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DISTANCE BETWEEN DREAM AND REALITY

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HIGHLIGHTS

- INTERNATIONAL NEWS
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TODAY NEWS HIGHLIGHT

- RBI reports raising the daily minimum maintenance limit of CRR from 90% to 99%
- Sister Nivedita Scheme, Government Recruitment and Social Welfare Decisions of West Bengal Government
- Traditional Mohanthal Prasad of Ambaji Temple in Gujarat gets GI tag
- The World Development Report 2026 outlines a three-pronged strategy for AI-based development for developing countries.
- 11 Classical Languages of India—Criteria for Recognition, Historical Importance and Cultural Preservation
- Katie Zachariah appointed as White House Press Secretary in the US
- Strong earthquake in Panama—plate tectonics, seismic risk, and disaster management
- Breast Cancer Awareness Day—The Importance of Early Detection, Prevention, and Public Health

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1. Report on RBI raising the daily minimum CRR maintenance threshold from 90% to 99%



The Cash Reserve Ratio (CRR) is the proportion of a bank's Net Demand and Time Liabilities (NDTL) that it is required to maintain as cash reserves with the RBI. According to reports, a decision has been made to raise the daily minimum CRR maintenance threshold from 90% to 99% starting October 16, 2026, while the base CRR rate remains unchanged at 3%. This change comes at a time when excess liquidity of approximately ₹3.88 lakh crore was reported in the banking system on October 8, 2026. This move could impact how banks manage their daily reserve balances and affect the funds available for lending.

2. West Bengal Government's Bhagini Nivedita Scheme, Government Recruitment, and Social Welfare Decisions



The West Bengal government has announced a financial assistance scheme—the Bhagini Nivedita Scheme—providing a total of ₹50,000 over three years to unmarried women pursuing higher education; the scheme is set to be implemented from January 2027. The state cabinet has approved the recruitment of 14,454 personnel across various government departments, and the appointment process for police recruitment has also been announced.

3. Gujarat's Ambaji Temple's Traditional Mohanthal Prasad Receives GI Tag



Reports indicate that the traditional Mohanthal prasad (offering) of Gujarat's Ambaji Temple is set to receive the Geographical Indication (GI) tag in October 2026, thereby recognizing its regional and cultural identity. Mohanthal is a traditional sweet prepared using gram flour (besan), ghee, and sugar, and holds religious significance at the Ambaji Temple. In India, the registration and protection of GI tags are governed by the Geographical Indications of Goods (Registration and Protection) Act, 1999, which came into force in 2003; the GI Registry is located in Chennai.

4. Three-Tiered Strategy for AI-Driven Development in Developing Countries: World Development Report 2026



The World Bank Group's World Development Report 2026 highlights that Artificial Intelligence (AI) can help developing countries boost productivity, improve access to specialized services, and enhance the effectiveness of public services. The report proposes three key strategies for AI development: adopting existing technologies, adapting them to local needs, and building domestic technological capabilities. While AI application in sectors like health, agriculture, education, and governance offers significant benefits, it requires reliable electricity, internet connectivity, quality data, computing infrastructure, and a skilled workforce.

5. India's 11 Classical Languages—Criteria for Recognition, Historical Significance, and Cultural Preservation



In October 2024, the Central Government granted 'Classical Language' status to Marathi, Pali, Prakrit, Assamese, and Bengali, raising the total number of classical languages in India from 6 to 11. Tamil was the first to receive this status in 2004, followed by Sanskrit (2005), Telugu and Kannada (2008), Malayalam (2013), and Odia (2014). The status of a classical language is based on criteria such as ancient literature, historical records, a rich literary tradition, and cultural heritage. The objective of this recognition is to preserve ancient texts, foster linguistic research and translation, and promote the rich cultural heritage of Indian languages.

6. Appointment of Katie Zakaria as White House Press Secretary



On October 9, 2026, US President Donald Trump selected Katie Zakaria as the new White House Press Secretary, succeeding Karoline Leavitt. Zakaria studied Political Science and Governance at Pepperdine University and earned a Juris Doctor (JD) degree from the Pepperdine Caruso School of Law. She has worked with the US Department of Homeland Security (DHS), the Trump Media & Technology Group, and media outlets such as Fox News and Newsmax. The White House Press Secretary presents the administration's policies and decisions to the media, conducts press briefings, and answers questions from journalists.

7. Powerful Earthquake in Panama—Plate Tectonics, Seismic Risk, and Disaster Management



On October 9, 2026, a magnitude 7.7 earthquake struck the Central American country of Panama; its epicenter was reported near Pitaloza Arriba in Herrera Province, at a depth of approximately 12.6 kilometers. The earthquake caused damage to roads and buildings in several regions, including Herrera, Coclé, and Los Santos, and tremors were also felt in the capital, Panama City. Panama's seismic activity is linked to the interaction of surrounding tectonic plates and fault systems; a tsunami warning issued for certain areas of the Pacific Ocean was subsequently cancelled.

8. Breast Cancer Awareness Day—The Importance of Early Detection, Prevention, and Public Health



Breast Cancer Awareness Day aims to raise awareness about the symptoms, early detection, screening, and treatment of breast cancer, while the month of October is observed globally as Breast Cancer Awareness Month. Potential symptoms include a lump in the breast or underarm, changes in breast size, skin dimpling, and unusual nipple discharge; however, not every lump is cancerous. Mammography, clinical examinations, and timely diagnosis are crucial for the effective management of breast cancer; treatment options may include surgery, radiotherapy, chemotherapy, and targeted therapy.

1. According to reports, what has been decided as the daily minimum CRR maintenance threshold starting from October 16, 2026?

A - 90%
B - 95%
C - 99%
D - 100%



Under the Cash Reserve Ratio (CRR) framework, banks are required to maintain a specified portion of their Net Demand and Time Liabilities (NDTL) as cash reserves with the RBI. According to reports, it has been decided to raise the daily minimum CRR maintenance threshold from 90% to 99% effective October 16, 2026, while the base CRR rate will remain at 3%. This change could impact banks' daily cash reserve management and the funds available for lending.

2. What is the total financial assistance announced for unmarried women over a period of three years under the Bhagini Nivedita Scheme?

A - ₹30,000
B - ₹40,000
C - ₹50,000
D - ₹60,000



The West Bengal government has announced financial assistance of ₹50,000 over three years for unmarried women pursuing higher education under the Bhagini Nivedita Scheme, with implementation scheduled for January 2027. Additionally, the state cabinet has approved recruitment for 14,454 posts and increased the monthly remuneration of 'Karmabandhus' from ₹5,000 to ₹8,000.

3. With which temple is the 'Mohanthal' *prasad* associated?

A - Somnath Temple
B - Ambaji Temple
C - Dwarkadhish Temple
D - Akshardham Temple



Reports indicate that the traditional 'Mohanthal' *prasad* of Gujarat's Ambaji Temple is set to receive the GI (Geographical Indication) tag, which will recognize its regional and cultural identity. GI tag registration is governed by the Geographical Indications of Goods (Registration and Protection) Act, 1999, which came into force in 2003. The GI tag helps preserve regional products, traditional knowledge, and cultural heritage.

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4. According to the report, how many key strategies have been suggested for AI development?

A - 2
B - 3
C - 4
D - 5



According to the World Bank Group's World Development Report 2026, Artificial Intelligence (AI) can help boost productivity and improve health, agriculture, education, and public services in developing countries. The report suggests three key strategies: adopting AI technologies, adapting them to local needs, and developing domestic technological capabilities. Reliable electricity, internet access, quality data, and trained human resources are essential for the effective use of AI.

5. Which language was the first to be granted 'Classical Language' status in India?

A - Sanskrit **B - Tamil**

C - Telugu **D - Kannada**



In October 2024, the Central Government granted 'Classical Language' status to Marathi, Pali, Prakrit, Assamese, and Bengali, raising the total number of classical languages in India from 6 to 11. Tamil was the first to receive this status in 2004, while Sanskrit, Telugu, Kannada, Malayalam, and Odia were recognized in subsequent years. The 'Classical Language' status is based on criteria such as ancient literature, historical records, and a rich literary tradition.

6. Who was selected as the new White House Press Secretary on October 9, 2026?

A - Karoline Leavitt **B - Katie Zakaria**

C - Jen Psaki **D - Sarah Sanders**



According to reports, US President Donald Trump selected Katie Zakaria as the new White House Press Secretary on October 9, 2026, succeeding Karoline Leavitt. Zakaria studied Political Science and Governance at Pepperdine University and earned a Juris Doctor (JD) degree from the Pepperdine Caruso School of Law. The White House Press Secretary presents the administration's policies and decisions to the media, conducts press briefings, and answers questions from journalists.

7. In which country did an earthquake occur on October 9, 2026?

A - Chile **B - Panama**

C - Mexico **D - Peru**



An earthquake with a magnitude of 7.7 was reported in the Central American country of Panama on October 9, 2026; its epicenter was located near Pitaloza Arriba in Herrera province, at a reported depth of approximately 12.6 kilometers. The earthquake caused damage in several regions, including Herrera, Coclé, and Los Santos, and tremors were also felt in the capital, Panama City. A tsunami warning issued for certain areas of the Pacific Ocean following the earthquake was subsequently cancelled.

8. What is the primary imaging technique used for breast cancer screening?

A - Mammography **B - ECG**

C - EEG **D - Spirometry**



The month of October is observed globally as Breast Cancer Awareness Month, aiming to raise awareness about symptoms, early detection, screening, and treatment of breast cancer. Potential symptoms include a lump in the breast or underarm, changes in breast shape, and unusual nipple discharge, while mammography and timely medical check-ups are crucial for diagnosis.

One Liner

1. On October 9, 2026, a 7.7 magnitude earthquake struck which Central American country? - Panama

2. What is the primary imaging technique used for breast cancer screening? - Mammography

3. Under West Bengal's 'Bhagini Nivedita Yojana', what amount of financial assistance is proposed to be given to eligible women over three years? - ₹50,000

4. Which traditional *prasad* of Gujarat's Ambaji Temple is reported to be receiving the GI tag in October 2026? - Mohanthal *prasad*

5. To what amount has the West Bengal government increased the monthly remuneration of 'Karmabandhus' from the earlier ₹5,000? - ₹8,000 per month

6. What are the three key strategies outlined for AI development in the World Development Report 2026? - Adoption, Adaptation, and Advancement (development of domestic capabilities)

7. What is the full form of CRR, and with whom do banks have to keep this amount? - Cash Reserve Ratio; with the Reserve Bank of India (RBI).

8. Who was selected as the new White House Press Secretary in October 2026? - Katie Zacharia

9. In October 2024, the number of classical languages in India was increased from 6 to how many? - 11 classical languages

10. In which month is Breast Cancer Awareness Month observed globally? - October