

INSTA ವಿದ್ಯಮಾನ

A Weekly Current Affairs Initiative

**KAS, FDA/SDA/PDO/ GROUP C,
PSI/PC, TEACHER'S EXAMS**

ಕನ್ನಡ & English

By- Nandan Sir

February 3rd Week 2026

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- First Road-cum-rail Tunnel Under Brahmaputra River
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WEEKLY CURRENT AFFAIRS FEBRUARY 3RD Week 2025

Inhaled Nitric Oxide

Syllabus: GS2/ Health, GS3/ Science & Technology

Context

- A recent study by researchers has explored that the high-dose inhaled **nitric oxide can significantly reduce multidrug-resistant Pneumonia.**

About

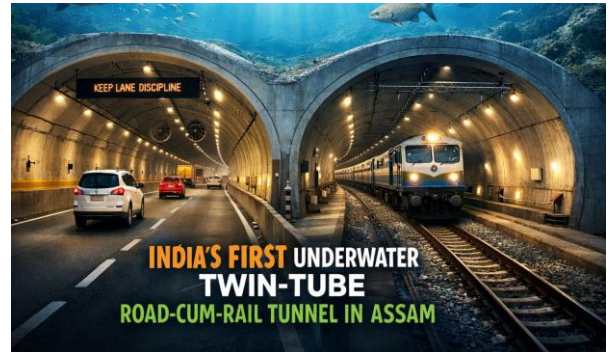
- **India faces a high burden of antimicrobial resistance (AMR) and hospital-acquired infections where drug-resistant pneumonia is a serious threat in Intensive Care Units (ICUs).**
- A significant contributor is **Pseudomonas aeruginosa, a bacterium responsible for nearly one-fifth of hospital-acquired pneumonias.**

Nitric Oxide

- Nitric oxide (NO) is a **colorless, gaseous free radical molecule** composed of one nitrogen and one oxygen atom.
- **Production:** It is a gas naturally produced by the human body from the amino acid **L-arginine**, a process that can be boosted by dietary intake of nitrate-rich foods like leafy greens, beets, and garlic.
- **Functions:** It acts as a neurotransmitter, immune system regulator, and aids in angiogenesis (new blood vessel formation).
- **Significance** - It improves oxygenation by widening blood vessels in the lungs.
- **Toxicity Risks:** High doses can lead to methemoglobinemia and potential lung injury.

First Road-cum-rail Tunnel Under Brahmaputra River

Syllabus: GS3/Economy



In News

- Recently, the Union cabinet has approved the **construction of the country's first underwater twin tube road-cum-rail tunnel project** under the Brahmaputra River in Assam at an estimated cost of Rs 18,662 crore.

About the Project

- **Length** - It is a around **34 kilometre-long** four-lane access-controlled **Greenfield connectivity project.**
- **Features** - It will feature **two parallel tunnels, designed to facilitate smooth and high-capacity movement of both road and rail traffic.**
- **Connectivity** - The stretch will **connect Gohpur on NH-15 and Numaligarh on NH-715 in Assam, cutting short the distance between the two Assam cities to just 34 kilometres from the current 240 kilometres.**
- The travel time will be **reduced to just 20 minutes from six hours now.**
- **Importance:** The project will provide significant **benefit to Assam, Arunachal**

Pradesh, Nagaland and other North - Eastern States.

- It will enhance connectivity, reduce logistics costs and accelerate growth across Assam and the entire Northeast.

Additional Information- Brahmaputra River



- The Brahmaputra is a major transboundary river in Asia.
- It originates from the **Chemayungdung Glacier** near Lake Manasarovar (Mapam Yumco) in Tibet.
- It is known variably as **Yarlung Tsangpo in Tibet** (its longest upper stretch), **Siang or Dihang in Arunachal Pradesh**, **Brahmaputra in Assam & Jamuna in Bangladesh**.
- It flows east through Tibet's plateau, enters India via Arunachal Pradesh, widens in Assam's plains, and merges with the Ganges in Bangladesh before reaching the Bay of Bengal.

Startup India Fund of Funds 2.0 **Syllabus: GS3/Economy**

In News

- Recently, the Union Cabinet has approved the establishment of the Startup India Fund of Funds 2.0 (FoF 2.0) with a corpus of ₹10,000 crore
- **Objective - to mobilise venture capital for the country's rapidly expanding startup ecosystem.**

Venture capital

- **Definition** - It is funding provided to emerging companies by wealthy individuals or institutional investors (venture capitalists) seeking long-term growth.
- It is **high-risk but potentially high-return** and can be provided through equity, debentures, or conditional loans.

Startup India Fund of Funds 2.0 (FoF 2.0)

- **Objective - to mobilise venture capital for the country's rapidly expanding startup ecosystem.**

Additional Information - Startup India

- **Launched on - January 16, 2016.**
- **Objective - to promote entrepreneurship and enable investment-driven growth.**

India's Startup Ecosystem

- India has rapidly evolved into one of the world's largest startup ecosystems, with more than **2 lakh startups as of 2025**.
- **India has the 3rd largest startup ecosystem in the world.**
- Major hubs like **Bengaluru, Hyderabad, Mumbai, and Delhi-NCR** have been at the forefront of this transformation.
- India has over **120 unicorns** with a valuation exceeding **\$350 billion**.
- **Global Innovation Index (GII) 2025 ranking:** It provides performance metrics and ranks around **140 economies** on their innovation ecosystems.
- India has made a steady climb from **48 rank in 2020 to 38 in 2025**.

'Anupam' model of Waste Management **Syllabus: GS3/Waste Management**

Context

- Following the New Delhi Municipal Council (NDMC) decision to eliminate the household waste, **Anupam Colonies now segregate**

and process waste within their own premises.

'Anupam' model of Waste Management

- It is a **decentralized waste management strategy** launched by the New Delhi Municipal Council (NDMC) in 2025
- **Objective - to achieve zero-waste, self-sustainable urban living.**
- The **Hindi word Anupam** was chosen to reflect that these colonies are **"incomparable" in their waste practices.**

Core Principles & Features

- **Uniqueness-** The model shifts the focus from **traditional centralized waste disposal to on-site resource management.**
- **100% Source Segregation:** Residents must divide waste into three primary streams: wet, dry, and sanitary.

Scientific Processing:

- **Wet Waste:** Composted on-site using wire-mesh bins or Organic Waste Converters (OWC).
- **Dry Waste:** Meticulously sorted into 12 different categories (e.g., paper, metal, glass, e-waste) at local Material Recovery Facilities (MRF).
- **Horticulture Waste:** Converted into compost or eco-friendly briquettes within the colony.
- **Community-Led Governance:** Management is handled by Resident Welfare Associations (RWAs) and NGOs rather than a top-down municipal approach.
- **RRR Centers & "Neki Ki Deewar":** **Dedicated hubs (Reduce, Reuse, Recycle)** where residents donate usable items like clothes and books for those in need.
- **Waste-to-Wealth:** Produced **compost is distributed free of cost to residents**, while

income from selling recyclables often funds colony repairs

OI Chiki Script

Syllabus: GS1/Culture

Context

- **President Droupadi Murmu** inaugurated the centenary celebration of the **OI Chiki script in New Delhi**, emphasising its importance in preserving **Santhali heritage.**

OI Chiki Script

- **OI Chiki** was developed in 1925 by **Pandit Raghunath Murmu** to provide a **dedicated writing system for the Santhali language.**
- It comprises **30 letters designed to capture Santhali phonetics with precision**, allowing systematic documentation of its vocabulary and grammar.
- **Santhali**, a member of the Austroasiatic language family, is **spoken across Jharkhand, Odisha, West Bengal, Assam, and Bihar.**
- It was **included in the Eighth Schedule of the Constitution in 2003.**

Bhu-Aadhaar

Syllabus: GS2/ Governance

Context

- **The Government of Delhi** has initiated the assignment of a **14-digit Unique Land Parcel Identification Number (ULPIN)**, popularly termed '**Bhu-Aadhaar**', to every land parcel in the Capital.

ULPIN (Bhu-Aadhaar)

- It is **part of the Digital India Land Records Modernization Programme (DILRMP).**
- It is a **14-digit identification number accorded to a land parcel** based on the longitude and latitude coordinates of the land parcel.

- The system integrates **GIS mapping, drone surveys, and Ortho Rectified Images (ORI)** for accuracy.
- It functions as a **digital land identity, similar in concept to Aadhaar** for individuals.

Significance

- The initiative aims to **enhance transparency, curb fraudulent transactions, and modernise land records** through geospatial technology.
- It **complements the SVAMITVA Scheme**, under which 48 villages in Delhi have already been covered.

Government Launches "PM RAHAT" **Syllabus: GS2/Governance**

Context

- **Prime Minister Modi has approved the launch of the PM RAHAT (Road Accident Victim Hospitalization and Assured Treatment) Scheme.**

PM RAHAT (Road Accident Victim Hospitalization and Assured Treatment)

- It is a newly launched **initiative by the Ministry of Road Transport and Highways.**
- **Objective - to provide immediate, cashless medical treatment to road accident victims across India.**
- **Significance - it aims to reduce fatalities during the "Golden Hour"** (the critical first hour after an accident).

Key features of the scheme

- It includes **cashless treatment up to ₹1.5 lakh for up to 7 days.**
- It offers **stabilization care** for a maximum of 24 hours in cases that are not life-threatening and 48 hours in life-threatening situations.

- **The scheme covers all road accident victims on all types of roads.**
- **Hospitals cannot ask for advance payments** for emergency stabilization.
- Implementation is linked with the **112 helpline for emergency response.**
- Treatment is available at **hospitals empaneled under Ayushman Bharat (PM-JAY).**
- A digital system connects the **eDAR and TMS 2.0 for reporting and claim processing. Funding comes from the Motor Vehicle Accident Fund (MVAf).**
- Grievances are handled by a **Grievance Redressal Officer at the district level.**

Japan's 'God's Crossing' **Syllabus: GS3/ Environment**



Context

- A centuries-old winter phenomenon known as **"Miwatari" (God's Crossing)** at Lake Suwa has failed to appear for several consecutive years, signalling the growing impact of climate change in East Asia.

'Miwatari'

- **"Miwatari" refers to a natural ice ridge that forms when the entire surface of Lake Suwa freezes.**
- It occurs after several days of **temperatures below -10°C.**
- **Thermal expansion and contraction of the frozen surface creates cracks; newly formed ice shards push upward, forming a raised ridge.**

- Traditionally, it is believed to mark the path of a deity crossing the lake to visit his consort.

Evidence of Climate Change

- Miwatari appeared almost every winter until the 1980s, but its frequency has sharply declined since then and it has not appeared at Lake Suwa since 2018.
- Morning winter temperatures increasingly fail to drop low enough for complete lake freezing.

Kamala Hydroelectric Project

Syllabus: GS3/Infrastructure /Environment

In News

- Recently, the expert panel of the **Ministry of Environment, Forest and Climate Change of India** has recommended clearance for **Kamala hydroelectric project in Arunachal Pradesh**, which will require felling 23.4 lakh trees.

Kamala Hydroelectric Project

- It is a **multipurpose project** with the objectives of **power generation and flood moderation**.
- It is **proposed by the National Hydroelectric Power Corporation (NHPC) Limited**.
- It is located on the **Kamla river**, a right-bank tributary of **Subansiri** which is **Brahmaputra's tributary**.

Emergency Landing Facility

Syllabus: GS3/Defence; Infrastructure



Context

- Prime Minister Narendra Modi inaugurated a **4.2 kilometre Emergency Landing Facility on the Moran Bypass in Assam**, the first such facility in **Northeast India**.

About

- An Emergency Landing Facility is a **reinforced highway stretch designed to act as an alternative runway for the Indian Air Force**.
- Located about 300 kilometres from the Line of Actual Control, the **Moran ELF provides critical backup during conflict situations and strengthens disaster response in remote regions**.
- It can handle **fighter aircraft up to 40 tonnes and transport aircraft up to 74 tonnes**.
- With around **15 such facilities now operational**, this strategic grid stretches from the deserts of Rajasthan to the expressways of Uttar Pradesh and now to the strategic borders of the Northeast.

Cheer Pheasant

Syllabus:GS3/Environment



In News

- **BirdLife International** and the **International Union for Conservation of Nature (IUCN)** classified the cheer pheasant as '**Vulnerable**'.

Cheer Pheasant

- **Scientific name- *Catreus wallichii***. It is also known as Wallich's pheasant or Chir pheasant,
- **Habitat-** It is a **ground-dwelling bird endemic to the Western Himalayas**. It is found in Pakistan, Kashmir, Himachal Pradesh, Uttarakhand, and central Nepal
- **Diet:** Feeds mainly on roots, tubers, bulbs, seeds, berries, and occasionally insects or worms.
- **Behaviour:** Known for high natal philopatry, meaning individuals often return to their birthplace to breed. They are predominantly monogamous.
- **Threats:** Hunting, habitat degradation (conversion of grasslands to agriculture), and forest fires during the breeding season (April–June) which destroy ground nests.
- **Conservation Breeding:** An exclusive breeding centre is located at Chail, Himachal Pradesh.

Conservation Status

1. IUCN Red List: Vulnerable.
2. Wildlife (Protection) Act, 1972: Schedule I (highest legal protection in India).
3. CITES: Appendix I.

SHANTI (Sustainable Harnessing of Advancement of Nuclear Technology for India)

Act 2025

Syllabus: GS3/ Energy



Context

- **The SHANTI (Sustainable Harnessing of Advancement of Nuclear Technology for**

India) Act 2025, have triggered concerns regarding safety standards, victim compensation, and long-term energy strategy.

About

- Traditionally, **nuclear power plants in India have been owned and operated only by state-owned Nuclear Power Corporation of India Ltd (NPCIL) and its fully-owned subsidiary Bharatiya Nabhikiya Vidyut Nigam (BHAVINI)**.

SHANTI Act, 2025,

- It was **passed in December 2025**,
- It represents a landmark overhaul of India's nuclear governance.
- **Replaced** - It consolidates the sector's legal framework by **repealing the Atomic Energy Act, 1962 and the Civil Liability for Nuclear Damage Act (CLNDA), 2010**.

Key Objectives & Pillars

- **100 GW Target:** The Act provides the legal foundation **to reach India's goal of 100 GW of nuclear capacity by 2047**.
- **Private Sector Integration:** For the **first time, private Indian companies and joint ventures can build, own, and operate nuclear power plants** under strict government licensing.
- **Regulatory Independence:** It grants statutory recognition to the **Atomic Energy Regulatory Board (AERB)**, making it more independent and accountable to Parliament rather than just the executive.
- **Small Modular Reactors (SMRs):** The Act facilitates the **deployment of Bharat Small Modular Reactors (BSMRs) to support industrial decarbonisation**.

Major Provisions

- **Dual Permit System:** Entities must obtain a licence from the Central Government for

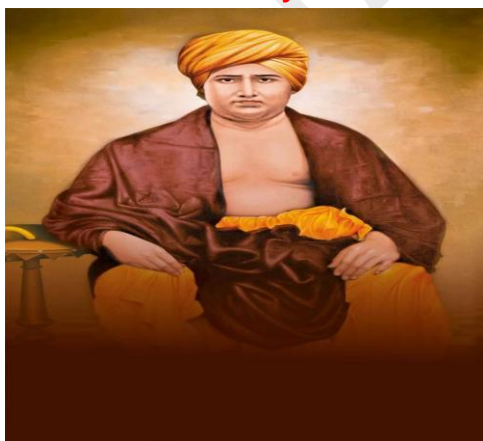
construction/operation and a separate safety authorisation from the AERB for radiation-related activities.

- **Reserved Strategic Domains:** The Central Government retains exclusive control over sensitive "fuel cycle" activities, including uranium enrichment, spent fuel management, and heavy water production.
- **Dispute Resolution:** Establishes the Atomic Energy Redressal Advisory Council. The Appellate Tribunal for Electricity (APTEL) serves as the appellate authority, with further challenges possible in the Supreme Court.

Concerns raised over SHANTI Act

- The Fukushima Daiichi nuclear disaster exposed weaknesses in reactor containment design and emergency preparedness.
- The Chernobyl disaster involved structural design flaws, including a positive power coefficient and inadequate emergency shutdown systems.
- The Three Mile Island accident revealed significant control room design failures and communication lapses by suppliers.

Maharshi Dayanand Saraswati History



Context

- The Prime Minister paid tributes to Maharshi Dayanand Saraswati on his birth anniversary.

Maharshi Dayanand Saraswati

- He was born on February 12, 1824, in Tankara, Gujarat. He later became a disciple of Swami Virajananda.
- He founded the Arya Samaj in 1875 to counter social inequities and promote social reform.
- He issued the slogan "Back to the Vedas" and emphasized two core ideas: the infallible authority of the Vedas and monotheism.
- Among his major beliefs were the rejection of idolatry and overly ritualistic traditions, support for women's education, denunciation of child marriage, and opposition to untouchability.
- He also advocated the idea of shuddhi, supporting reconversion into the Hindu fold.
- **Publications:** Satyarth Prakash, Sanskar Vidhi, and Yajurved Bhashyam.
- **Legacy:** Inspired by his beliefs, teachings, and ideas, his disciples established the Dayanand Anglo Vedic College Trust and Management Society after his death in 1883.

Assam Rifles to Induct More Indigenous Dog Breeds

Syllabus: GS3/ Internal Security

Context

- The Assam Rifles is inducting two native Indian dog breeds, the Tangkhul Hui (Haofa) and the Kombai, into its specialized dog squad.
- The induction is being managed by the Assam Rifles Dog Training Centre (ARDTC) in Jorhat, Assam.

About the Indian Dog Breeds

- **Tangkhul Hui:** It is indigenous to Ukhrul district of Manipur and known for being highly courageous, possessing unique

tracking abilities, and having the stamina to track animals for up to 48 hours without food or water.

- It is also **known for disease resistance and adaptability to hilly terrain.**
- **Kombai:** It is **native to Tamil Nadu** and **recognized for agility, guarding instincts, and loyalty.**

Assam Rifles

- **Established in - 1835**
- **World War Participation:** It is the **only paramilitary force to have participated in both World Wars**, as well as the 1962 Sino-Indian War.
- **Headquarters** - Shillong, Meghalaya, and currently consists of 46 battalions.
- It is **one of the seven Central Armed Police Forces (CAPFs)**, primarily **guarding India's Indo-Myanmar border**, focusing on **border security, counter-insurgency, and law & order in Northeast India.**

Kyasanur Forest Disease **Syllabus: GS2/Health**

In News

- **The Indian Council of Medical Research (ICMR) is steadily progressing towards the development of an improved vaccine against Kyasanur Forest Disease (KFD).**

Kyasanur Forest Disease

- **Origin :** First identified in **1957 in Karnataka's Kyasanur Forest**, it is commonly known as **Monkey Fever.**
- **Type:** It is a tick-borne viral hemorrhagic fever caused by the **Kyasanur Forest Disease Virus (family Flaviviridae).**
- **Transmission:** Spread to humans via **tick bites** (mainly *Haemaphysalis spinigera*) or **contact with infected animals**, particularly sick or dead monkeys.
- **No person-to-person transmission exists.**

- **Seasonality:** Epidemics usually last from October to June, with a peak period between January and April.
- **Symptoms: Sudden high fever, headache, and vomiting;** severe cases may involve bleeding (hemorrhagic) and neurological issues.
- **Mortality:** The disease has a **fatality rate of approximately 5% to 10%.**
- **Treatment: There is no cure;** management relies on supportive care (hydration, oxygen, and maintaining blood pressure).
- **Prevention:** A vaccine is available and widely recommended in affected regions of India.

Rajaji National Park **Syllabus: GS3/Environment**

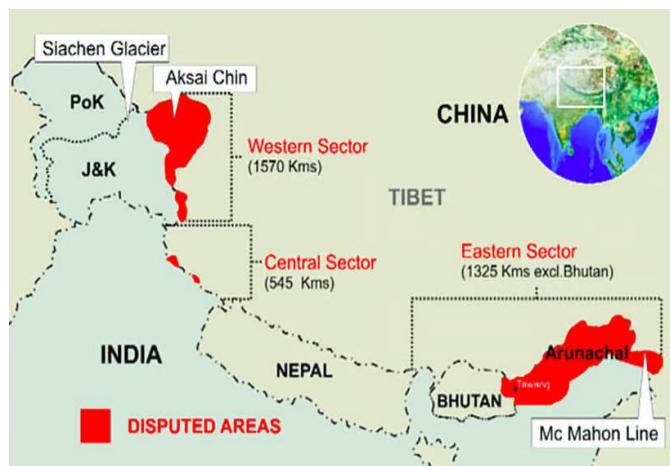
In News

- **The Supreme Court cleared the metalling of the 11.5-km Laldhang-Chillarkhal road project through Rajaji National Park.**

Rajaji National Park

- It was **established in 1983** by merging the Rajaji, Motichur, and Chilla sanctuaries.
- It was **named in honor of freedom fighter and India's first Governor-General, C. Rajagopalachari (Rajaji).**
- **Location** - It is located in the **Himalayan foothills near Haridwar, Rishikesh, and Dehradun.**
- **Rivers** - It features diverse **vegetation and rich biodiversity**, with the **Ganga and Son rivers** flowing through it.
- It is home to **elephants, tigers, leopards, deer, ghorals, and numerous bird species**, making it a paradise for nature lovers.

Panchsheel Pact



Context

- The Chief of Defence Staff (CDS) mentioned that India believed the 1954 Panchsheel Agreement effectively addressed the northern boundary question, even though China viewed it differently.

Panchsheel Agreement

- In 1954, India recognised Tibet as part of China, and both countries signed the Panchsheel Agreement.

The Panchsheel Agreement stated the five principles as:

1. Mutual respect for each other's territorial integrity and sovereignty.
 2. Mutual non-aggression.
 3. Mutual non-interference in each other's internal affairs.
 4. Equality and cooperation for mutual benefit.
 5. Peaceful co-existence.
- It was designed to promote trade and friendly relations, forming the basis of the bilateral ties.
 - With this, India assumed that it had settled its northern border.
 - In 2025 the Chinese President underscored that Panchsheel must be cherished and promoted by the two countries.
 - It came as India and China reset their ties and PM Modi visited China after seven years.

The India-China Borders

- India considers the Line of Actual Control (LAC) to be 3,488 km long, while the Chinese consider it to be only around 2,000 km.
- It is divided into three sectors: the eastern sector which spans
 1. Arunachal Pradesh and Sikkim,
 2. Middle sector in Uttarakhand and Himachal Pradesh,
 3. Western sector in Ladakh.
- **Western Sector or Aksai Chin Sector:** The region is claimed by the Chinese government post-1962 war as an autonomous part of the Xinjiang region which was originally a part of the Indian state of Jammu and Kashmir.
- **Middle Sector:** It is the less disputed section of the Indo-China border but the recent Doklam standoff and Nathu La Pass trading issues have brought distress at all levels.
- **Eastern Sector or Arunachal Pradesh:McMahon Line** had differentiated India and China in this sector but in the 1962 war the People's Liberation Army covered 9000 sq. km. area.
- However, China has started to claim the whole of Arunachal Pradesh as their own.

Kerala Declares Bacillus Subtilis 'State Microbe'

Syllabus: GS2/ Health/ Governance

Context

- Kerala has become the first Indian state to designate an official "State Microbe," selecting Bacillus subtilis, a beneficial, soil-dwelling bacterium.

Bacillus subtilis

- It is a **non-pathogenic, rod-shaped, gram-positive bacterium.**
- It is found commonly in **soil, water, and the human gut.**

- **Bacillus subtilis** is a **probiotic or good bacterium** that plays a vital role in **improving gut health and strengthening immunity**.
- The bacterium is widely **used in agriculture as a biofertilizer and biocontrol agent** to enhance crop productivity and suppress plant diseases.
- Due to its resilience and spore-forming ability, it has **significant industrial and biotechnological applications**.

Do You Know?

Centre of Excellence in Microbiome

- It is **established by the Government of Kerala** located in **Thiruvananthapuram**,
- It is **India's first dedicated multi-domain research institution for microbiome studies**.

Quadrilateral Security Dialogue (Quad)

Syllabus: GS2/ International Relations

Context

- Recent remarks from senior U.S. officials **describing the Quadrilateral Security Dialogue (Quad) as a "very important platform" and India as an "active participant"**.

Quadrilateral Security Dialogue (Quad)

- It is the informal strategic dialogue between **India, USA, Japan and Australia**.
- **Objective - To ensure and support a "free, open and prosperous" Indo-Pacific region**.

Additional Information - Exercise Malabar

- **Started in** - It is a multilateral war-gaming **naval exercise that was started in 1992**. The exercise began as a bilateral exercise between the navies of India and the United States.
- **Participating countries** - From 2002 onward, the exercise has been conducted

every year. Japan and Australia first participated in 2007. Since 2014, India, the US and Japan have participated in the exercise. In 2020 Australia too joined the Malabar Exercise.

- **Aim** - To support a free, open and inclusive Indo-Pacific region and remain committed to the rules-based international order.

African Union

Syllabus: GS2/Regional Groupings

Context

- The **African Union is hosting its annual summit in Ethiopia** to discuss the future of the continent, as the organization faces widespread discontent.

African Union

- It is a continental body **consisting of the 55 member states** that make up the **countries of the African Continent**.
- It was **officially launched in 2002 as a successor to the Organisation of African Unity (OAU, 1963-1999)**.
- **Aim:** to drive Africa's growth and economic development.
- **Headquarters: Addis Ababa, Ethiopia**.

Initiatives

- **African Continental Free Trade Area (AfCFTA) agreement** - It aims to create a **single market for goods and services across the continent**.
- **Agenda 2063** - It is a strategic framework for the **socio-economic transformation of the continent** over the next 50 years.

Seva Teerth

Syllabus: GS2/Governance

In News

- The **Prime Minister inaugurated the Seva Teerth complex in New Delhi**, along with Kartavya Bhavan-1 and 2.

Seva Teerth and Kartavya Bhavan-1 and 2

- Seva Teerth houses the Prime Minister's Office, the National Security Council Secretariat, the Cabinet Secretariat, all of which were previously located across different locations.
- It consolidates administrative functions within modern, and future-ready facilities.
- Kartavya Bhavan-1 and 2 accommodate several Key ministries including the Ministry of Finance, Ministry of Defence, Ministry of Health and Family Welfare, Ministry of Education and the Ministry of Information and Broadcasting.
- Both building complexes feature **digitally integrated offices, structured public interface zones and centralised reception facilities.**

Importance

- These features will **foster collaboration, efficiency, seamless governance, improved citizen engagement** and enhanced employee well-being.

CPI January, 2026 (Provisional) at Base year 2024=100 Released
Syllabus:GS3/Economy

Context

- The Ministry of Statistics & Programme Implementation has released the **provisional Consumer Price Index (CPI)** with Base 2024=100.

About

- The **base has been revised from 2012 to 2024 using Household Consumption Expenditure Survey 2023-24.**

Consumer Price Index (CPI):

- It measures the **average change in prices paid by consumers for a basket of goods and services over time** i.e., it tracks retail inflation.
- **Tracks cost of living and purchasing power.**

- Includes items like **food, housing, clothing, transport, etc.**
- It is published monthly, the **earlier base year: 2012 which is revised to 2024.**
- **Released By: NSO, MoSPI.**

Lead Bank Scheme (LBS)
Syllabus: GS3/Economy

In News

- **The RBI's proposed guidelines aim to strengthen and streamline the Lead Bank Scheme** by clearly defining the structure, membership, and roles of various committees

Lead Bank Scheme (LBS)

- It is an institutional mechanism introduced by the Reserve Bank of India (RBI) in **December 1969**
- **Objective** - to coordinate **banking and development activities at the district level.**
- **Significance** - It aims to enhance **credit flow to priority sectors like agriculture and MSMEs, reduce regional imbalances, and promote overall rural development.**
- As of February 2026, the RBI has proposed a major overhaul of the scheme through new draft guidelines to modernize its operations for the digital age.

Core Objectives

- **Area Approach:** Adopting a specific geographical area (the district) as the basic unit for intensive banking development.
- **Financial Inclusion:** Expanding banking services to unbanked and underbanked rural and semi-urban populations.
- **Coordinated Planning:** Acting as a "consortium leader" to align the efforts of commercial banks, regional rural banks (RRBs), cooperative banks, and government agencies.
- **Credit Deployment:** Ensuring credit reaches productive sectors to improve local income levels and productivity.

ಮಿಷನ್ ಆರಕ್ಷಕ

ಪಿಎಸ್‌ಬಿ/ಇಎಸ್‌ಬಿ/ಎಲ್ಲಾ ಗ್ರೂಪ್ ಸಿ @ ಬೆಂಗಳೂರು

ಬ್ಯಾಚ್ - 4 ತರಬೇತಿ ಪ್ರಾರಂಭ **23ನೇ ಫೆಬ್ರವರಿ 2026**

ಪ್ರವೇಶ ಪರೀಕ್ಷೆ

ಪರೀಕ್ಷಾ ದಿನಾಂಕ: 18ನೇ ಫೆಬ್ರವರಿ 2026

SCHOLARSHIP TEST DETAILS

ಮೊದಲ 5 ಸ್ಥಾನ ಪಡೆದ ಸ್ಪರ್ಧಾರ್ಥಿಗಳಿಗೆ
 ಉಚಿತ ಪ್ರವೇಶ

6-10 Ranks: 50% Scholarship

11-25 Ranks: 30% Scholarship

26-50 Ranks: 20% Scholarship



ಶುಲ್ಕ:

~~₹ 25,000/-~~ **₹ 20,000/-**

**Early
Bird
Offer**

**20%
OFF**

ಮಾರ್ಗದರ್ಶಕರು

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ರಕ್ಷಕ 2026

PSI/ESI/FDA/SDA/ ಎಲ್ಲಾ ಗ್ರೂಪ್ C ಪರೀಕ್ಷಾ ಸರಣಿಗಳು

**ಪ್ರಾರಂಭದ ದಿನಾಂಕ:
2ನೇ ಮಾರ್ಚ್ 2026**

13 + 8 = 21
 SECTIONAL TESTS FULL LENGTH TESTS TOTAL TESTS




ಉತ್ತಮ ಗುಣಮಟ್ಟದ ಪ್ರಶ್ನೆಗಳು ಮತ್ತು ವಿವರಣಾತ್ಮಕ ಸಾರಾಂಶ



ಪಠ್ಯಕ್ರಮವು ಸಂಪೂರ್ಣವಾಗಿ ಒಳಗೊಂಡಿರುತ್ತದೆ



ವಿಶ್ಲೇಷಣೆಯೊಂದಿಗೆ ತ್ವರಿತ ಫಲಿತಾಂಶಗಳು



ವಿಭಾಗೀಯ ಮತ್ತು ಪೂರ್ಣಾವಧಿಯ ಪರೀಕ್ಷಾ ಸರಣಿ ಅಭ್ಯಾಸಗಳು



ಪ್ರತಿಯೊಬ್ಬರಿಗೂ ವೈಯಕ್ತಿಕ ಮಾರ್ಗದರ್ಶನ



ಕೈಗೆಟುಕುವ ಮತ್ತು ಸುಲಭವಾಗಿ ಲಭ್ಯವಿರುವ



TIME TABLE

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ಸಮರ್ಥ KAS ಪೂರ್ವಭಾವಿ ಪರೀಕ್ಷೆ 2026 (ಗ್ರೂಪ್ A & ಗ್ರೂಪ್ B ಹುದ್ದೆಗಳಿಗಾಗಿ)

ಒಟ್ಟು ಪರೀಕ್ಷೆಗಳು **25**

ಪ್ರಾರಂಭದ ದಿನಾಂಕ:
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- ವಿಭಾಗೀಯ ಪರೀಕ್ಷೆಗಳು = **15 ಪರೀಕ್ಷೆಗಳು** [ಪರಿಕಲ್ಪನೆಗಳ ಅರ್ಥೈಸುವಿಕೆಯ ಮೇಲೆ ಕೇಂದ್ರೀಕರಣ]
- ಪ್ರಚಲಿತ ಘಟನೆಗಳು + **2 ಪರೀಕ್ಷೆಗಳು** [ಬಜೆಟ್ ಮತ್ತು ಆರ್ಥಿಕ ಸಮೀಕ್ಷೆಯನ್ನು ಒಳಗೊಂಡಿರುತ್ತವೆ]
- ಪೂರ್ಣ ಪ್ರಮಾಣದ ಪರೀಕ್ಷೆಗಳು = **8 ಪರೀಕ್ಷೆಗಳು**



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ವಿಶ್ಲೇಷಣೆಯೊಂದಿಗೆ
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