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Current Affairs - 17 February 2026

FOOD SAFETY AND STANDARDS AUTHORITY OF INDIA



The Supreme Court has asked the Food Safety and Standards Authority of India (FSSAI) to consider introducing mandatory front-of-package warning labels (FOPL) on packaged food products high in sugar, salt and saturated fat.

- It has been established under the **Food Safety and Standards Act, 2006**.
- FSSAI is responsible for **setting food standards, regulating the manufacture, storage, distribution, sale and import of food** and ensuring the availability of safe and wholesome food for human consumption.
- **Nodal Ministry:** It was established under the **Ministry of Health and Family Welfare, Government of India**.
- **Functions:**
 - **Standards Development:** It formulates standards for various food products, ensuring they are safe for consumption.
 - **Food Safety Management Systems:** It provides guidelines for businesses to implement effective food safety management practices.
 - **Licensing and Registration:** FSSAI manages the licensing process for food businesses, ensuring they comply with food safety regulations.
 - **Surveillance and Monitoring:** Regular inspections and audits are conducted to assess compliance with food safety standards.
 - **Consumer Awareness:** Initiatives to educate the public about food safety, hygiene, and nutrition are a key focus area.
- FSSAI also directly monitors compliance of food regulations **food licence issued by FSSAI**, especially in the area of food imports to India.
- The FSSAI is also responsible for the **accreditation of food testing laboratories** throughout India.

Current Affairs - 17 February 2026

FERTILISER INDUSTRY IN INDIA

- The fertiliser sector in India is one of the most regulated industries in the country.
- It plays a crucial role in ensuring food security, given India's large agricultural base and dependence on chemical fertilisers such as urea, DAP, MOP and NPK complexes.
- The maximum retail price (MRP) of urea is fixed at Rs. 266.5 per 45-kg bag, and this rate has remained largely unchanged since November 2012.
- Although some fertilisers such as Di-Ammonium Phosphate (DAP) are officially “decontrolled”, companies receive a fixed subsidy per bag, subject to maintaining a capped MRP.
 - For instance, the Centre provides a flat subsidy for DAP, but companies must sell it at a notified price to receive that subsidy.
- Similarly, for other fertilisers such as Muriate of Potash (MOP) and NPK complexes, MRPs are indirectly regulated. Companies must align prices with subsidy rates notified by the government, and “unreasonable” profits can be recovered from subsidy claims.
- Thus, while partial decontrol exists on paper, effective price control continues in practice.

Control Over Distribution and Movement

- Government control is not limited to pricing. The Centre also regulates the movement and allocation of subsidised fertilisers across states.
- The Department of Fertilisers (DoF) prepares an “agreed supply plan” based on the requirement assessed by the Union Agriculture Ministry and state governments.
- This plan is broken down state-wise, season-wise and month-wise.
- At the state level, district-wise allocation is decided by the agriculture authorities.
- Companies must dispatch fertilisers according to official railway rake and road movement plans.
- Once a rake reaches a designated railhead, the district agriculture officer allocates stock dealer-wise.

Current Affairs - 17 February 2026

Implications of the Ban

- **Impact on Nutrient Use Efficiency**
 - Speciality fertilisers are often more nutrient-efficient and environmentally sustainable. Restricting their sale may discourage balanced fertiliser use and worsen overdependence on cheap urea.
 - India already faces the problem of excessive nitrogen application due to the highly subsidised price of urea.
- **Investor Sentiment**
 - The fertiliser industry operates in a capital-intensive environment. Frequent regulatory interventions can: Reduce private sector investment, Discourage innovation, Create policy uncertainty
- **Market Distortions**
 - Ministry sources argue that banning established players could open space for unorganised operators selling low-quality products.
 - This may undermine quality control and farmer education.

Structural Challenges in the Fertiliser Sector

- **Overdependence on Subsidies:** The fertiliser subsidy bill remains a major fiscal burden.
- **Imbalanced Nutrient Use:** Artificially cheap urea leads to overuse of nitrogen relative to phosphorus and potassium.
- **Supply Constraints:** Reports of urea selling above MRP have been linked to rising consumption and production constraints.
- **Policy Overreach:** Layered controls on price, movement and sales restrict market flexibility.

Way Forward

- Encouragement of speciality and efficiency-enhancing fertilisers.
 - Clear and predictable regulatory framework to attract investment.
 - The fertiliser sector is central to India's food security. However, excessive controls may hinder innovation, efficiency and long-term sustainability.
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Current Affairs - 17 February 2026

A BUDGETARY SIGNAL AS BANKS CANNOT BEAR IT ALL

- India's **Union Budget 2026** introduces several financial-sector initiatives, including the creation of a market-making framework for corporate bonds, etc.
- While these measures may appear technical, they collectively reflect a **significant shift** in policy thinking.
- Rather than merely reforming banks, the government is attempting to address a deeper **structural imbalance** in India's financial architecture.
- The core issue is that Indian banks carry long-term credit risks that, in mature economies, are absorbed by financial markets.
- Consequently, the reforms represent a move away from a bank-dominated system toward a market-oriented financial structure.

Structural Imbalance in the Financial System

- Public discussions often attribute banking distress in India to **weak governance**, political interference, and poor risk management.
- Although these factors exist, they do not fully explain recurring banking crises. The more fundamental problem is institutional.
- India lacks a deep corporate bond market, forcing banks to finance large and risky projects.
- India possesses a relatively well-developed government securities market, with outstanding sovereign bonds approaching 90 percent of GDP.
- However, its corporate bond market is shallow, amounting to only about 15-16 percent of GDP, far smaller than those of the United States, Germany, or China.
- Because the economy still requires **long-term investment financing**, banks inevitably step in to fill this gap.
- As a result, banks hold around 60–65 percent of non-financial corporate debt, compared with roughly 30 percent in the United States and 40 percent in Europe.
- The difference arises not from managerial competence but from financial system design.

Current Affairs - 17 February 2026

Maturity Mismatch and Financial Fragility

- Banks are structurally unsuited to finance long-term infrastructure projects.
- They fund themselves primarily through short-term deposits and therefore depend heavily on **liquidity** and **depositor confidence**.
- Yet they are expected to finance projects such as highways, power plants, ports, and telecom networks that require 15 to 20 years to generate returns.
- This creates a severe maturity mismatch: short-term liabilities funding long-term assets.
- When projects fail or are delayed, losses appear suddenly on bank balance sheets. In market-based systems, such losses are distributed gradually across investors.
- In India, however, they accumulate within banks, making the financial system more fragile and vulnerable to shocks.

Fiscal Costs and Credit Misallocation

- The consequences of this imbalance extend beyond banking stability. Since 2017, the government has injected over ₹3.2 lakh crore into public sector banks to recapitalise them.
- These interventions stabilised the financial system but effectively transferred private corporate losses onto taxpayers, functioning as a hidden fiscal burden.
- Additionally, **large corporate exposures** tie up bank capital that could otherwise support smaller enterprises.
- This helps explain why small and medium-sized firms continue to face credit shortages despite repeated **bank recapitalisation**.
- Thus, the problem is not merely insufficient credit but misallocated credit.

Conclusion

- India's financial challenges stem less from **banking mismanagement** than from systemic design.
- A shallow corporate bond market has forced banks to shoulder long-term credit risk, creating financial fragility, fiscal burdens, distorted credit allocation, and weak monetary transmission.



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BHARAT EDUAI STACK AND THE FUTURE OF DIGITAL LEARNING IN INDIA

- Artificial Intelligence (AI) has emerged as a transformative force across sectors, including healthcare, agriculture, governance, and education.
- In the education sector, AI can enable personalised learning, real-time assessment, multilingual content delivery, and data-driven policy decisions.
- India's policy shift toward AI in Education aligns with the **National Education Policy (NEP) 2020**, which emphasises technology-enabled learning, foundational literacy and numeracy, and multilingual education.
- The NEP also advocates adaptive learning systems and the integration of emerging technologies in teaching and evaluation.
- Globally, AI tools are used for:
 - Personalised content recommendation
 - Automated grading and feedback
 - Intelligent tutoring systems
 - Language translation and speech recognition
- However, most existing AI systems are built primarily for English and rely on global platforms.
- This creates limitations for a linguistically diverse country like India, where school education takes place in multiple regional languages.

Centre of Excellence and Institutional Framework

- The Centre's initiative is anchored at the Centre of Excellence in AI for Education at IIT Madras, which was announced in the Union Budget with an allocation of Rs. 500 crore.
- To operationalise the initiative, a not-for-profit company named **Bodhan AI** has been launched. It will function as a technology backbone provider and build core AI infrastructure tailored to Indian needs.

Current Affairs - 17 February 2026

Funding and Operational Model

- The initial funding comes from the Union Budget allocation for the Centre of Excellence. Over time, the system is expected to become self-sustaining through:
 - Maintenance contributions from state governments
 - Equity participation by start-ups using the infrastructure
 - Collaborative partnerships with edtech firms
- The long-term vision is to evolve into a community-driven ecosystem, similar to open-source platforms like Linux.

Data Protection and Ethical Concerns

- **Data Privacy**
 - Student inputs, written responses, and voice recordings constitute personal data. Authorities have emphasised that such data should not be stored in public forums and must remain secure.
- **Screen Time**
 - To reduce excessive screen exposure, voice-based tools are being prioritised. The focus is on assistive use rather than replacing classroom teaching.
- **Equity and Access**
 - Digital infrastructure gaps remain a challenge in rural and remote areas. Effective implementation will require device access, connectivity, and teacher training.

Significance for India's Education System

- The Bharat EduAI Stack represents a structural shift in how technology can be embedded into public education. Its importance lies in:
 - Building sovereign AI capabilities
 - Strengthening multilingual learning
 - Supporting teachers rather than replacing them
 - If implemented effectively, the initiative can improve learning outcomes, reduce regional disparities, and strengthen India's position in educational technology innovation.
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TULBUL NAVIGATION BARRAGE PROJECT



The Jammu & Kashmir government is mulling to take advantage of the suspended Indus Waters Treaty (IWT) by diverting, for the first time, water from the Ravi river in Punjab to the Jammu region, and pushing for the revival of the Tulbul Navigation Barrage project.

- The Tulbul Navigation Barrage Project, also known as the **Wular Barrage**, is a **navigation lock-cum-control structure** located at the **outlet of Wular Lake**, in J&K.
- It was designed to **facilitate navigation on the Jhelum River** during lean winter months.
- The barrage, **once completed**, would regulate the water of the **Wular Lake** to maintain a **minimum draft in the river up to Baramulla** during the winter season.
- Besides, the project would provide water and helped in **firming up power generation in downstream hydroelectric plants** such as the **Uri I and II hydro projects**.

Key Facts about Wular Lake:

- It is the **largest freshwater lake** in India and the **second largest freshwater lake in Asia**.
 - It is located in the **Bandipore district of Jammu and Kashmir**.
 - It is **fed by the Jhelum River**.
 - The lake basin was formed as a **result of tectonic activity**.
 - In 1990, it was designated as a **Wetland of International Importance** under the **Ramsar Convention**.
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SAHI AND BODH INITIATIVE



The Union Minister of Health and Family Welfare will launch two key national initiatives namely SAHI and BODH at the India AI Summit at Bharat Mandapam.

SAHI:

- The **Strategy for Artificial Intelligence in Healthcare for India (SAHI)** is a **national guidance framework** to enable the safe, ethical, evidence-based, and inclusive adoption of Artificial Intelligence **across India's healthcare system**.
- It aims to provide **strategic direction on governance**, data stewardship, validation, deployment, and monitoring of AI solutions, while supporting States and institutions in responsible adoption aligned with public health priorities.

BODH:

- The **Benchmarking Open Data Platform for Health AI (BODH)** developed by the **Indian Institute of Technology Kanpur** in collaboration with the **National Health Authority**,
- It is a **privacy-preserving benchmarking** platform that enables rigorous evaluation of AI models using diverse, **real-world health data without sharing underlying datasets**.
- It is a digital public good under the **Ayushman Bharat Digital Mission**,
- **Significance:** It is designed to strengthen trust, transparency, and quality assurance in Health AI deployment.