



DATE: 15 FEBRUARY 2026

1 Sessions of Parliament (Source: *The Hindu*)

The Ministry of Housing launched the Urban Challenge Fund with the intention of including private entities in urban infrastructure development through competitive “challenge-mode”.

Why such an initiative

- Urban infrastructure development cannot be undertaken by public finance alone.
- Focus will be on outcome-oriented infrastructure creation moving away from earlier practice.
- The fund aims to build resilient, productive, inclusive, and climate-responsive cities



Features

- The fund will be operational from FY 2025-26 to FY 2030-31.
- Projects will be selected through a transparent and competitive challenge mode focusing on result oriented projects.
- Private sector participation will be encouraged through structured risk-sharing frameworks and benchmarking of service delivery standards.
- The fund will cover all cities with a population of 10 lakh or more.
- Central assistance will cover 25% of project costs.
- Minimum of 50% of the project cost should be raised from the market, including municipal bonds, bank loans, and public-private partnerships.
- A dedicated ₹5,000 crore corpus will enhance the creditworthiness of 4,223 cities.

2 Antimicrobial Resistance (Source: *The Hindu*)

The resistance developed by pathogens like bacteria, viruses, fungi, and parasites against the medicines used to control their growth i.e. Antibiotics.

Why we need to be concerned?

- It is a major global public health threat because antibiotics are the last resort against many infections.
- Poverty and inequality are considered to be major driver for its spread.
- 1.14 million to 1.27 million deaths annually are as a result of antibiotic resistance.
- AMR could result in US\$ 1 trillion additional healthcare costs by 2050.

Exam Pointer

- AMR is a natural process that happens over time through genetic changes in pathogens.
- Misuse and overuse of antimicrobials are considered to be the chief cause of spread
- MDR Tb is an example of AMR disease that is considered to be a major challenge.
- Antimicrobials are used to prevent and treat infectious diseases in humans, animals and plants.

AMR ANTIMICROBIAL RESISTANCE
THE GLOBAL HEALTH CARE CRISIS YOU HAVE NEVER HEARD ABOUT

AMR is **ANTIMICROBIAL RESISTANCE** and it could kill 4.1 million people across Africa by 2050 unless we act now.

WHAT EXACTLY IS AMR?

MICROBES: the bacteria, viruses, fungi, and parasites that attack our body and make us sick.

ANTIMICROBIALS: the medicines - antibiotics, antivirals, antifungals and antiparasitics – that fight the harmful microbes to make us healthy again.

ANTIMICROBIAL RESISTANCE occurs when microbes become **RESISTANT** to these life-saving medicines.

THIS HAPPENS WHEN WE MISUSE OVERUSE OR ABUSE THE ANTIMICROBIALS MEDICINES

It means infections such as malaria and tuberculosis become harder to treat or untreatable. Health care costs will skyrocket for longer, more complex treatments. And ultimately, many people will die as antibiotics and other antimicrobials stop working.
By 2050 in Africa, millions of people could die.

We can prevent AMR. Together, we can RESIST THE RESISTANCE!



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3 African Union (Source: *Indian Express*)

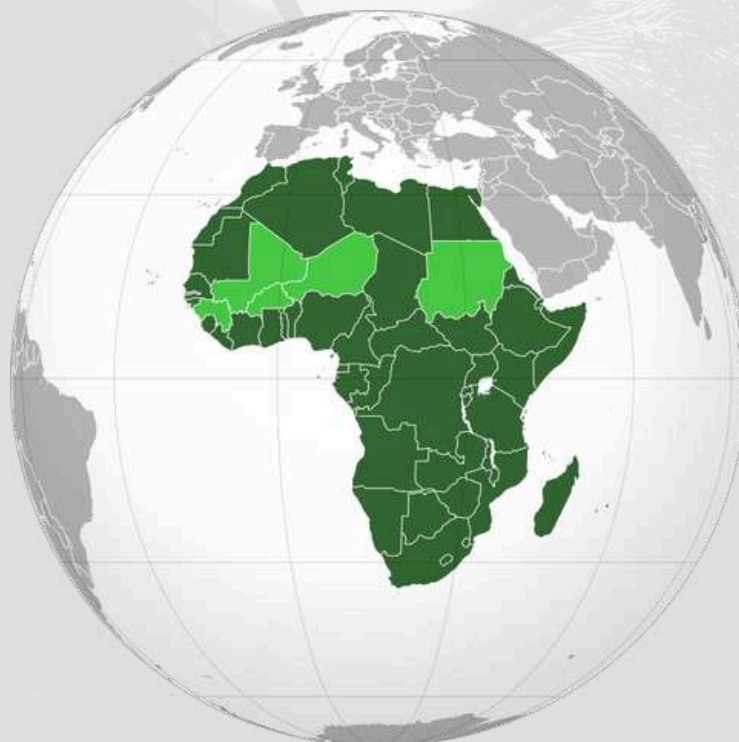
The African Union formed in 2002 is a successor body to the Organisation of African Unity consisting of the 55 members.

Organisational Vision

- Integrated, Prosperous and Peaceful Africa, driven by its own citizens and representing a dynamic force in the global arena” is the vision of the organisation.
- Agenda 2063 calls for greater collaboration and support for African led initiatives to ensure the achievement of the aspirations of African people.

India and Africa

- India’s engagement with Africa also underscores its willingness to take the mantle of Global South leadership.
- India wants to control the increasing Chinese presence in the African continent.



4 Sariska Tiger Reserve (Source: *Down To Earth*)

It is a national park and tiger reserve located in the Alwar district of Rajasthan.

What are its key features?

- It is situated in the Aravali Hills.
- The park is home to a variety of wildlife, including tigers, leopards, sloth bears, chinkara, sambar, nilgai, wild boar, and over 200 species of birds.
- It is a resilient ecosystem with a high prey density, and has the unique distinction of successfully reintroducing the tiger after its local extinction. Wild tigers from Ranthambhore have been translocated to repopulate Sariska.
- It has dry deciduous forests as well as Tropical Thorn forest.
- Pandupol Temple and Sariska Palace is located within its boundaries.



5 Central Bank Digital Currency (CBDC) (Source: *PIB*)

It is the legal tender of a nation issued in digital form by its central bank. RBI is the issuer in India.

What are its features?

- Digital alternative to physical cash.
- Is available both for retail as well as wholesale.
- They are stored in digital wallets and can be used for online or offline transactions.
- Government is working on integrating CBDC into public distribution systems (PDS) for subsidy transfers.
- Presently, there are no charges or fees associated with using e₹ or e₹ wallets.
- Under section 26 of the Reserve Bank of India (RBI) Act, 1934, every e₹ bank note shall be legal tender .

