DAILY CURRENT AFFAIRS 12-02-2026

NATIONAL NEWS

Himachal Pradesh Launches 'Padhai with AI' Initiative

Chief Minister Sukhvinder Singh Sukhu launched 'Padhai with AI' at Barthin in Bilaspur district, Himachal Pradesh.

The initiative focuses on integrating Artificial Intelligence into public education, especially for competitive and government exam aspirants.

Padhai with AI' is a district-level digital education programme developed for students of Bilaspur district.

The platform uses AI-based tools to provide structured learning content, exam-oriented material, and personalised academic support.

The programme aims to bridge learning gaps for students who lack access to quality coaching, particularly in rural and semi-urban areas.

The initiative ensures equal access to education, allowing students to learn anytime and anywhere through a fully digital ecosystem.

Continuous academic counselling is a key feature, helping students improve subject understanding and adopt effective preparation strategies.

The platform reduces dependence on expensive private coaching institutes, promoting inclusive education.

The programme has been implemented by the Bilaspur district administration with institutional support from NTPC.

Deputy Commissioner Rahul Kumar stated that the initiative brings technology-driven education facilities directly to students.

The launch event was attended by Rajesh Dharmani and senior officials, highlighting collaboration between the state government, district administration, and public sector organisations.

The initiative reflects the state government's commitment to modernising public education through innovation, technology, and inclusivity.

The use of Artificial Intelligence in education enables personalised learning, adaptive content delivery, performance tracking, and data-driven guidance.

‘Padhai with AI’ strengthens AI-led education delivery and supports outcome-oriented, inclusive learning aligned with future workforce needs.

INTERNATIONAL NEWS

Indian Prime Minister Official Two-Day Visit to Malaysia on February 7–8, 2026

Prime Minister Narendra Modi visited Malaysia on a two-day official trip from February 7–8, 2026, at the invitation of Malaysian PM Dato’ Seri Anwar Ibrahim.

This was PM Modi’s third official visit to Malaysia, reinforcing the longstanding diplomatic and economic ties between the two nations.

During the visit, PM Modi and PM Anwar Ibrahim held restricted and delegation-level meetings, deepening the Comprehensive Strategic Partnership (CSP) established in 2024.

Both leaders reviewed cooperation across sectors including trade and investment, defense and security, digital economy, Artificial Intelligence (AI) & semiconductors, infrastructure development, clean energy, tourism, education, health, and maritime cooperation.

PM Modi attended the 10th India-Malaysia CEO Forum in Kuala Lumpur to discuss trade, investment, and economic cooperation.

India and Malaysia signed 11 MoUs to boost bilateral cooperation in AV co-production, disaster management, anti-corruption, UN peacekeeping, semiconductors, wildlife conservation, social security, vocational education (TVET), security, and health.

An MoU on academic collaboration in Ayurveda was signed between University of Cyberjaya (UoC), Selangor and Institute of Training and Research in Ayurveda (ITRA), Jamnagar, Gujarat.

India set up a Consulate General in Kota Kinabalu, Sabah (Malaysia) to strengthen diplomatic, commercial, and people-to-people ties.

Thiruvalluvar Centre was established at Universiti Malaya to promote Tamil language, literature, and Indian culture in Malaysia.

NPCI International Payments Limited (NIPL) and PayNet Malaysia agreed to link their payment systems (UPI-PayNet), enhancing digital financial cooperation and cross-border remittances.

BANKING

RBI Introduces Reforms to Boost Cooperative Banks' Financial Stability, Governance, and Digital Capabilities

The Reserve Bank of India (RBI), in consultation with the Government of India, announced that loans sanctioned by banks to National Cooperative Development Corporation (NCDC)e.f. January 19, 2026, for on-lending to cooperative societies are eligible for classification as priority sector lending (PSL) under the respective categories.

The priority sector lending (PSL) classification applies to banks other than Regional Rural Banks (RRBs), Urban Cooperative Banks (UCBs), Small Finance Banks (SFBs), and Local Area Banks (LABs).

NCDC is a statutory corporation under the Ministry of Cooperation that provides financial assistance to Cooperatives and contributes directly to accelerating the growth of the cooperative movement.

The Government of India and RBI have taken multiple measures to strengthen cooperative banks in terms of financial health, governance, digital inclusion, deposit security, credit availability, and prudent regulation.

Urban Cooperative Banks (UCBs) have been allowed to open new branches to expand their operations.

Housing loan limits for UCBs have been increased from 10% to 25% of their total loans and advances.

The Banking Regulation Act has been amended to increase the terms of directors of Cooperative Banks from 8 to 10 years.

Licensing fees for onboarding cooperative banks to Aadhaar-enabled Payment System (AePS) have been reduced.

The National Urban Co-operative Finance and Development Corporation Limited (NUCFDC), a non-deposit taking NBFC, has been set up as an Umbrella Organization for UCBs, providing IT infrastructure and operational support.

A Shared Services Entity (SSE) named Sahakar Sarthi has been established to provide technological services to Rural Cooperative Banks.

Rural Cooperative Banks have been included by RBI in the Integrated Ombudsman Scheme to enhance grievance redressal.

Deposit Insurance and Credit Guarantee Corporation (DICGC) insures various types of deposits up to ₹5,00,000 per depositor per bank, including principal and interest, for all cooperative banks.

Reserve Bank of India Launches Financial Literacy Week 2026

The Reserve Bank of India (RBI) has been observing Financial Literacy Week (FLW) annually since 2016 to promote financial awareness among citizens.

FLW 2026 is being observed from February 9 to 13, 2026 on the theme: "KYC – Your First Step to

Safe Banking.

RBI Governor Sanjay Malhotra inaugurated FLW 2026 and emphasized the critical role of KYC in ensuring safe, secure, and inclusive banking.

Banks and stakeholders have been urged to simplify and promote KYC and re-KYC compliance among customers.

The Central KYC Records Registry (CKYCR) was highlighted as a key tool to simplify customer onboarding and strengthen financial inclusion.

RBI Regional Offices, including Panaji, coordinated with banks to support nationwide campaigns on financial inclusion schemes, including re-KYC for uninterrupted banking services.

The campaign will raise awareness about the benefits of KYC/CKYC, precautions against fraudulent KYC calls, messages, and links, and caution the public against becoming money mules.

FLW 2026 includes awareness and outreach programmes across India, with stakeholders encouraged to actively disseminate campaign messages to promote a secure financial ecosystem.

RBI Grants In-Principle Approval to Transcorp International for Centralized Payment Systems

Transcorp International Limited received in-principle approval from the Reserve Bank of India (RBI) to participate in Centralized Payment Systems (CPS), marking a major development in its banking services infrastructure.

Following the RBI authorization, Transcorp can hold and operate a bank account at RBI and be allotted its own Indian Financial System Code (IFSC).

The CPS authorization, usually granted to banks, allows Transcorp to develop and operate its payment ecosystem with Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) capabilities, following RBI guidelines.

Participation in CPS will enhance payment ecosystem independence, operational efficiency, and regulatory compliance, while enabling secure and technology-driven payment solutions.

Transcorp reported 49% profitability growth for the quarter and 67% growth for the 9-month period ending December 31, 2025, compared to the previous year.

The company has fully repaid all public Fixed Deposits (FDs) under its Public FD scheme.

MoUs and Agreements

AAI Partners with Bharat Taxi

Airports Authority of India (AAI) signed a Memorandum of Understanding (MoU) with Bharat Taxi to improve last-mile connectivity at select airports.

The MoU was exchanged by AAI Chairman Vipin Kumar.

The initiative aims to provide regulated, transparent, and passenger-friendly taxi services at AAI-managed airports.

Bharat Taxi is India's first driver-owned cooperative taxi service, operated by Sahakar Taxi Cooperative Ltd.

Unlike app-based aggregators, Bharat Taxi follows a no-surge pricing model, ensuring fixed and predictable fares for passengers.

The platform is promoted by the National Cooperative Development Corporation (NCDC) and supported by cooperative institutions.

Under the plan, services will be introduced at airports in Rajkot, Vadodara, Surat, Bhuj, Pune, Aurangabad, Varanasi, Kanpur, Prayagraj, and Agra.

Most of the covered airports are in regional and tier-2 cities, improving connectivity where transport options are limited.

The partnership ensures transparent pricing, regulated operations, and improved safety within airport premises.

The initiative reduces fare disputes and enhances passenger trust, especially for elderly passengers and first-time flyers.

The model empowers drivers by making them direct stakeholders instead of commission-based workers.

It provides income stability, ownership, and social security to drivers.

The initiative supports national goals such as Atmanirbhar Bharat, Sahakar se Samriddhi, and Viksit Bharat 2047.

APPOINTMENTS & RESIGNATIONS

Anutin Charnvirakul's Bhumjaithai Party Wins Thailand General Election

Thailand's caretaker Prime Minister Anutin Charnvirakul, leader of the Bhumjaithai Party (BJT), won the general election for the 500-member House of Representatives, as per preliminary results announced by the Election Commission of Thailand (ECT).

Anutin Charnvirakul assumed the position of Prime Minister of Thailand in September 2025 following a period of political turbulence, and continued as caretaker PM during the election period.

The Bhumjaithai Party (BJT) secured a strong mandate to form the next government, marking a decisive victory in the national polls.

BJT won 194 seats (175 constituency + 19 party-list), falling short of the 251-seat majority mark in the 500-member House.

The People's Party secured 116 seats, while Pheu Thai Party won 76 seats.

Kla Tham Party secured 57 seats, and the Democrat Party won 22 seats.

IMPORTANT DAYS

National Deworming Day

National Deworming Day 2026 is observed on 10th February.

The National Deworming Day is an initiative of the Ministry of Health and Family Welfare, Government of India to make every child in the country worm free.

This is one of the largest public health programs reaching a large number of children during a short period.

Worms can create long-term health issues in Children and interfere with their health, education, and overall well-being, even if their effects might not be visible immediately.

Without knowing, children can carry worms for a long time and the only visible symptoms might be their hindered physical and mental health.

It was therefore deemed necessary to treat all children despite not appearing sick and the observation of national deworming day came into being.

According to a report by the World Health Organisation, around 241 million children in India, all between the ages of 1 and 14 years are at risk of parasitic intestinal worms. The Presence of these parasitic worms also known as Soil- Transmitted Helminths (STH)

National Deworming Day was launched first on 10th February 2015.

International Day of Women and Girls in Science

The International Day of Women and Girls in Science 2026 is observed on 11th February 2026

The Commission on the Status of Women adopted a report on March 14, 2011, with the goal of encouraging girls and women to pursue careers in science, technology, engineering, and math.

Moreover, promoting women's equal access to full employment and respectable jobs should be a priority.

The General Assembly recognized in a resolution on science, technology, and innovation for development adopted on December 20, 2013, that women and girls should have full and equal access to and participation in science, technology, and innovation in order to achieve gender equality and the empowerment of women and girls. It is necessary for girls and women of all ages.