment & Ecology**
8. **Polity & Constitution Updates**
9. **Awards & Honours**
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14. **Books & Authors**
15. **Important Days & Themes**
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17. **States in News**
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- All video lectures will be delivered in bilingual format (Hindi + English) to ensure clarity and comfort for every learner.

DIABETES DIAGNOSIS

Anaemia may skew HbA1c results, says study

The WHO asked banks not to insist on collateral security for loans up to ₹20 lakh extended to units in the micro, small and enterprises (MSE) sector. "Banks are also advised to extend collateral-free loans up to ₹20 lakh to all units financed under the PMEGP administered by KVIC," the central bank said. **NEWS • PAGE 4**

BARAGANHA ELECTION

Rivals claim legacies of 1971 Liberation war

World's largest election body could deploy satellite-based digital devices for a week before current deadline of February 14. **WORLD • PAGE 14**

MARKIAN PRESELECTION

Minable self, the next big commodity

People are now objects of capitalist extraction. **EDITORIAL • PAGE 8**

REVERSING DECISION

Pakistan to play India in WC, says PM Sharif

SPORT • PAGE 18

INSIDE



Arson cases escalate in Manipur

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Gogoi dares CM to release SIT report on Pakistan trip

NEWS • PAGE 4

Why are Epstein files missing from U.S. site: Congress

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'Restrictive' software tools used for SIR: SC

Court extends deadline for Bengal's SIR, calls for clarification on the allegations of violence

Kirtinadasa Rajagopal
NEW DELHI

The Supreme Court on Monday said the Election Commission (EC) was using "very restrictive" software tools, at least in the special intensive revision (SIR) exercise in West Bengal, with scant tolerance for "natural" differences and inconsistencies in the age data of their parents and grandparents and even persons with six children were called for hearing. The court said all these elements were listed hearing notices despite being mapped, that is, they could be traced to the 2012 electoral roll.

The Bench headed by Chief Justice of India (CJI) Surya Kant asked the poll body to extend the deadline for the claims-and-objections phase of the West Bengal SIR for a week beyond the current deadline of February 14.

The Bench further directed the State's Director, General of Police (DGP) to file a personal affidavit, responding to allegations of orchestrated violence and burning of documents at SIR verification centres. The court asked the EC to temporarily deploy a fresh batch of 8,500 personnel provided by the State government, on the basis of an assurance given by the Bench in its earlier order.

Chief Minister Mamata Banerjee during her personal appearance before it on the February 4 hearing, for SIR work.

The court also clarified that micro-observers, whose appointment had been drawn objection from the State, would only assist the Electoral Registration Officers (EROs). It would be their duty to observe the process of the SIR, not to take a final decision on inclusion or exclusion of voters from the final electoral roll of the state.

The court said the poll body could deploy satellite-based digital devices for a week before current deadline of February 14.

The court also clarified that micro-observers, whose appointment had been drawn objection from the State, would only assist the Electoral Registration Officers (EROs). It would be their duty to observe the process of the SIR, not to take a final decision on inclusion or exclusion of voters from the final electoral roll of the state.

NEWS • PAGE 8

Opposition considering no-confidence motion to remove LS Speaker Birla

The computer has become the tyrant, ruling on who is purged, says CM's lawyer Divan

Sandeep Dhanraj
NEW DELHI

Opposition parties belonging to the INDIA bloc are considering moving a no-confidence motion against Lok Sabha Speaker (S) B. B. Lal, accusing him of acting in a partisan manner and denying the rights of the Opposition. The Opposition is also considering a motion to remove the Speaker's Chair.

The move is based on the suspension of eight Opposition MPs from the Lok Sabha, the alleged failure to initiate action against BJP MP Nishant Dubey for allegedly assaulting former Prime Minister Manmohan Singh, and the "unsubstantiated" charges against women MPs.

Being to reports of a possible resolution, Parliamentary Affairs Minister (PAM) B. B. Lal said that while the Opposition is free to move a motion in a parliamentary democracy, it lacks the numbers to carry it. He also said that the Opposition is not a party to the suspension of eight MPs.

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NEWS • PAGE 14

Backwater musings

Tourists kayak through the backwaters of Kadalakudi in Ernakulam against the glow of the setting sun, as visitor numbers rise following the introduction of river online bookings to experience Kochi's scenic waterways. K. S. Srinivas

NEWS • PAGE 14

Starmer faces heat over Scottish leader's exit call

Scottish Labour leader Anas Sarwar leaves after speaking at the media in Glasgow on Monday. AP

NEWS • PAGE 14

Parliamentary logjam

Efforts to break the parliamentary logjam continued, with a delegation of senior Opposition leaders, including Mr. Gandhi, calling on Mr. Birla to convey their grievance that the House is being "run one-sidedly".

When Mr. Birla told them that it was their right to bring a motion against him, the Opposition leader said that they would move the House to function, but insisted on his action on the removal of the Speaker's Chair.

It appeared that Mr. Birla was standing firm despite the opposition.

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'Restrictive' software tools used for SIR: SC

Court extends deadline for Bengal's SIR, calls for clarification on the allegations of violence

70 lakh people called for hearings over minor disparities in names, says counsel for State

The computer has become the tyrant, ruling on who is purged, says CM's lawyer Divan

Krishnadas Rajagopal

NEW DELHI

The Supreme Court on Monday said the Election Commission (EC) was using "very restrictive" software tools, at least in the special intensive revision (SIR) exercise in West Bengal, with scant tolerance for "natural" differences and inconsistencies commonly found in India, including Bengali households.

"Tools applied by you in your software appear to be very restrictive tools. They are eliminating natural differences. Surnames are of various forms — 'Roy', 'Ray'... There is a common practice of 'Kumar' being a middle name in Bengali households. Now, if there is an omission of 'Kumar', notice is given?" Justice Joymalya Bagchi asked the EC's counsel, senior lawyer Dama Seshadri Naidu.

Senior lawyer Shyam Di-

van, for Chief Minister Mamata Banerjee, submitted that of the nearly 1.4 crore people who came under the 'logical discrepancies' category, 70 lakh were called to explain minor disparities in their names or even surnames.

'Logical discrepancies' included name mismatches, inconsistencies in the age gaps of their parents and grandparents and even persons with six children were called for hearing. He said all these electors were issued hearing notices despite being mapped, that is, they could be traced to the 2002 electoral roll.

The Bench headed by Chief Justice of India (CJI) Surya Kant asked the poll body to extend the deadline for the claims-and-objections phase of the West Bengal SIR for a week beyond the current deadline of February 14.

The Bench further di-

Clearing the air

Bench headed by Chief Justice of India Surya Kant on Monday extended the claims-and-objections phase of the West Bengal SIR for a week beyond the current deadline of February 14

Directions from the Supreme Court:

- West Bengal DGP should file an affidavit responding to allegations of orchestrated violence at verification centres

- EC can temporarily deploy a fresh batch of personnel provided by the State government for the revision exercise

Top court clarifies that micro-observers would only assist the EROs, and will not take calls on inclusion or exclusion of voters in the final electoral roll of the State



rected the State's Director-General of Police (DGP) to file a personal affidavit, responding to allegations of orchestrated violence and burning of documents at SIR verification centres.

The court asked the EC to temporarily deploy a fresh batch of 8,505 personnel provided by the State government, on the basis of an assurance given to the Bench personally by Chief Minister Mamata Ba-

nerjee during her personal appearance before it on the February 4 hearing, for SIR work.

The court also clarified that micro-observers, whose appointment had drawn objection from the State, would only assist the Electoral Registration Officers (EROs). It would be solely up to the EROs to take a final decision on inclusion or exclusion of voters from the final electoral

roll of the State.

The court said the poll body could deploy suitable officers from the fresh batch for duties as EROs and Assistant Electoral Registration Officers (AEROs). The remaining could be made to work along with micro-observers to assist in the scrutiny of documents.

The hearing commenced with Mr. Divan submitting that micro-observers were superseding EROs and AEROs to decide the fate of electors on the voters' list. Senior advocate A.M. Singhvi, for the West Bengal government, said micro-observers were drawn from Central government services and public sector undertakings with no ground knowledge of West Bengal or its idiosyncrasies.

"They just ran a computer programme... There have been mass exclusions in the name of logical dis-

crepancies. Here, the computer has become a tyrant, deciding with the use of some software, who remains and who has to be purged," Mr. Divan submitted.

'Policy challenge'

Mr. Naidu, for the EC, remarked orally that the petitioners — State of West Bengal, its Chief Minister and leaders of the ruling Trinamool Congress Party — were making a "mountain out of a molehill".

But Justice Bagchi agreed with Mr. Divan that even those mapped had been called for presentation of documents to verify citizenship. The judge said the programme used by the EC in certain cases has created a "policy challenge" without understanding the ground realities, resulting in notices going out to a "wider net of people".

Mr. Naidu said the court

was only seeing the "tip of the iceberg".

He illustrated that the EC scrutiny of the electoral roll had instances of 200 people being linked to a single parent. "Is that possible?" he asked the Bench. Mr. Naidu denied sending notices to persons mapped to the 2002 rolls. "No questions were asked, My Lords," he stressed.

"But questions were asked, Sir. Notices were sent to mapped people," Justice Bagchi persisted.

Mr. Naidu changed tack to submit that then those names may have been "mapped incorrectly". He insisted that no clarification had been sought from electors whose particulars "synced perfectly".

"You definitely have a right to send a hearing notice to people found with 50 grandchildren. But you are issuing notice to even persons with five or six children," Justice Bagchi said.

1. What the Supreme Court flagged — सुप्रीम कोर्ट ने क्या आपत्ति जताई

- "Very restrictive" software tools used in West Bengal SIR — पश्चिम बंगाल SIR में "बहुत प्रतिबंधात्मक" सॉफ्टवेयर टूल्स का उपयोग।
- Low tolerance for natural name variations common in India — भारत में सामान्य नाम-भिन्नताओं को स्वीकार न करना।

2. Why it matters — यह क्यों महत्वपूर्ण है

- Risk of wrongful exclusion/disenfranchisement — गलत तरीके से नाम हटने/मताधिकार छिनने का जोखिम।
- Over-automation can override human judgment — अत्यधिक ऑटोमेशन मानव विवेक पर हावी हो सकता है।

3. Scale of the issue (numbers mentioned) — मुद्दे का पैमाना (बताए गए आंकड़े)

- ~1.4 crore electors under "logical discrepancies" — लगभग 1.4 करोड़ मतदाता "तार्किक विसंगतियों" में।
- ~70 lakh people called for hearings for minor disparities — मामूली त्रुटियों पर ~70 लाख लोगों को सुनवाई हेतु बुलाया गया।

4. Examples of 'logical discrepancies' — 'तार्किक विसंगतियों' के उदाहरण

- Surname variations (Roy/Royy/Ray, etc.) — उपनाम के अलग-अलग रूप।
- Omission of common middle name like "Kumar" — "कुमार" जैसे सामान्य मध्य नाम का छूट जाना।
- Age-gap inconsistencies between parents/grandparents — माता-पिता/दादा-दादी की आयु-अंतर संबंधी विसंगति।
- Even voters with 5–6 children being flagged — 5–6 बच्चों वाले मतदाताओं को भी चिह्नित किया जाना।

5. Court's directions / relief — अदालत के निर्देश / राहत

- Deadline extended for claims-and-objections (beyond Feb 14 by one week) — दावे-आपत्तियों की समयसीमा (14 फरवरी से आगे) 1 सप्ताह बढ़ाई।
- West Bengal DGP to file affidavit on alleged violence at verification centres — सत्यापन केंद्रों पर हिंसा के आरोपों पर डीजीपी को हलफनामा देने का निर्देश।

6. Administrative support allowed — प्रशासनिक सहयोग की अनुमति

- EC can temporarily deploy 8,505 State-provided personnel — चुनाव आयोग 8,505 राज्य-कर्मियों की अस्थायी तैनाती कर सकता है।
- Suitable officers can be deployed as EROs/AEROs; others can assist with micro-observers — अधिकारी ERO/AERO के रूप में तैनात; बाकी माइक्रो-ऑब्ज़र्वर्स के साथ सहायता।

7. Role of micro-observers clarified — माइक्रो-ऑब्ज़र्वर्स की भूमिका स्पष्ट

- They can only assist EROs in scrutiny — वे केवल जांच में ERO की सहायता करेंगे।
- They cannot decide inclusion/exclusion of voters — मतदाता को जोड़ना/हटाना उनका अधिकार नहीं।

8. Key concern raised in court — अदालत में उठी प्रमुख चिंता

- "Computer has become the tyrant" argument (over-reliance on software) — "कंप्यूटर तानाशाह बन गया" (सॉफ्टवेयर पर अत्यधिक निर्भरता)।
- Software without ground reality understanding creates a "policy challenge" — जमीनी हकीकत समझे बिना सॉफ्टवेयर नीति-स्तरीय समस्या पैदा करता है।

A) Polity / Constitution & Election Law — संविधान/चुनावी कानून

1. Constitutional basis — संवैधानिक आधार

- Article 324: EC's superintendence, direction, control of elections — अनुच्छेद 324: चुनाव संचालन/नियंत्रण का अधिकार।

2. Electoral rolls framework — मतदाता सूची का ढांचा

- Representation of the People Act, 1950: preparation & revision of rolls — जन प्रतिनिधित्व अधिनियम, 1950: सूची निर्माण/पुनरीक्षण।
- ERO is statutory authority; final decision rests with ERO — ERO वैधानिक प्राधिकारी; अंतिम निर्णय ERO का।

B) Governance & Technology — शासन और तकनीक

1. Due process — प्रक्रियात्मक न्याय

- Algorithmic filtering must allow appeal/hearing — एल्गोरिदम आधारित छंटनी में सुनवाई/अपील जरूरी।

2. Human-in-the-loop — मानव-नियंत्रण

- High-impact public decisions require human verification — बड़े सार्वजनिक निर्णयों में मानव सत्यापन आवश्यक।

IN BRIEF



Moody's projects India's GDP to grow 6.4% in FY27

Moody's Ratings on Monday projected India's GDP to grow at 6.4% in the next fiscal, the fastest pace among G-20 economies, driven by strong domestic consumption, policy measures, and a stable banking system. In its banking system outlook report, Moody's said that asset quality will remain resilient, with some stress among micro, small and medium enterprises (MSMEs). Regardless, banks have sufficient reserves to absorb loan losses, it said.

India to support steel exports hit by Europe's carbon tax

India's steel exports will continue to be impacted by the European Union's carbon tax and import quotas, and the government will take steps to help the sector, Steel Secretary Sandeep Poudyal said at a government event in New Delhi on Monday. The government cannot help the sector, Steel Secretary Sandeep Poudyal said at a government event in New Delhi on Monday. The government cannot help the sector, Steel Secretary Sandeep Poudyal said at a government event in New Delhi on Monday.

MSIL's rail despatches rise 18% to over 5.85 lakh units in CY25

Maruti Suzuki India Ltd. said it despatched over 5.85 lakh vehicles through rail in CY25, a growth of 18% over CY24. Also, in the past decade, MSIL said its share of rail made in outbound logistics had grown sharply, rising from 1.1% in 2016 to 20% in 2025, significantly reducing carbon emissions and easing road congestion. Rail-based vehicle despatch volumes have grown over 7.5 times, reaching over 5.85 lakh units in 2025 from nearly 77,000 units in 2016, the auto-maker said.

Adani stocks most bought by private promoters in Q3FY26

Ashokamithran T.

MUMBAI

Adani Enterprises Ltd. (AEL) and Adani Ports and SEZs Ltd. (APSE) were the most preferred stocks of private promoters in the December quarter of fiscal 2026, according to a report by Prime Database.

The number of shares private promoters held by AEL and APSE increased 12% and 10% quarter-on-quarter respectively to 16.6 crore and 16.7 crore. Net bought in AEL climbed to 9% of the ₹2.7 lakh crore market capitalisation (mcap). For APSE, this was 6.3% of the ₹3.23 lakh crore mcap.

Market capitalisation is the number of outstanding shares multiplied by the



A man walks near a screen

share price. In Q3, AEL tanked 10.6% and APSE returned a little over 4.7%. Bharat Airtel Ltd., Mphasis Ltd. and Sagility Ltd. were the most bought by private promoters. Private promoters or owners of private companies listed on the NSE as on December 31, 2025.

Sovereign cloud spend to rise 36% to \$80 bn in '26: Gartner

The Hindu Bureau

BENGALURU

Worldwide sovereign cloud infrastructure as a service (IaaS) spending is forecast to total \$60 billion in 2026, a 35.4% rise from 2025, according to Gartner, Inc., a business-technology insights company based in Stamford.

A sovereign cloud is a cloud service where data is legally protected and physically stored within a country's own borders.

As geopolitical tensions rise, organisations outside the U.S. and China are looking more to sovereign cloud last to gain digital



In a sovereign cloud, data is legally protected

and technological independence, said Rene Buesi, senior director analyst at Gartner.

"The goal is to keep wealth generation within their own borders to

RBI tells banks not to insist on collateral for loans to MSMEs

Regulator advises banks to extend collateral-free loans up to ₹20 lakh to all units financed under PM Employment Generation Programme

Lalathendu Mishra

MUMBAI

The Reserve Bank of India (RBI) on Monday asked banks not to insist on collateral security for loans up to ₹20 lakh extended to units in the micro, small enterprises (MSE) sector.

"Banks are also advised to extend collateral-free loans up to ₹20 lakh to all units financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC," the central bank said in its Lending to Micro, Small & Medium Enterprises (MSME) Sector (Amendment) Directions, 2026.

"Banks may, on the basis of good track record and financial position of the MSE units, increase the limit to disburse with the collateral requirement for



Funded people. The move is aimed at facilitating improved access to formal credit and to support entrepreneurial activity. Prakashan T.

loans up to ₹25 lakh or per their internal policy; the banking regulator said and added that banks may avail the benefit of credit guarantee scheme cover, where applicable.

"However, accepting gold and silver as collateral pledged voluntarily by borrowers for loans sanctioned by banks up to the collateral free limit, will not be construed as a violation of the above mandate," the Reserve Bank

said in the circular. With a view to facilitating improved access to formal credit, support entrepreneurial activity and strengthen last mile credit delivery for MSMEs with limited collateral, it has been decided that the limit of collateral free loans to MSMEs from ₹10 lakh to ₹20 lakh. RBI Governor Sanjay Mahotra said in a statement on developments and regulatory policies on Friday.

Gross NPAs of SCBs at a historic low of 2.15% as of September

The Hindu Bureau

MUMBAI

The gross non-performing assets (NPA) of scheduled Commercial Banks (SCBs) for domestic operations was at a historic low of 2.15% as of 2025 and provisional data, which is

lower than 2010-11 level, according to the Reserve Bank of India (RBI) on Monday. Gross NPA has been continuously declining during the last eight financial years, the financial reformer the Lok Sabha.

This continuous decline in gross NPAs of SCBs, in

cluding Public Sector Banks (PSBs), has improved provisioning by them, which in turn has improved their profitability, thereby causing positive impact on the financial growth, the Ministry said.

This also indicates that the asset quality as well as

underwriting has improved and financing has been supported by a strong balance sheet and sustained profitability, the Ministry said in a note. The Reserve Bank of India initiated the Asset Quality Review (AQR) in 2015, post which the government initiated AQR strategy

of recognising NPAs, re-solving and recovering value from stressed accounts through clean and effective laws and processes, recapitalising PSBs, and reforms in banks and the financial ecosystem to address the problem of growing loan

IOC, HPCL buy Venezuelan oil through trader

Press Trust of India

NEW DELHI

State-owned Indian Oil Corporation (IOC) and Hindustan Petroleum Corporation Ltd. (HPCL) have jointly bought 2 million barrels of Venezuelan crude oil - the second deal for delivery in the second half of April, sources said. 1.5 million barrels of oil will be delivered to IOC's Paradip refinery in Odisha and rest 5,00,000 barrels to HPCL's Visakhapatnam refinery in Andhra Pradesh. This is the second deal for Venezuelan crude after Reliance Industries bought 2 million barrels of Venezuelan oil for April delivery from Vitol.

The world's third-largest oil consumer by tanker oil company buying Russian oil and purchase more oil from the U.S., and possibly Venezuela, following a key U.S. trade deal with India.

The two firms have bought 2 m barrels of Merco crude from Trafigura for delivery in April's second half

Vitol and Trafigura a licence to sell Venezuelan oil after President Nicolas Maduro was seized in a military operation and Washington asserted control over the nation's energy industry.

India imported Venezuelan crude until 2019-20 before U.S. sanctions on the south American country's state oil company PDVSA stopped that. It resumed purchases in 2023-24 but halted them again when Washington reimposed restrictions on Venezuela's oil sector. U.S. President Donald Trump said last week that Indian Prime Minister Narendra Modi had agreed to stop buying Russian oil and purchase more oil from the U.S., and possibly Venezuela, following a key U.S. trade deal with India.

Shipping aid



Bound to humanity: Sailors loading humanitarian aid onto one of two ships carrying humanitarian aid to Cuba, which will be departing from the Port of Veracruz, in the state of Veracruz, Mexico. Mexico will ship humanitarian aid to Cuba in the coming days while continuing to negotiate with Washington on the possibility of resuming a U.S. oil deal. President Claudia Sheinbaum said.

'25% ethanol blend, flex fuel can address overcapacity'

The Hindu Bureau

NEW DELHI

Spurring blending of ethanol with petrol to the extent of 25% and introduction of flex-fuel vehicles would help address the overcapacity existing in the industry, Vignesh Singh, President of the All India Distillers Association (AIDA) told reporters. "The industry holds a cumulative capacity of 200 crore litres," he stated, adding, "Clarity on the two fronts would help utilise the investments already made by the industry."

KICL, Arsutoria sign MoU for vocational design training programme in Tamil Nadu

The Hindu Bureau

MUMBAI

Kothari Industrial Corporation Ltd. (KICL) has entered into a Memorandum of Understanding (MoU) with Arsutoria, Milan, to strengthen India's design and creative capabilities for global markets.

The long-term collaboration will focus on fashion, wear, leather goods, and accessories, spanning both leather and non-leather categories, the company said in a statement.

Under the MoU, the

The proposed initiative will focus on footwear design, leather goods, and accessories.

partners propose to establish a vocational design training programme in Tamil Nadu, with plans to explore additional campuses across the country, subject to statutory and regulatory approvals. The proposed institution will focus on footwear design, leather goods, and accessories,

with curricula closely aligned to international trends, evolving consumer preferences, and real-world industry requirements. The programmes will be developed in active collaboration with industry, ensuring that design education remains applied, market-relevant, and outcome-oriented.

As part of the collaboration, Arsutoria will contribute its globally respected academic frameworks, contemporary curricula, and international best practices.

MARKETS

MARKET WATCH

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RBI tells banks not to insist on collateral for loans to MSMEs

Regulator advises banks to extend collateral-free loans up to ₹20 lakh to all units financed under PM Employment Generation Programme

Lalatendu Mishra
MUMBAI

The Reserve Bank of India (RBI) on Monday asked banks not to insist on collateral security for loans up to ₹20 lakh extended to units in the micro, small enterprises (MSE) sector.

"Banks are also advised to extend collateral-free loans up to ₹20 lakh to all units financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC," the central bank said in its Lending to Micro, Small & Medium Enterprises (MSME) Sector (Amendment) Directions, 2026.

"Banks may, on the basis of good track record and financial position of the MSE units, increase the limit to dispense with the collateral requirement for



Fund push: The move is aimed at facilitating improved access to formal credit and to support entrepreneurial activity. PERIASAMY M

loans up to ₹25 lakh as per their internal policy," the banking regulator said and added that banks may avail the benefit of credit guarantee scheme cover, where applicable.

"However, accepting gold and silver as collateral pledged voluntarily by borrowers for loans sanctioned by the banks up to the collateral free limit, will not be construed as a violation of the above mandate," the Reserve Bank

said in the circular.

"With a view to facilitating improved access to formal credit, support entrepreneurial activity and strengthen last mile credit delivery for MSEs with limited collateral, it has been decided to enhance the limit of collateral free loans to MSEs from ₹10 lakh to ₹20 lakh," RBI Governor Sanjay Malhotra said in a statement on development and regulatory policies on Friday.

1. Core decision — मुख्य निर्णय

- RBI asked banks **not to insist on collateral security** for loans **up to ₹20 lakh** to **micro/small enterprises (MSEs)** — RBI ने बैंकों से कहा कि **सूक्ष्म/लघु उद्यमों** को **₹20 लाख तक** के ऋण पर **जमानत (collateral)** की ज़िद न करें।
- Banks should extend **collateral-free loans up to ₹20 lakh** to **all units financed under PMEGP** — **PMEGP** के तहत वित्तपोषित सभी इकाइयों को **₹20 लाख तक बिना जमानत ऋण** देने की सलाह।

2. Legal / regulatory basis — नियामकीय आधार

- Issued under **Lending to MSME Sector (Amendment) Directions, 2026** — **Lending to MSME Sector (Amendment) Directions, 2026** के तहत निर्देश जारी।
- Objective: **strengthen formal credit access and last-mile credit delivery** — उद्देश्य: औपचारिक ऋण पहुंच और अंतिम छोर तक क्रेडिट मजबूत करना।

3. Enhancement of limit — सीमा में बढ़ोतरी

- RBI decided to enhance collateral-free limit for MSMEs **from ₹10 lakh to ₹20 lakh** — RBI ने MSME के लिए बिना जमानत सीमा **₹10 लाख से ₹20 लाख** करने का निर्णय बताया।
- Banks may further raise the collateral-free limit **up to ₹25 lakh** based on **track record & financial position** as per **internal policy** — अच्छे ट्रैक रिकॉर्ड/वित्तीय स्थिति पर बैंक आंतरिक नीति अनुसार **₹25 लाख तक** सीमा बढ़ा सकते हैं।

4. Credit guarantee support — क्रेडिट गारंटी का सहारा

- Banks may use **credit guarantee scheme cover** where applicable — जहाँ लागू हो, बैंक क्रेडिट गारंटी स्कीम का लाभ ले सकते हैं।
- This reduces bank risk while keeping borrowing collateral-free — इससे बैंक का जोखिम घटता है और उधारकर्ता के लिए ऋण "बिना जमानत" बना रहता है।

5. Gold/Silver clarification — सोना/चांदी पर स्पष्टीकरण

- If borrowers **voluntarily pledge gold/silver** for loans within the collateral-free limit, it **won't be treated as violation** — यदि उधारकर्ता स्वेच्छा से सोना/चांदी गिरवी रखें, तो इसे निर्देशों का उल्लंघन नहीं माना जाएगा।

6. Policy intent — नीति का उद्देश्य

- Improve **entrepreneurial activity** and support MSME growth — उद्यमिता को बढ़ावा और MSME विकास।
 - Help MSMEs with **limited collateral** access credit — जिनके पास जमानत कम है, उन्हें ऋण उपलब्ध कराना।
-

B) Economy — अर्थव्यवस्था

- MSMEs are major contributors to **jobs, local manufacturing, and supply chains** — MSME रोज़गार, स्थानीय उत्पादन और सप्लाई-चेन के बड़े आधार हैं।
- Collateral-free lending can boost **credit flow** but needs strong **risk management** (guarantee cover, appraisal, monitoring) — बिना-जमानत ऋण से क्रेडिट फ्लो बढ़ता है, पर जोखिम प्रबंधन जरूरी (गारंटी, मूल्यांकन, निगरानी)।
- Better credit access can improve **formalisation** and reduce reliance on informal lenders — औपचारिक ऋण से फॉर्मलाइज़ेशन बढ़ता है और साहूकारी निर्भरता घटती है।

C) Geography / Regional development — भूगोल/क्षेत्रीय विकास

- MSMEs are spread across **urban clusters + rural/semi-urban belts**; schemes like PMEGP target **grassroots entrepreneurship** — MSME शहरी क्लस्टर और ग्रामीण/अर्ध-शहरी क्षेत्रों में फैले हैं; PMEGP जमीनी उद्यमिता पर केंद्रित है।
- KVIC-linked programs typically strengthen **village & small-industry ecosystems** — KVIC से जुड़े कार्यक्रम ग्रामोद्योग/लघु उद्योग तंत्र को मजबूत करते हैं।

D) History / Policy evolution — इतिहास/नीति विकास

- MSME policy ecosystem is anchored in **MSMED Act, 2006** — MSME नीतिगत ढांचा **MSMED अधिनियम 2006** पर आधारित है।
- Collateral-free + guarantee-backed lending has been a recurring policy tool to widen MSME credit — MSME क्रेडिट बढ़ाने हेतु **बिना जमानत + गारंटी** मॉडल बार-बार अपनाया गया है।

ISRO selects a South Polar landing site for the Chandrayaan-4 lander.

पहलू / Aspect	English (Key Points + Added Facts)	हिंदी (मुख्य बिंदु + अतिरिक्त तथ्य)
खबर का शीर्षक	ISRO selects a South Polar landing site for the Chandrayaan-4 lander.	ISRO ने चंद्रयान-4 लैंडर के लिए दक्षिण ध्रुवीय लैंडिंग साइट चुनी।
तारीख/संदर्भ	Reported as a current-affairs update dated 9 Feb 2026 ; mission launch target mentioned as around 2028 .	यह अपडेट 9 फरवरी 2026 का है; मिशन का लक्ष्य चरण 2028 बताया गया है।
मिशन का उद्देश्य	Chandrayaan-4 is planned as India's first lunar sample-return mission (sample collection + safe return to Earth).	चंद्रयान-4 को नमूना-वापस मिशन (Sample Return Mission) बताया गया है (नमूना लेना + पृथ्वी पर सुरक्षित लौटाना)।
चुना गया क्षेत्र	Moon's South Polar Region is the focus—high scientific interest due to terrain and proximity to permanently shadowed regions.	फोकस दक्षिण ध्रुव क्षेत्र —भू-आकृति और निरंतर ध्रुव (permanently shadowed) वाले क्षेत्रों के पास होने से वैज्ञानिक महत्व अधिक।
सटीक स्थान	Landing site identified in the Mons Mouton region near the Moon's south pole; MM-4 selected as most suitable.	दक्षिण ध्रुव के पास Mons Mouton क्षेत्र में साइट चिह्नित; MM-4 को सबसे उपयुक्त चुना गया।
किन साइटों का मूल्यांकन	Four candidate sites assessed within Mons Mouton: MM-1, MM-3, MM-4, MM-5 (as stated).	Mons Mouton के भीतर चार विकल्पों का आकलन: MM-1, MM-3, MM-4, MM-5 (जैसा उल्लेख है)।
डेटा/कैमरा (आधार)	Selection used high-resolution multi-view imagery from Orbiter High Resolution Camera for hazard & slope assessment.	चयन में Orbiter High Resolution Camera की हाई-रेज़ॉल्यूशन मल्टी-व्यू इमेजरी से जोखिम और स्लोप (slope) का आकलन किया गया।
सुरक्षा/भू-आकृति पैरामीटर	Around 1-km area near MM-4 showed the lowest hazard percentage among shortlisted sites.	MM-4 के आसपास 1-किलोमीटर क्षेत्र में शॉर्टलिस्ट साइटों में न्यूनतम जोखिम बताया गया।
अतिरिक्त तथ्य	Terrain hazards (concept): slopes, boulders, craters, and lighting conditions drive landing-site safety; hence “hazard maps/grids” are crucial.	जोखिम कारक (कॉन्सेप्ट): ढाल, बोल्टर, क्रेटर, और प्रकाश स्थितियाँ लैंडिंग सुरक्षा तय करती हैं; इसलिए hazard maps/grids अहम हैं।

ढाल और ऊँचाई	Mean slope about 5° ; average elevation about 5,334 m , supportive of controlled soft landing.	औसत ढाल लगभग 5° ; औसत ऊँचाई लगभग 5,334 मीटर , नियंत्रित दुर्घटना के लिए अनुकूल।
“Hazard-free grids”	MM-4 offers the highest number of hazard-free grids sized 24 m × 24 m , aiding landing accuracy & safety.	MM-4 पर 24 m × 24 m के hazard-free grids की संख्या सबसे अधिक—लैंडिंग की दुर्घटना और दुर्घटना में मदद।
मिशन आर्किटेक्चर	Multi-module mission: Propulsion Module, Descender Module, Ascender Module, Transfer Module, Re-entry Module.	मल्टी-मॉड्यूल मिशन: प्रोपल्शन मॉड्यूल, डिसेन्डर मॉड्यूल, एस्सेन्डर मॉड्यूल, ट्रांसफर मॉड्यूल, री-एंट्री मॉड्यूल ।
लैंडिंग रणनीति	Descender + Ascender form a combined stack that will soft-land at the designated site; precise navigation, guidance & control emphasized.	डिसेन्डर + एस्सेन्डर मिलकर संयुक्त स्टैक बनाते हैं जो निर्धारित साइट पर दुर्घटना करेगा; प्रोपल्शन-ग्लाइड-इंजन की उच्च सटीकता पर जोर।
टाइमलाइन/महत्व	Early landing-site identification helps refine descent trajectories & mission design; expected to boost India’s planetary-exploration standing and add south-polar science data.	लैंडिंग-साइट का शुरुआती चयन अच्छा बढ़े घर और डिजाइन को बेहतर करता है; भारत की ग्रह-अन्वेषण क्षमता व दक्षिण ध्रुवीय वैज्ञानिक डेटा में वृद्धि की उम्मीद।
श्रद्धाघात लू (Exam Add-ons)	Why South Pole matters: permanently shadowed craters may preserve water-ice/volatiles ; long-term exploration value.	वॉलर क्षेत्र प्रमुखता: स्थायी छाया वाले गड्ढों में न-वॉटर/अप्रोटोहच हवा सुरक्षित रह सकते हैं; भविष्य के अन्वेषण के लिए उपयोगी।
अतिरिक्त तथ्य	Sample-return complexity: needs sample collection, ascent from Moon, transfer/rendezvous operations, and a re-entry capsule that survives Earth return.	दुर्घटना-प्रणाली इह नभचल: नमूना संग्रह, चंद्र सतह से क्षेत्र/१ दुर्घटना , ट्रांसफर/रेडेंजवू और पृथ्वी पर सुरक्षित लौटने हेतु घर-इंजन जरूरी ।



Seven Chakras of the India–AI Impact Summit 2026

- India is hosting the India–AI Impact Summit 2026 – the first global AI summit in the Global South, with participation from 100+ countries, structured around Seven Chakras and guided by Three Sutras: People, Planet, Progress.

The Seven Chakras of the India- AI Impact Summit 2026



Seven Chakras & Their Importance:

<u>Chakra</u>	<u>Why it matters?</u>
<u>Human Capital</u>	Prevents large-scale job displacement shocks, enables smooth workforce transition, and positions India as a global AI talent hub supporting equitable and inclusive growth.
<u>Inclusion for Social Empowerment</u>	Ensures AI benefits reach women, farmers, informal workers, persons with disabilities, and linguistic minorities, embedding social justice and equity into AI systems.
<u>Safe and Trusted AI</u>	Builds public trust through transparency, accountability, and bias mitigation, ensuring innovation progresses without undermining democratic values or rights.
<u>Science</u>	Accelerates breakthroughs in health, climate, energy, and agriculture, while narrowing the Global North–South research divide through collaborative and open science.
<u>Resilience, Innovation & Efficiency</u>	Aligns AI expansion with environmental sustainability, promotes energy-efficient compute, and reduces the carbon footprint of large-scale AI infrastructure.
<u>Democratising AI Resources</u>	Addresses the global digital divide by expanding access to data, compute, and models, enabling startups, academia, and developing countries to innovate beyond Big Tech dominance.
<u>AI for Economic Development & Social Good</u>	Converts AI capability into measurable development outcomes in agriculture, healthcare, education, justice delivery, productivity, and inclusive economic growth.

AIIMS 6th in world hospital rankings



TIMES NEWS NETWORK

New Delhi: All India Institute of Medical Sciences (AIIMS) has been ranked 6th globally in the 2026 Brand Finance Global Top 250 Hospitals report, positioning the country's premier public hospital among the most trusted and high-performing healthcare institutions in the world.

AIIMS figures just behind Johns Hopkins Medicine, Oxford University Hospitals NHS Foundation Trust, Stanford University Medical Center, Mass General Brigham and the Mayo Clinic Health System — all based in the US or the UK.

Its position alongside these global leaders highlights India's rising influence in clinical care, medical education and research-driven public health.

According to the report, AIIMS scored 79.4 in research, reflecting the depth and consistency of its scientific output, and 76.1 in care delivery, demonstrating its ability to handle complex clinical services at

exceptionally high patient volumes. Its overall brand strength score of 79.9 places it among the strongest hospital brands worldwide.

Brand Finance noted that AIIMS enjoys near-universal recognition among healthcare professionals globally, particularly for its ability to combine massive patient load with clinical precision. Its capacity to deliver quality care at scale continues to distinguish it, especially within low- and middle-income country settings.

The report also pointed to a deeper shift within AIIMS, where research is now central to institutional excellence.

From translational science to large clinical studies aligned with national health needs, its expanding research footprint is increasingly shaping health policy and clinical practice.

AIIMS director Prof M Srinivas said the recognition reflects the institute's commitment to patient-centred care rooted in dignity, affordability and scientific rigour.

India OKs \$175m package for Seychelles, inks 7 agreements

Will Reinforce Efforts To Ensure Peace And Stability In Indian Ocean: PM

TIMES NEWS NETWORK

New Delhi: India announced a special economic package worth \$175 million for Seychelles as PM Narendra Modi hosted President Patrick Herminie for a bilateral meeting, reiterating India's continued support and assistance to the Indian Ocean neighbour in meeting its maritime security and defence needs.

Modi said that the package in the form of a \$125 million line of credit and another \$50 million as grant will support concrete projects in areas such as social housing, E-mobility, vocational training, health, defence and maritime security, creating new employment and skill opportunities for the people of Seychelles, especially the youth.

The two nations signed seven pacts, including one for ocean observation, ocean services, capacity building, data sharing and the conduct of maritime scientific research, while also announcing establishment of a hydrographic unit in Seychelles with Indian assistance.

Modi described defence cooperation and maritime security as important pillars of the bilateral relation-



PM Modi hosted Seychelles President Patrick Herminie in New Delhi on Monday

ship and welcomed Seychelles as a full member of the Colombo Security Conclave. "This will strengthen our mutual coordination and reinforce efforts to ensure peace and stability in the Indian Ocean. Together, we will shape not just bilateral cooperation, but a shared future for the Indian Ocean," he said.

The PM said India and Seychelles

are connected not just by geography, but by history, trust and a shared vision for the future. "Alongside expanding trade in local currencies, we will also advance our collaboration in fintech and digital solutions," said Modi, who was invited to Seychelles by the president for its national day celebrations.

According to a joint statement, both leaders acknowledged that a strong Seychelles-India partnership in the maritime security and defence domain reinforces regional stability and security and advances the well-being and prosperity of the people of Seychelles and India.

The leaders further reaffirmed that Seychelles and India remain committed to ensuring a free, open, safe and secure Indian Ocean Region (IOR), underpinned by respect for international law, freedom of navigation and a rules-based maritime order, said the joint statement.

"They reiterated their resolve to work closely to counteract maritime challenges such as piracy, smuggling of narcotics and human trafficking, illegal, unregulated and unreported fishing, and other transnational crimes, including those with linkages to organised crime and terrorism financing, and to reinforce peace, security and stability in the IOR through enhanced maritime domain awareness, information sharing, capacity building and coordinated operational management," said the statement. The leaders acknowledged the nations' ties are people-centric and reinforce security and stability in the Western IOR.







Capital and largest city	Victoria  4°37′S 55°27′E
Official languages	Seychellois Creole (national language) English French
Minority language	Tamil
Ethnic groups	97% Seychellois Creoles ^[a] 3% others ^[b]
Religion (2022) ^{[2][3]}	74.9% Christianity 5.4% Hinduism 2.4% Islam 5.1% others 12.2% unanswared
Demonyms	Seychellois Seychelloise Seselwa (Creole)
Government	Unitary presidential republic <div> <div><div>• President</div><div>Patrick Herminie</div></div> <div> <div><div>• Vice-President</div><div>Sebastien Pillay</div></div> <div> <div><div>• Speaker of the National Assembly</div><div>Azarel Ernesta</div></div> </div> </div></div>
Legislature	National Assembly
Independence from the United Kingdom <div> <div><div>• Independence declared</div><div>29 June 1976</div></div> </div>	
Area <div> <div><div>• Total</div><div>457 km² (176 sq mi)</div><div>(181st)</div></div> <div> <div><div>• Water (%)</div><div>Negligible</div></div> </div></div>	
Population <div> <div><div>• 2024 estimate</div><div>121,355^[4] (200th)</div></div> <div> <div><div>• Density</div><div>262.3/km²</div><div>(679.4/sq mi) (67th)</div></div> </div></div>	

Population <div> <div><div>• 2024 estimate</div><div>121,355^[4] (200th)</div></div> <div> <div><div>• Density</div><div>262.3/km²</div><div>(679.4/sq mi) (67th)</div></div> </div></div>	
GDP (PPP) <div> <div><div>• Total</div><div>▲ \$4.175 billion^[5]</div><div>(177th)</div></div> <div> <div><div>• Per capita</div><div>▲ \$41,828^[5] (49th)</div></div> </div></div>	2023 estimate
GDP (nominal) <div> <div><div>• Total</div><div>▲ \$2.085 billion^[5]</div><div>(186th)</div></div> <div> <div><div>• Per capita</div><div>▲ \$20,889^[5] (50th)</div></div> </div></div>	2023 estimate
Gini (2019)	32.1 ^[6] medium inequality
HDI (2023)	▲ 0.848 ^[7] very high (54th)
Currency	Seychellois rupee (SCR)

- India approved a **\$175 million** economic support package for Seychelles — भारत ने सेशेल्स के लिए **\$175 मिलियन** का आर्थिक सहायता पैकेज मंजूर किया। [The Times of India](#)
- The package aims to reinforce peace & stability efforts in the **Indian Ocean Region (IOR)** — यह पैकेज हिंद महासागर क्षेत्र में शांति व स्थिरता के प्रयासों को मजबूती देने के लिए बताया गया। [The Times of India +1](#)

2. Who met whom — किसकी मुलाकात हुई

- PM Narendra Modi hosted Seychelles President **Patrick Herminie** in New Delhi — प्रधानमंत्री नरेंद्र मोदी ने नई दिल्ली में सेशेल्स के राष्ट्रपति पैट्रिक हर्मिनी की मेजबानी की। [The Times of India](#)

3. Package breakup (what is inside \$175m) — \$175m पैकेज का बंटवारा

- **\$125 million Line of Credit (LoC) + \$50 million grant** — **\$125 मिलियन लाइन ऑफ क्रेडिट + \$50 मिलियन अनुदान**। [The Times of India](#)
- Support will be for projects like **social housing, e-mobility, vocational training, health, defence & maritime security**, creating jobs/skills (especially for youth) — सहायता सोशल हाउसिंग, ई-मोबिलिटी, कौशल/वोकेशनल ट्रेनिंग, स्वास्थ्य, रक्षा व समुद्री सुरक्षा जैसे क्षेत्रों में परियोजनाओं हेतु (विशेषकर युवाओं के लिए रोजगार/कौशल अवसर)। [The Times of India](#)

4. 7 agreements/pacts signed (broad areas) — 7 समझौते (मुख्य क्षेत्र)

- The two sides signed **seven pacts** — दोनों देशों ने 7 समझौतों पर हस्ताक्षर किए। The Times of India
- These include cooperation for **ocean observation, ocean services, capacity building, data sharing, and maritime scientific research** — इनमें ओशन ऑब्ज़र्वेशन, ओशन सर्विसेज, क्षमता निर्माण, डेटा शेयरिंग और समुद्री वैज्ञानिक शोध जैसे क्षेत्र शामिल हैं। The Times of India
- India will help set up a **hydrographic unit** in Seychelles — भारत सेशेल्स में हाइड्रोग्राफिक यूनिट स्थापित करने में सहायता करेगा। The Times of India

5. Security & defence focus — सुरक्षा व रक्षा फोकस

- Maritime security and defence cooperation described as key pillars — समुद्री सुरक्षा और रक्षा सहयोग को द्विपक्षीय संबंधों के प्रमुख स्तंभ बताया गया। The Times of India
- Both committed to a **free, open, safe and secure IOR**, based on **international law, freedom of navigation and a rules-based maritime order** — दोनों ने स्वतंत्र, खुले, सुरक्षित और संरक्षित IOR के प्रति प्रतिबद्धता जताई, जो अंतरराष्ट्रीय कानून, नेविगेशन की स्वतंत्रता और नियम-आधारित समुद्री व्यवस्था पर आधारित है। The Times of India

- Joint resolve to counter **piracy, narcotics smuggling, human trafficking, IUU fishing**, and other transnational crimes (including organised crime/terror financing linkages) — समुद्री डकैती, नशीले पदार्थों की तस्करी, मानव तस्करी, IUU फिशिंग व अन्य सीमा-पार अपराधों (संगठित अपराध/आतंक वित्तपोषण से जुड़े) के विरुद्ध मिलकर काम करने पर जोर। The Times of India

- Emphasis on **Maritime Domain Awareness (MDA)**, information sharing, capacity building, **coordinated operational management** — समुद्री डोमेन जागरूकता (MDA), सूचना साझा करना, क्षमता निर्माण, समन्वित ऑपरेशनल प्रबंधन पर जोर। The Times of India

7. Colombo Security Conclave (CSC) angle — कोलंबो सिक्योरिटी कॉन्क्लेव (CSC) पहलू

- India welcomed Seychelles becoming a **full member of the Colombo Security Conclave** — भारत ने सेशेल्स के **CSC का पूर्ण सदस्य** बनने का स्वागत किया। Press Information... +1
- CSC began as a maritime security grouping; members include **India, Sri Lanka, Maldives**, and later **Mauritius** joined — CSC एक समुद्री सुरक्षा समूह के रूप में शुरू हुआ; भारत, श्रीलंका, मालदीव इसके मूल सदस्य रहे और बाद में मॉरीशस शामिल हुआ। Drishti IAS

8. Economy & tech cooperation — अर्थव्यवस्था व टेक सहयोग

- Leaders also spoke of expanding cooperation in **trade in local currencies, fintech and digital solutions** — लोकल करेंसी में व्यापार, फिनटेक और डिजिटल सॉल्यूशन्स में सहयोग बढ़ाने की बात भी कही गई।

Word of the day

Ossify:

become bony; make rigid and set into a conventional pattern; cause to become hard and bony

Synonyms: petrify, rigidify

Usage: *The new teacher did not subscribe to old ossified teaching methods.*

Pronunciation: newsth.live/ossifypro

International Phonetic Alphabet: /ˈɒs.i.faɪ/

Word of the day

Adulation:

servile flattery; exaggerated and hypocritical praise

Usage: *His skills have brought him adulation and riches.*

Pronunciation:

newsth.live/adulationnpro

International Phonetic

Alphabet: /ˌædʒʊˈleɪʃən/, /ˌædjʊˈleɪʃən/

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