

February 7, 2026 – Dinamani Newspaper – Tit bits

1. India successfully conducted a test of the Agni-3 medium-range ballistic missile on Friday.

(i) The Agni-3 missile performed all functions, including technological aspects, precisely at the Integrated Test Range in Chandipur, Odisha.

(ii) This indigenously developed missile is capable of operating in two stages using solid fuel.

(iii) The Agni-3 medium-range ballistic missile, capable of striking targets approximately 3,000 km away, can carry a payload of 1,500 kg. This missile weighs 48,300 kg, is 16.7 meters long, and has a diameter of 2 meters.

(iv) The special division of the armed forces has been conducting Agni-3 missile tests for the past three years. The Agni-1 ballistic missile is designed to travel 700 km, Agni-2 2,000 km, Agni-3 3,000 km, Agni-4 4,000 km, and Agni-5 5,000 km, accurately striking their respective targets.

2. The Reserve Bank of India (RBI) announced that it would double the collateral-free loan limit for Micro, Small, and Medium Enterprises (MSMEs) to Rs.20 lakhs. This decision was taken at the RBI Monetary Policy Committee meeting held in Mumbai. RBI Governor Sanjay Malhotra told reporters:

- The collateral-free loan limit for Micro, Small, and Medium Enterprises is being doubled from Rs. 10 lakhs to Rs.20 lakhs. This increased loan amount will be available for loans disbursed and renewed from April 1st.
- A committee has been formed to provide advice to these companies on improving their operations and capabilities.

(i) Compensation for victims of fraud:

- With the increased use of online banking services, some anti-social elements are engaging in fraud by contacting people via mobile phones and stealing money from their bank accounts through various means. In such situations, it is necessary to compensate the victims.
- New guidelines are being formulated to provide compensation up to Rs.25,000 to those who have lost money in small-scale frauds, depending on the financial loss.
- Furthermore, special measures will be taken to protect senior citizens from financial fraud.
- New guidelines regarding loan recovery agents and loan recovery procedures will also be released soon.

(ii) No change in interest rates:

- The interest rate on short-term loans provided by the Reserve Bank to banks (repo rate) will remain unchanged at 5.25 percent.
- Despite increasing geopolitical tensions globally, the Indian economy remains strong. A Free Trade Agreement has been concluded with the European Union. A trade agreement with the United States is also in its final stages. This will provide long-term economic benefits to India.
- The RBI had set a target to keep inflation at 4 percent, but the average inflation is only around 2 percent. The country's economic growth is projected to be 7.4 percent in March, the end of the

(iii) Gold Loan:

- Gold loan outstanding has doubled in the last two years. Loans are given up to 85 percent of the value of the gold. He said that there is no need to worry too much about the gold-backed loans given by banks, as the price of gold has increased.

3. The Chief Minister M.K. Stalin laid the foundation stone and inaugurated the construction work of the sea turtle conservation center, the first of its kind in Tamil Nadu, to be built at a cost of Rs.14.50 crore.

(i) Every year, thousands of Olive Ridley sea turtles lay eggs along the Tamil Nadu coast. However, due to various threats including improper handling of fishing activities, habitat destruction on the beaches, and marine pollution, only one or two out of a thousand hatchlings survive to reach maturity.

(ii) Therefore, the Tamil Nadu Government has been making efforts for sea turtle conservation for many years through an integrated, science-based, and multi-disciplinary approach.

(iii) Accordingly, the number of sea turtle eggs collected in 2019-2020 was 70,700. Following the continuous efforts of the Tamil Nadu Government, this number has increased to a historic high of 3.20 lakh in 2024-2025. To address the growing scientific and operational challenges in sea turtle conservation, a sea turtle conservation center is being established in Guindy, Chennai, at a cost of Rs.14.50 crore, under the 'Tamil Nadu Coastal Restoration Mission' project, in collaboration with the World Bank.

(iv) The Chief Minister M.K. Stalin laid the foundation stone and inaugurated the construction work for this center. This center will provide specialized infrastructure for scientific research, telemetry, monitoring, and centralized data management.

(v) Greening Policy:

With the objective of transforming Tamil Nadu into climate-resilient, livable, and sustainable cities, the Chief Minister M.K. Stalin released the 'Urban Greening Policy for Tamil Nadu State 2026'. This will provide a comprehensive and pioneering framework for integrating trees and urban forests into urban planning and development across the state.

4. In the final match of the Under-19 Cricket World Cup, India defeated England by 100 runs to win the championship trophy for the sixth time. India has extended its record as the team with the most championship titles in the tournament's history.

(i) Vaibhav Suryavanshi created a record as the youngest player (14 years old) to score a century in the history of the U-19 World Cup.

5. The tenth T20 World Cup cricket tournament will be held in India and Sri Lanka, starting on Saturday (February 7) and continuing until March 8.

(i) In the last of the three matches scheduled for the first day, defending champions India will face the USA. In the first two matches, the Netherlands will play Pakistan, and Scotland will take on the West Indies. All of Pakistan's matches will be held in Sri Lanka.

(ii) The 20 participating teams have been divided into 4 groups of 5 teams each. At the end of the group

stage, the top two teams from each group will qualify for the Super 8 stage.

6. The digital system is being rapidly expanded in the agriculture sector; digital identity cards have been issued to 8.48 crore farmers from 19 states, including Tamil Nadu, Union Agriculture Minister Shivraj Singh Chouhan informed the Rajya Sabha.

(i) Through the 'Agri Stack' website, all details related to agriculture and farmers are collected and maintained digitally. It includes details of farming villages, their climate, biodiversity, and cultivated crops. Digital identity cards have been issued to 8.48 crore farmers from 19 states, including Tamil Nadu, Andhra Pradesh, Bihar, Gujarat, Uttar Pradesh, Madhya Pradesh, and Karnataka. All their land details and family details are registered in these cards.

(ii) Next, the details of farmers from Goa, Sikkim, and Jammu and Kashmir will be registered. The Central Government is assisting the State Governments at all levels for this project.

(iii) By issuing identity cards to farmers, financial assistance can be directly deposited into their bank accounts, and payments for produce procured at Minimum Support Price (MSP) can be made easily.

(iv) Advice is being provided to farmers with the help of Artificial Intelligence. Digital initiatives also greatly help in accurately assessing crop losses caused by disasters and providing appropriate relief, he added.

7. The Chief Minister M.K.Stalin inaugurated the air conditioner and compressor manufacturing plant established in Gummidipoondi, Tiruvallur district, at a cost of ₹2,091 crore, which will provide employment to 2,104 people.

(i) Mitsubishi Electric Corporation, a Japanese company, manufactures energy and electrical systems, communication systems, and electrical and electronic equipment. Mitsubishi Electric India Private Limited is a subsidiary of this leading global company.

(ii) The plant for manufacturing room air conditioners and compressors by this company has been established in Gummidipoondi, Tiruvallur district, at a cost of ₹2,091 crore. This plant will provide employment to 2,104 people.