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WHAT IS THE LEAD BANK SCHEME (LBS)?



- On the recommendations of the Nariman committee, the LBS was introduced by the Reserve Bank of India in 1969.
- **Aim:** Coordinating the activities of banks and other developmental agencies in order to achieve the objective of enhancing the flow of bank finance to the priority sector and other sectors and to **promote banks' role in the overall development of the rural sector**
- For coordinating the activities in the district, a **particular bank** is assigned '**Lead Bank**' responsibility of the district.
- The Lead Bank is expected to assume a leadership role for coordinating the efforts of the credit institutions and the Government.
- **For the preparation of District Credit Plans and monitoring their implementation, a Lead bank Officer (LBO), now designated as Lead District Manager was appointed in 1979.**

COMBINED MARITIME FORCES



- It is a **multinational maritime partnership** that upholds the International Rules Based Order (IRBO) by countering **illicit non-state actors** on the **high seas**.
- It promotes **security, stability and prosperity** across international waters, which encompass some of the world's most important shipping lanes.
- **Mandate:** Its main focus areas are **counter-narcotics, counter-smuggling, suppressing piracy**, encouraging regional cooperation, and engaging with regional and other partners to strengthen relevant capabilities and promote a safe maritime environment free from illicit non-state actors.

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CMF has five Combined Task Forces:

- CTF 150(Maritime Security Operations outside the Arabian Gulf)
- CTF 151(Counter-Piracy)
- CTF 152(Maritime Security Operations inside the Arabian Gulf)
- CTF 153(Red Sea Maritime Security)
- CTF 154(Maritime Security Training)

Member Countries: It comprises 47 nations including India.

- The member countries are **not bound by either a fixed political or military mandate.**
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WHEAT



Recently, the government allowed export of 25 lakh tonnes of wheat, along with an additional 5 lakh tonnes of wheat products

after 4 years.

- Wheat is an important **staple food crop** in India.
- It is a **temperate crop** that thrives in cool and dry climates.
- It is **primarily grown as a Rabi crop.**

Required climatic conditions for wheat cultivation

- **Temperature:** A cool temperature (10°C to 15°C) during sowing and 21°C to 26°C during ripening ensures optimum growth and grain quality.
 - **Rainfall:** Wheat requires **50-75 cm of well-distributed rainfall.**
 - **Soil:** It grows well in a **clay loam or loam texture**
 - **Major Wheat Producing Countries:** China, India, Russia and United States.
 - **Major Wheat Producing States:** Punjab, Haryana, Uttar Pradesh, and Bihar.
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AFTER BNP'S VICTORY: A NEW TEST FOR INDIA-BANGLADESH TIES

The **Bangladesh Nationalist Party (BNP)**, led by Tarique Rahman, secured a decisive victory in the recent elections, emerging on course for a two-thirds majority in the 300-member Parliament. The polls, the first since Sheikh Hasina's ouster in August 2024, also saw a significant rise in seats for the Jamaat-e-Islami.

Prime Minister Narendra Modi congratulated Rahman on his "decisive victory." The outcome marks a turning point for India-Bangladesh relations, which have faced uncertainty since Hasina's removal, and will shape the trajectory of bilateral ties in the coming years.

India and the BNP: A Complex Political Legacy

- India's engagement with the Bangladesh Nationalist Party (BNP) dates back to its founding in 1978 by General Ziaur Rahman.
- After his assassination, Khaleda Zia led the party for decades, shaping its ideology.
- Tarique Rahman assumed leadership after her death and returned to Bangladesh following 17 years in self-exile.
- **Strained Ties During 2001–2006**
 - Relations between India and Bangladesh were tense during the BNP-Jamaat coalition government (2001–2006).
 - India raised concerns over insurgent and terror groups operating from Bangladeshi soil, allegedly with protection from Jamaat leaders, posing security challenges for India's Northeast.
 - When Sheikh Hasina returned to power in 2008, her government launched a crackdown on insurgent groups, strengthening counter-terror cooperation with India.
 - While New Delhi welcomed the improved security environment, Hasina also used anti-terror measures to target political opponents, including BNP and Jamaat leaders.

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- **Post-Hasina Political Realignment**

- Following Hasina's removal amid protests in 2024, the political landscape shifted rapidly.
- With the Awami League barred from contesting and Hasina in India, the BNP and Jamaat-e-Islami have emerged as dominant forces in Bangladesh's current political environment.

Key Challenges for India in the Post-Hasina Era

- **The Hasina Extradition Question** - Sheikh Hasina's continued presence in India is politically sensitive. The BNP leadership may face pressure, especially from Jamaat, to seek her extradition and prevent politically provocative statements from Indian soil.
 - **Preserving Economic Interdependence** - Bangladesh is India's largest trading partner in South Asia, with strong ties in textiles, energy, and other sectors. Sustaining stable trade relations is vital for economic and political stability on both sides.
 - **Preventing Security Deterioration** - India remains concerned about any resurgence of anti-India insurgent or extremist activity reminiscent of earlier BNP tenures. Maintaining security cooperation is a priority, with communication channels open even with Jamaat leaders.
 - **Connectivity and Development Projects** - Delhi seeks continuity in infrastructure and connectivity projects linking Northeast India to Bangladesh. However, anti-India sentiment in Bangladesh requires sensitive handling of these initiatives.
 - **Strengthening People-to-People Ties** - Bangladeshis frequently travel to India for healthcare and tourism. Expanding long-term and multiple-entry visa systems and improving service infrastructure can deepen goodwill.
 - **Managing Migration Sensitively** - Economic migration from Bangladesh remains politically charged in several Indian states. The issue requires cooperative, non-confrontational management to avoid bilateral strain.
 - **Avoiding Strategic Realignment** - Strong bilateral cooperation can help prevent Bangladesh from drifting towards Pakistan or China, preserving regional stability.
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INDIA'S NEW CONSUMER PRICE INDEX - CHANGES AND IMPLICATIONS

- The Consumer Price Index (CPI) is the primary measure of retail inflation in India.
- It tracks changes in the prices of goods and services consumed by households and is used by the Reserve Bank of India (RBI) to frame monetary policy under the inflation-targeting framework.
- CPI reflects the cost of living and directly affects interest rates, wages, pensions, and government welfare schemes. It is based on a “basket” of goods and services that represents typical household consumption patterns.
- Since consumption habits change over time due to income growth, technological shifts, and urbanisation, the CPI basket must be periodically revised.
- Without such revisions, the index may misrepresent actual inflation trends.

Key Features of the New CPI Series

- **Updated Base Year**
 - The base year has been revised to **2024**. A base year acts as a reference point against which price changes are measured.
 - Updating it ensures that inflation calculations reflect contemporary consumption patterns rather than outdated ones.
- **Revised Consumption Basket**
 - The new CPI includes goods and services that households currently consume and excludes obsolete items.
 - For example, older items such as CDs and DVDs have been replaced with modern electronics such as headphones, earphones, and Bluetooth devices.
- **Retail Inflation in January**
 - According to the new CPI series, retail inflation stood at 2.75% in January.
 - However, direct comparison with previous months under the old CPI series is statistically inappropriate due to differences in basket composition and methodology.

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The Apples-to-Oranges Problem

- One major issue raised by analysts is the comparability of inflation rates under the old and new series.
- Under the old CPI, December inflation was recorded at 1.33%. Comparing that figure directly with January's 2.75% under the new series would be misleading because:
 - Some goods have been added or removed.
 - Weightages assigned to categories have changed.
 - Data sources and price collection methods have been revised.
- This is similar to comparing two different baskets of goods; the underlying components differ, so inflation outcomes may vary even if price trends remain stable.

Changes in the Weight of Food, Gold and Silver

- **Reduced Weight of Food**
 - Food items now carry a lower weight in the CPI basket compared to the previous series.
 - This reflects rising incomes and diversification of household expenditure towards services and non-food items.
 - A lower food weight could potentially reduce volatility in headline inflation, as food prices are typically more sensitive to monsoon conditions and supply shocks.
 - **Revised Weight of Gold and Silver**
 - In the old CPI, gold had a weight of 1.08% and silver 0.11%.
 - In the new CPI, gold/diamond/platinum jewellery together account for 0.62%, while silver jewellery accounts for 0.31%.
 - Although their combined weight remains important, gold's individual weight has reduced.
 - Interestingly, global gold and silver prices saw sharp increases — gold inflation at 69% and silver at 97% during December 2025.
 - If these were excluded, CPI inflation in December 2025 would have been just 0.26% instead of 1.33%.
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INDIA TESTED, FROM U.S. SANCTIONS TO ONE-SIDED TRADE DEAL

- The proposed India–United States Bilateral Trade Agreement has sparked **intense** political and public
- Although the agreement itself has not yet been finalised, discussions surrounding it have already revealed important questions about **India’s economic policy** and foreign relations.
- The Indian government’s primary objective is understandable: to **ease the burden** of high U.S. tariffs and to strengthen economic growth through expanded trade access.
- The emerging framework suggests that the agreement may extend beyond commercial cooperation and enter the realm of foreign policy alignment.

The Energy Security Question

- **Importance of Russian Oil**
 - India has relied significantly on **discounted** Russian oil to ensure affordable energy for its population and industry.
 - At one point, Russia accounted for approximately 40% of India’s oil imports.
- **Recent Changes**
 - Recent data indicate a decline in Russian oil purchases despite increasing discounts.
 - The **reduction** appears inconsistent with earlier policy statements prioritising affordable energy for Indian consumers.
 - The change suggests that political pressure, rather than economic logic, may be shaping energy policy.
- **Economic vs Political Choice**
 - If India abandons cheaper energy sources due to external pressure, it may compromise **domestic economic interests**.
 - This situation raises a critical question: Should trade benefits justify altering independent energy decisions?

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Diplomatic Consequences

- **Relations with Russia and Iran**
 - Reducing engagement with Russia and Iran risks damaging **India's credibility** as a reliable economic partner.
 - Countries that once considered India a stable and independent collaborator may reassess their trust.
- **Impact on the Global South**
 - India has historically positioned itself as a leader among developing nations, often resisting **unilateral sanctions** not authorised by international institutions.
 - Compliance with external demands may weaken this image and reduce India's diplomatic influence.
- **Relations with Other Trade Partners**
 - Preferential treatment toward the United States could also **cause friction** with other economic partners, including the European Union and recently negotiated trade partners.
 - This may complicate India's broader trade strategy.

Strategic and Geopolitical Implications

- **Regional Balance of Power**
 - Curtailing projects such as the Chabahar port and reducing engagement with Iran could unintentionally strengthen China's regional influence.
 - The agreement, therefore, has implications beyond economics and affects regional geopolitics.
 - **Future Agreements**
 - If tariff relief requires political alignment, future cooperation in defence, security partnerships, counter-terrorism, and Indo-Pacific strategies may also involve similar conditions.
 - The precedent could fundamentally reshape the India-U.S. partnership.
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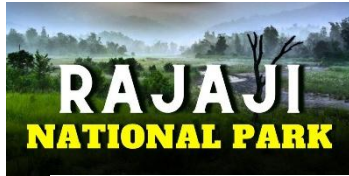
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RAJAJI NATIONAL PARK



- **Location:** It is located in Uttarakhand.
- It was established by merging three wildlife sanctuaries- Rajaji, Motichur and Chilla.
- It is named after **Rajagopalachari**, a prominent freedom fighter, fondly known as “Rajaji”.
- It is nestled between the **Shivalik ranges and the Indo-Gangetic plains**.

Rivers: River Ganga bifurcates the park into two parts.

Vegetation: It hosts **Moist Shivalik Sal Forest, Moist Mixed Deciduous Forest, Northern Dry Mixed Deciduous** and Khair-Sissoo forests in the Southern Slopes,

Fauna: It is home to Asian Elephant, Tiger, leopard, Himalayan Black bear, sloth bear, Civet, Marten, Jackal, Hyena etc.
