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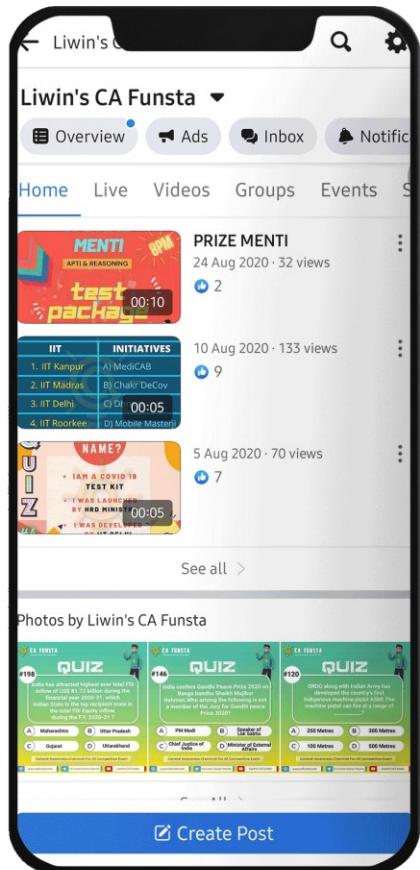
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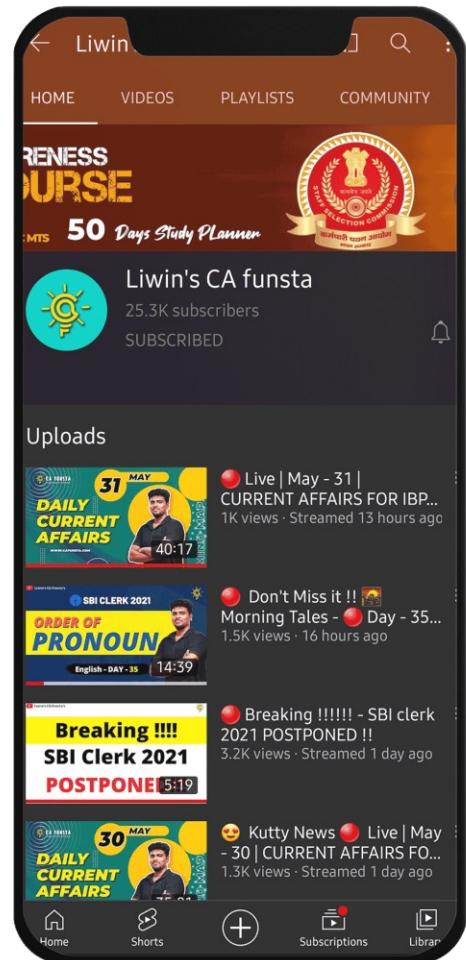
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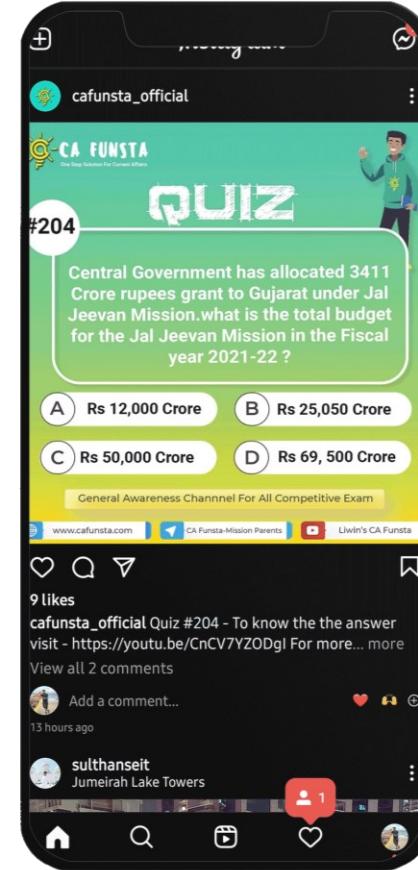
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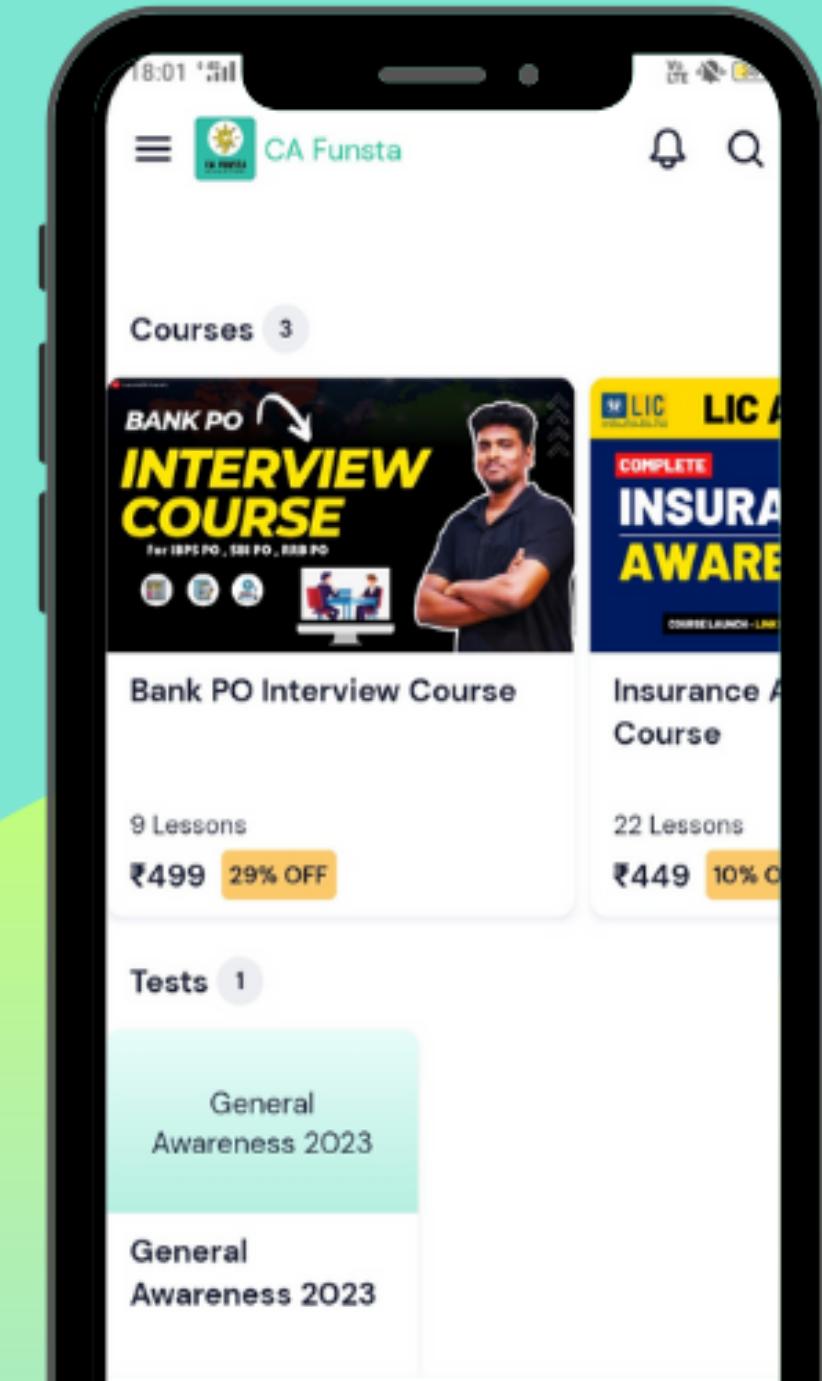
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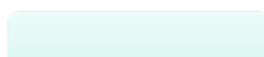
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**STUDENT REVIEW**

**Ruban**  

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**STUDENT REVIEW**

**Mariappan B**  

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**STUDENT REVIEW**

**Benitta Robinson**  

Such a great explanation for each and every topics of banking awareness. Easy to understand. Thank you Liwin sir.

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**STUDENT REVIEW**

**Rajaganapathy A R**  

Worth worth worth varma onnumae theriyama the course start pannu mudikum pothu avalo confidence ah kuduthuchi banking awareness theriyama maala financial awareness kuda easy ah purukku mudiyathu thks liwin bro

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**STUDENT REVIEW**

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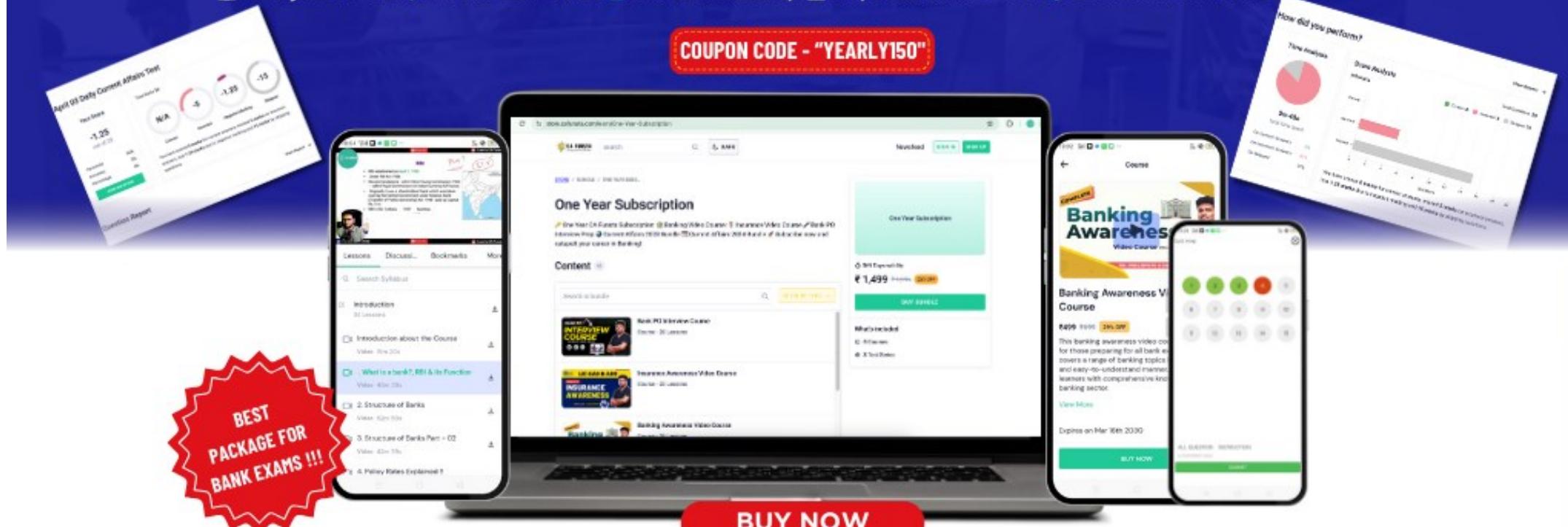


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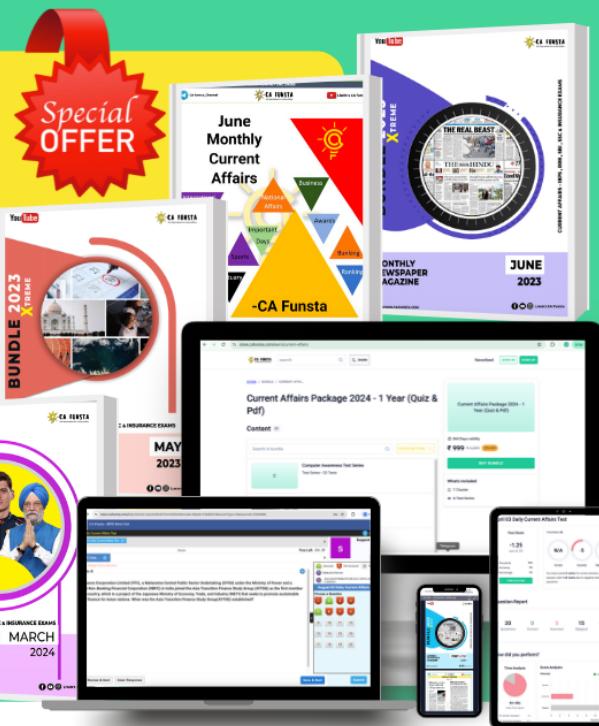
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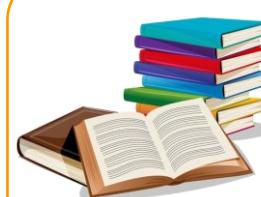
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➤ **What made Indian Army Day 2026 historically significant in terms of the parade's location and presentation?**

- A) It was held in Pune for the first time
- B) It featured joint participation from the Navy
- C) It was conducted in a public area outside a cantonment
- D) It showcased only aerial warfare units
- E) It commemorated the retirement of the Army Chief

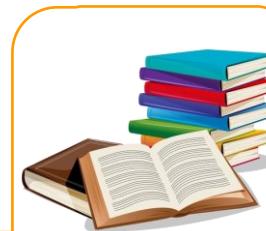
**Answer**

**C) It was conducted in a public area outside a cantonment**



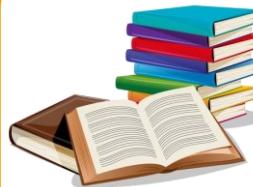
## Event and Location:

- **Event:** Celebration of Indian Army Day 2026 with a public parade
- **Location:** Jaipur, Rajasthan
- **Date:** January 15, 2026



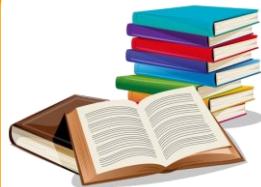
## Mandates and Objectives:

- **Mandates:** The Indian Army conducted its annual Army Day Parade in Jaipur, marking the first time the event was organized in a public area outside of a cantonment. The event featured over 30 Army contingents, mechanized units, advanced weapons, and aerial demonstrations. The newly raised Bhairav Battalion also made its first public appearance.



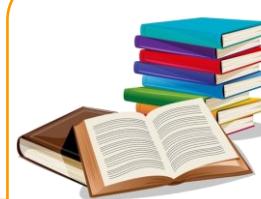
## Mandates and Objectives:

- **Objectives:** The event aimed to honour the courage, discipline, and sacrifices of Indian soldiers, showcase modern military capabilities to the public, and foster national pride. It also celebrated the historic moment when Gen K M Cariappa became the first Indian Commander-in-Chief of the Indian Army on January 15, 1949.



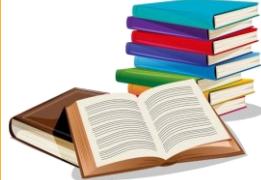
## Important Terms Explained:

- **Indian Army Day:** Celebrated every year on January 15, this day commemorates the appointment of Gen K M Cariappa as the first Indian Commander-in-Chief of the Army, marking a shift from British to Indian leadership.
- **Bhairav Battalion:** A newly raised combat unit introduced after Operation Sindoora, designed for drone-enabled, multi-domain, high-intensity warfare, positioned between Para SF and regular infantry units.



## Important Terms Explained:

- **Operation Sindoor:** A recent internal restructuring mission of the Indian Army that led to the formation of agile, modernized units like the Bhairav Battalion for hybrid warfare preparedness.

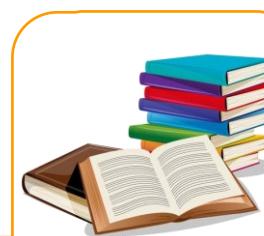


# Important Days



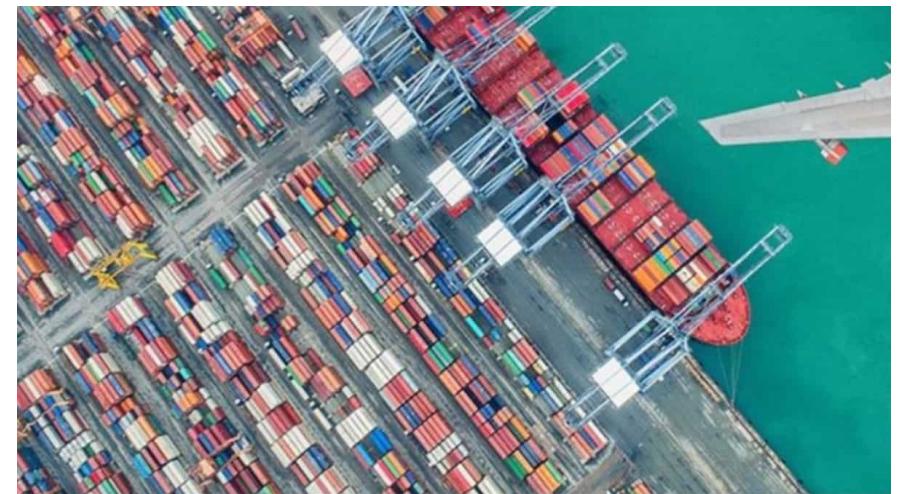
## Tabular Summary:

Parameter	Details
Event name	Indian Army Day 2026
Announcement date	January 15, 2026
Location	Jaipur, Rajasthan
Issuing authority	Indian Army
Policy/series name	Army Day Parade
Key figures	Gen K M Cariappa, General Manoj Pande, Bhairav Battalion
Purpose/reason	To honour the military's role and commemorate Gen Cariappa's leadership
Feature details	Parade with mechanized columns, infantry units, aerial flypast, Bhairav debut
Validity or status	Annual observance, conducted on January 15
Strategic/significant value	Public engagement, military modernization, hybrid warfare readiness

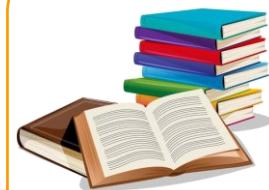


➤ Which state topped the NITI Aayog's Export Preparedness Index (EPI) 2024 among large states?

- A) Gujarat
- B) Tamil Nadu
- C) Maharashtra
- D) Uttar Pradesh
- E) Andhra Pradesh

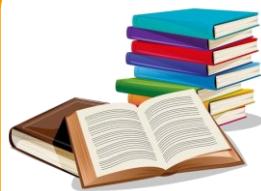


**Answer**  
**C) Maharashtra**



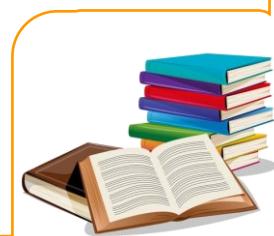
## Event and Location:

- **Event:** Release of Export Preparedness Index (EPI) 2024 by NITI Aayog
- **Location:** India (Nationwide coverage; district-focused approach)
- **Date:** January 15, 2026



## Mandates and Objectives:

- **Mandates:** NITI Aayog released the Export Preparedness Index 2024, ranking States and Union Territories based on export performance and ecosystem strength during FY22–FY24. The Index uses a framework of 4 pillars, 13 sub-pillars, and 70 indicators.
- **Objectives:** To evaluate export readiness of Indian States/UTs, promote peer learning, and guide policy intervention at State and district levels. The EPI seeks to support India's global trade ambitions by strengthening sub-national export ecosystems.

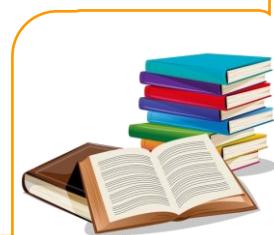


# RANKING



## Top 5 Performing Large States (Leaders)

Rank	State	Category	Remarks
1	Maharashtra	Leader	Topped overall among large states
2	Tamil Nadu	Leader	Strong in export infrastructure and business ecosystem
3	Gujarat	Leader	Strong industrial and logistics base
4	Uttar Pradesh	Leader	Improved export diversification and connectivity
5	Andhra Pradesh	Leader	Focus on trade facilitation and MSME inclusion

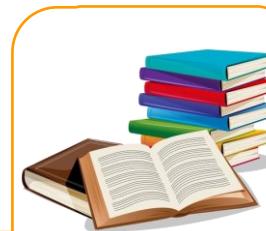


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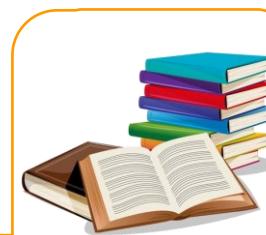
## Top Performers – Small States, North Eastern States, and UTs

Category	Top Regions	Remarks
Small States	Uttarakhand, Goa	Demonstrated strong institutional capacity and business ecosystem
North Eastern States	Nagaland	Progressed in policy support and export diversification
Union Territories	Dadra and Nagar Haveli & Daman and Diu, J&K	Recognized for export facilitation and structural improvements



## Challenger States (Large States Category)

State	Category	Remarks
Madhya Pradesh	Challenger	Moderate preparedness; needs improvement in ecosystem support
Haryana	Challenger	Strong in policy but weaker on export performance
Kerala	Challenger	Scope for better infrastructure and global integration
West Bengal	Challenger	Improving, but below top states in trade logistics

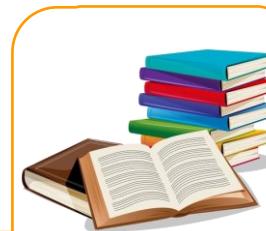


# RANKING



## Aspirer States (Large States – Lowest Ranking)

State	Category	Remarks
Odisha	Aspirer	Needs development in industrial and export facilitation
Chhattisgarh	Aspirer	Lagging in infrastructure and MSME ecosystem
Rajasthan	Aspirer	Export diversification and support systems underdeveloped
Bihar	Aspirer	Weak infrastructure and low export outcomes
Jharkhand	Aspirer	Needs focused policy and connectivity improvements

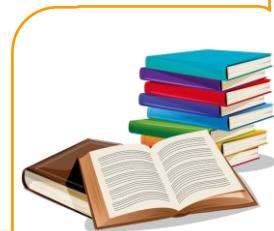


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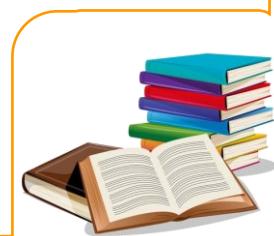
## Union Territories – Challenger Category

UT	Category	Remarks
Delhi	Challenger	Ranked 12th; moderate policy support, scope for improvement
Meghalaya	Challenger	Needs stronger institutional capacity
Ladakh	Challenger	Early-stage export ecosystem
Himachal Pradesh	Challenger	Moderate growth



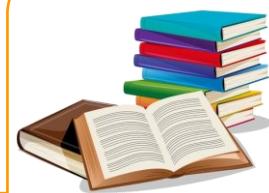
## Important Terms Explained:

- **Export Preparedness Index (EPI):** A data-driven ranking framework developed by NITI Aayog that assesses Indian States and UTs on their export readiness using multiple dimensions like policy, infrastructure, business ecosystem, and export performance.
- **Digital Public Infrastructure (DPI):** Though not directly linked in this index, DPI includes platforms such as Aadhaar, UPI, and e-KYC, which often support financial and trade digitization strategies adopted by States.



## Important Terms Explained:

- **Leaders, Challengers, Aspirers:** Performance classification within the EPI 2024 to indicate:
  - **Leaders:** High export preparedness
  - **Challengers:** Moderate preparedness, with improvement potential
  - **Aspirers:** Regions in early stages of export ecosystem development

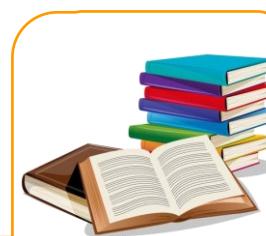


# RANKING



## Tabular Summary:

Parameter	Details
Event name	Release of Export Preparedness Index 2024
Announcement date	January 15, 2026
Location	India (nationwide index)
Issuing authority	NITI Aayog
Policy/series name	Export Preparedness Index (EPI)
Key figures	Maharashtra, Tamil Nadu, Gujarat, B V R Subrahmanyam
Purpose/reason	To assess and improve States' readiness and capability to boost exports
Feature details	4 Pillars, 13 Sub-pillars, 70 Indicators across FY22–FY24
Validity or status	Active ranking index for FY22–FY24
Strategic/significant value	Promotes district-level competitiveness, guides policy, supports national trade goals

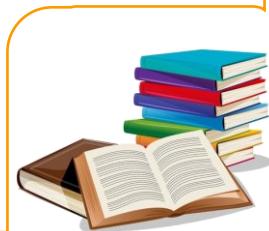


➤ **What is the primary objective of RBI's proposed changes to banks' Net Open Position (NOP) rules?**

- A) To encourage forex trading by banks
- B) To align with Basel standards and improve forex risk management
- C) To abolish foreign currency holdings in Indian banks
- D) To create a separate regulatory authority for forex positions
- E) To allow unhedged currency exposure for public sector banks

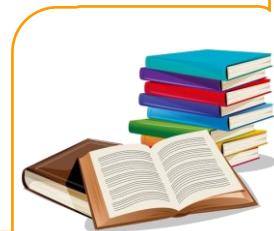
**Answer**

**B) To align with Basel standards and improve forex risk management**



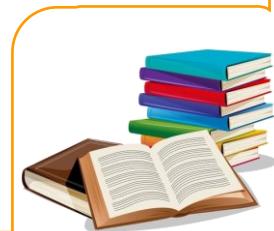
## Event and Location:

- **Event:** RBI proposes revisions to foreign exchange position norms for banks
- **Location:** India
- **Date:** January 15, 2026



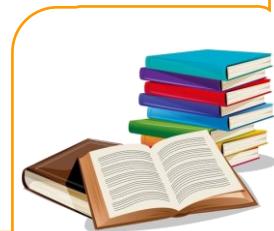
## Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) has proposed changes to the Net Open Position (NOP) framework for banks. These include eliminating separate onshore/offshore NOP calculations, incorporating overseas surplus into overall NOP, revising capital charges based on actual NOP, and modifying the shorthand calculation method.
- **Objectives:** The changes aim to improve risk sensitivity, ensure uniform implementation, align with Basel Committee on Banking Supervision standards, and strengthen banks' ability to withstand currency fluctuations, thereby promoting financial stability and global credibility.



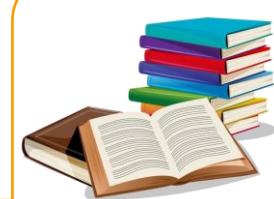
## Important Terms Explained:

- **Net Open Position (NOP):** The difference between a bank's foreign currency assets and liabilities, indicating its exposure to exchange rate risk. A higher NOP means greater vulnerability to forex market fluctuations.
- **Basel Standards:** Global regulatory frameworks developed by the Basel Committee on Banking Supervision to ensure effective risk management and capital adequacy in banks across jurisdictions.



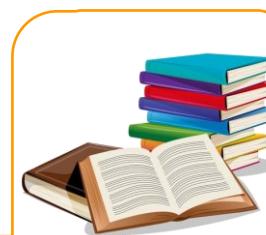
## Important Terms Explained:

- **Structural Forex Positions:** Long-term foreign currency exposures arising from investments or capital deployed overseas, not held for trading. These may be exempted from NOP limits to avoid unnecessary capital burdens.



## Tabular Summary:

Parameter	Details
Event name	RBI proposes changes to banks' forex position norms
Announcement date	January 15, 2026
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	Net Open Position (NOP) Framework Revisions
Key figures	RBI, Basel Committee, Indian Banks
Purpose/reason	To enhance forex risk management and align with global standards
Feature details	Unified NOP calculation, structural exemption, revised shorthand method
Validity or status	Proposed – subject to implementation
Strategic/significant value	Increases financial system transparency, stability, and international alignment

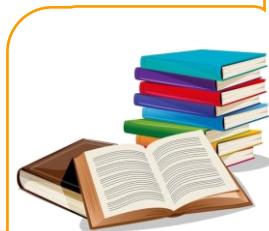


➤ **As per RBI's new directive, how must banks and eligible NBFCs handle partially resolved or rejected complaints?**

- A) Archive them after 15 days
- B) Transfer them to the Board directly
- C) Automatically escalate them to the Internal Ombudsman
- D) Refer them to the Ministry of Finance
- E) Wait for customer escalation to RBI Ombudsman

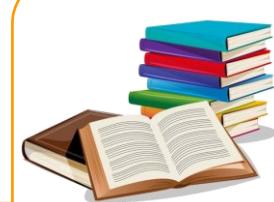
**Answer**

**C) Automatically escalate them to the Internal Ombudsman**



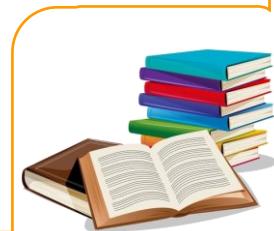
## Event and Location:

- **Event:** RBI mandates automatic escalation of unresolved customer complaints to Internal Ombudsman (IO)
- **Location:** India
- **Date:** January 15, 2026



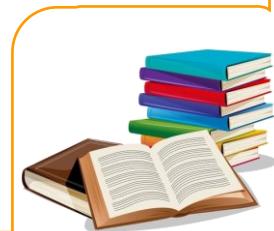
## Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) has directed banks and eligible NBFCs to automatically escalate customer complaints that are partially resolved or rejected to the Internal Ombudsman (IO) through a fully automated Complaint Management System (CMS). A final decision must be communicated to the customer within 30 days of complaint receipt.
- **Objectives:** To enhance grievance redressal efficiency, ensure independent internal review, improve transparency, and enforce board-level accountability in complaint handling across regulated financial entities.



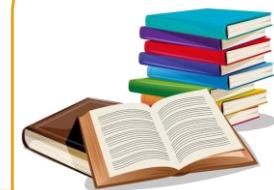
## Important Terms Explained:

- **Internal Ombudsman (IO):** An independent authority within a regulated entity (bank or NBFC) tasked with reviewing complaints that are partially resolved or rejected by the institution before the customer approaches external grievance mechanisms like RBI Ombudsman.
- **Complaint Management System (CMS):** A fully automated digital platform that banks and NBFCs must use to classify, track, and escalate customer grievances efficiently and transparently.



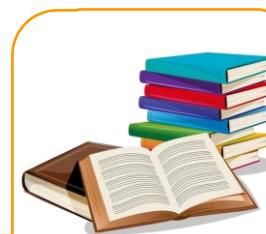
## Important Terms Explained:

- **Customer Service Committee (CSC):** A board-level committee responsible for oversight of grievance redressal, including decisions on the number of IOs/DIOs and reviewing cases where IO decisions are overruled by management.



## Tabular Summary:

Parameter	Details
Event name	RBI mandates auto-escalation of unresolved complaints to IO
Announcement date	January 15, 2026
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	Internal Grievance Redressal Framework
Key figures	Banks, Eligible NBFCs, RBI
Purpose/reason	To improve customer complaint resolution and transparency
Feature details	Auto-escalation to IO, 30-day resolution deadline, CMS system
Validity or status	Mandatory for applicable institutions from March 31, 2025
Strategic/significant value	Enhances accountability, reduces external disputes, strengthens consumer trust

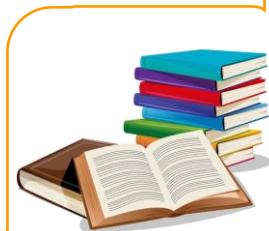


➤ **What is the recent recognition given by the RBI to the Foreign Exchange Dealers' Association of India (FEDAI)?**

- A) Lead Banker for Forex Settlements
- B) Ombudsman for Forex Grievances
- C) Self-Regulatory Organisation (SRO) for Authorised Dealers
- D) Chief Compliance Body for Digital Currency
- E) Forex Trading Regulator for Corporates

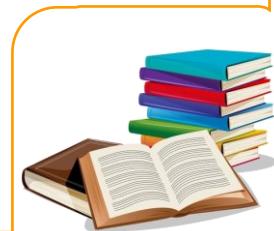
**Answer**

**C) Self-Regulatory Organisation (SRO) for Authorised Dealers**



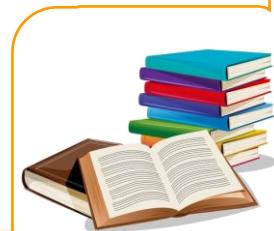
## Event and Location:

- **Event:** RBI recognizes FEDAI as Self-Regulatory Organisation (SRO) for forex dealers
- **Location:** India
- **Date:** January 15, 2026



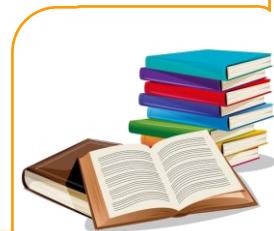
## Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) has granted formal recognition to the Foreign Exchange Dealers' Association of India (FEDAI) as a Self-Regulatory Organisation (SRO) for all Authorised Dealers in the foreign exchange market. FEDAI has been given one year to align with the Omnibus SRO framework and expand its membership base.
- **Objectives:** The recognition aims to enhance discipline, standardize conduct, and improve transparency among forex dealers. It also seeks to reduce regulatory burden on the RBI while enabling industry-led governance, thereby strengthening India's forex market ecosystem.



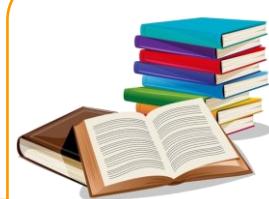
## Important Terms Explained:

- **Self-Regulatory Organisation (SRO):** An entity that sets and enforces rules for its members under regulatory supervision. It ensures ethical conduct, compliance, and market development without direct daily intervention by the regulator.
- **FEDAI (Foreign Exchange Dealers' Association of India):** A non-profit association of banks established in 1958, responsible for framing interbank forex transaction rules, standardizing forex practices, and acting as an intermediary between banks and the RBI.



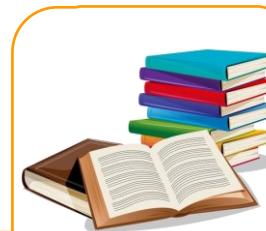
## Important Terms Explained:

- **Omnibus Framework for SROs:** An RBI-issued regulatory framework to guide the recognition, governance, and responsibilities of Self-Regulatory Organisations across financial sectors in India.



## Tabular Summary:

Parameter	Details
Event name	RBI recognizes FEDAI as SRO for forex dealers
Announcement date	January 15, 2026
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	Omnibus Framework for SROs
Key figures	FEDAI, RBI, Authorised Dealers
Purpose/reason	To formalize FEDAI's role in monitoring forex market conduct
Feature details	One-year transition, governance upgrade, membership expansion
Validity or status	Recognized with 1-year alignment deadline
Strategic/significant value	Promotes self-regulation, strengthens market transparency and global alignment

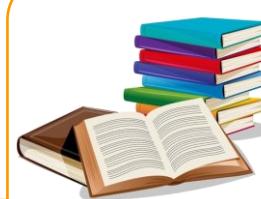


➤ **What is the World Bank's revised GDP growth forecast for India for FY 2025–26, as per its Global Economic Prospects report?**

- A) 6.1%
- B) 6.5%
- C) 6.9%
- D) 7.2%
- E) 7.4%

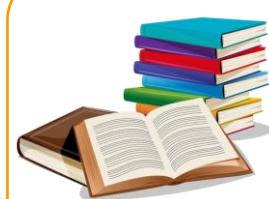


**Answer**  
**D) 7.2%**



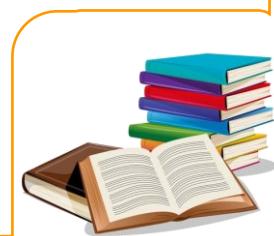
## Event and Location:

- **Event:** World Bank revises India's GDP growth forecast to 7.2% for FY26
- **Location:** India (as covered in the Global Economic Prospects report)
- **Date:** January 15, 2026



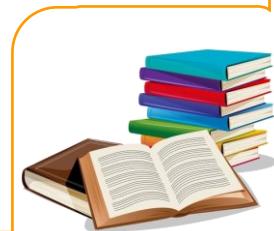
## Mandates and Objectives:

- **Mandates:** The World Bank released its Global Economic Prospects report, revising India's FY26 GDP growth estimate to 7.2%, up from 6.3% projected in June 2025. It also projected growth to moderate to 6.5% in FY27, and slightly rise to 6.6% in FY28.
- **Objectives:** To reflect updated macroeconomic conditions, assess India's growth trajectory amid global trade tensions, and highlight the role of domestic demand, tax reforms, and services sector resilience in driving economic performance.



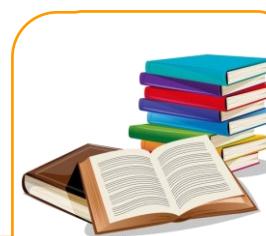
## Important Terms Explained:

- **Global Economic Prospects (GEP):** A flagship World Bank report published biannually, providing economic analysis and forecasts for the global economy, including country-specific growth projections.
- **GDP (Gross Domestic Product):** The total market value of goods and services produced in a country within a specific time period. A key indicator of a nation's economic health.
- **High Base Effect:** A statistical phenomenon where growth appears slower in a year following very high growth in the previous year, making incremental increases seem relatively lower.



## Tabular Summary:

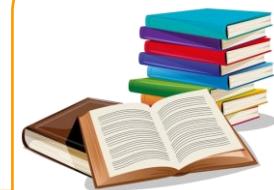
Parameter	Details
Event name	World Bank raises India's GDP forecast for FY26
Announcement date	January 15, 2026
Location	India (via World Bank's global report)
Issuing authority	World Bank
Policy/series name	Global Economic Prospects (GEP) Report – Jan 2026
Key figures	FY26: 7.2%; FY27: 6.5%; FY28: 6.6%
Purpose/reason	Reflect improved domestic demand, tax reforms, and services strength
Feature details	0.9% upward revision from June 2025 forecast of 6.3%
Validity or status	Active GDP projection for FY25–26
Strategic/significant value	Confirms India as the world's fastest-growing major economy



➤ How much FDI did India attract in the last six months as of January 2026, according to DPIIT?

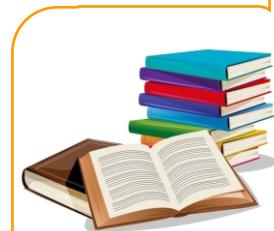
- A) \$35 billion
- B) \$42 billion
- C) \$47 billion
- D) \$51 billion
- E) \$58 billion

**Answer**  
**D) \$51 billion**



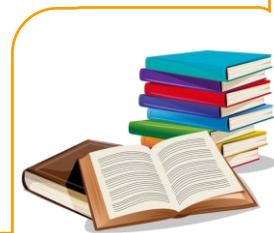
## Event and Location:

- **Event:** India attracts \$51 billion in FDI; National Startup Day to be celebrated with innovation initiatives
- **Location:** India
- **Date:** January 16, 2026 (National Startup Day)



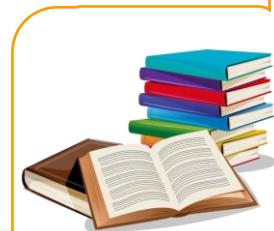
## Mandates and Objectives:

- **Mandates:** The Department for Promotion of Industry and Internal Trade (DPIIT) reported \$51 billion in FDI inflows over the last six months. On National Startup Day (January 16, 2026), the government will launch 75 Grand Challenges and present 20 National Startup Awards to celebrate innovation and entrepreneurship.
- **Objectives:** To showcase India's attractiveness as an FDI destination, promote startup culture, encourage manufacturing driven by innovation, and empower youth participation through Digital India and targeted policy support.



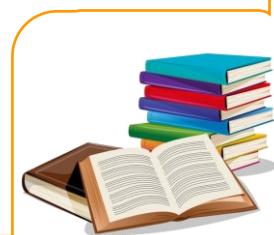
## Important Terms Explained:

- **FDI (Foreign Direct Investment):** Investment made by a foreign entity into business operations or assets in another country. FDI boosts job creation, technology transfer, and economic growth.
- **National Startup Day:** Celebrated annually on January 16, it recognises and supports the startup ecosystem in India through awards, innovation challenges, and policy initiatives.



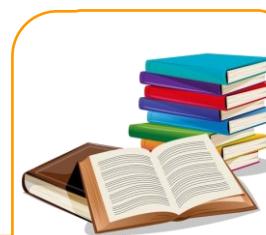
## Important Terms Explained:

- **Digital India:** A flagship programme launched in 2015 by the Government of India to digitally empower citizens, improve digital infrastructure, and promote innovation through technology.
- **Orange Economy:** A term used to describe sectors involving culture, creativity, and digital content, often driven by youth and startups in areas such as media, entertainment, and platforms.



## Tabular Summary:

Parameter	Details
Event name	India attracts \$51 billion FDI; National Startup Day initiatives
Announcement date	January 15–16, 2026
Location	India
Issuing authority	DPIIT (Ministry of Commerce and Industry)
Policy/series name	National Startup Day 2026; FDI inflow data
Key figures	Amardeep Singh Bhatia, PM Narendra Modi
Purpose/reason	To boost entrepreneurship, innovation, and global investor confidence
Feature details	75 Grand Challenges, 20 National Startup Awards, FDI growth of \$51 billion
Validity or status	Active policy engagement and event-based recognition
Strategic/significant value	Supports India's goal of becoming a global innovation and manufacturing hub

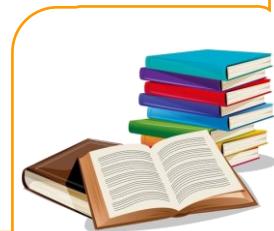


➤ Who has been appointed as the new Global CEO of TVS Supply Chain Solutions effective January 22, 2026?

- A) Ravi Viswanathan
- B) Venu Srinivasan
- C) Vikas Chadha
- D) Ramesh Subramanian
- E) Ashok Chadha

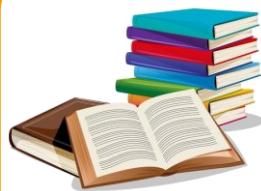


**Answer**  
**C) Vikas Chadha**



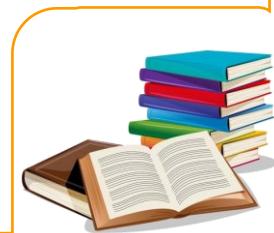
## Event and Location:

- **Event:** Appointment of Vikas Chadha as Global CEO of TVS Supply Chain Solutions
- **Location:** Chennai, India (Headquarters); Global operations
- **Date:** January 22, 2026



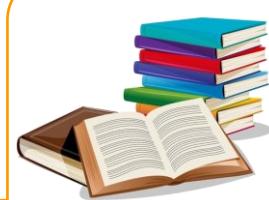
## Mandates and Objectives:

- **Mandates:** TVS Supply Chain Solutions has announced the appointment of Vikas Chadha as its Global CEO, effective from January 22, 2026, as part of a structured leadership transition. The move was disclosed to stock exchanges to maintain transparency and uphold corporate governance.
- **Objectives:** The leadership change aims to ensure strategic continuity, enable a smooth succession as outgoing MD Ravi Viswanathan plans to retire during FY 2026–27, and position the company for global expansion and operational excellence in international logistics.



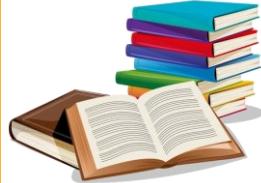
## Important Terms Explained:

- **TVS Supply Chain Solutions:** A leading Indian multinational company specializing in integrated logistics and supply chain solutions, serving sectors like automotive, manufacturing, and technology across global markets.
- **Succession Planning:** A systematic approach to preparing for leadership transitions in an organization to ensure continuity, reduce risk, and retain stakeholder confidence.



## Important Terms Explained:

- **Nomination and Remuneration Committee:** A board-level committee responsible for evaluating and recommending appointments, compensation, and succession plans for top executives, ensuring alignment with governance norms.

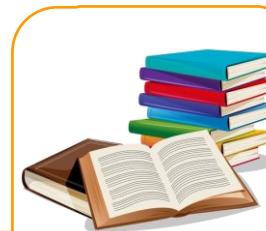


# APPOINTMENTS



## Tabular Summary:

Parameter	Details
Event name	Appointment of Vikas Chadha as Global CEO
Announcement date	January 15, 2026
Location	Chennai, Tamil Nadu (Global operations)
Issuing authority	TVS Supply Chain Solutions Board and Nomination Committee
Policy/series name	Leadership Succession Plan
Key figures	Vikas Chadha (Incoming CEO), Ravi Viswanathan (Outgoing MD)
Purpose/reason	Planned transition for leadership continuity and global business growth
Feature details	Appointment effective Jan 22, 2026; structured plan; global experience focus
Validity or status	Confirmed, with transition phase initiated
Strategic/significant value	Supports global strategy, governance standards, and business continuity

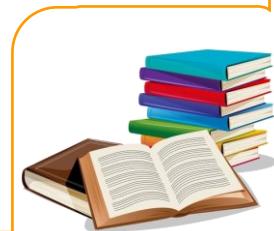


➤ Who has been appointed as the new Director General of the National Investigation Agency (NIA) with tenure till August 31, 2028?

- A) Praveen Kumar
- B) Shatrujeet Singh Kapoor
- C) Rakesh Aggarwal
- D) Kuldip Singh
- E) Y C Modi

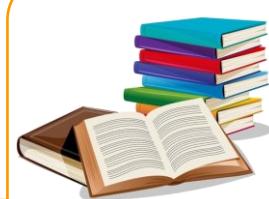


**Answer**  
**C) Rakesh Aggarwal**



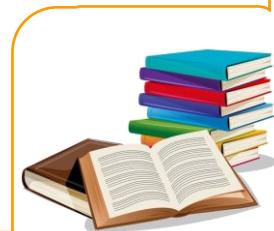
## Event and Location:

- **Event:** Appointment of Rakesh Aggarwal as Director General (DG) of the National Investigation Agency (NIA)
- **Location:** India (Nationwide jurisdiction under MHA)
- **Date:** January 15, 2026 (effective till August 31, 2028)



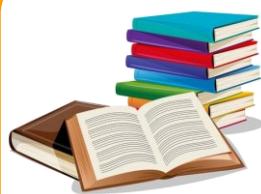
## Mandates and Objectives:

- **Mandates:** The Appointments Committee of the Cabinet (ACC) has appointed Rakesh Aggarwal, a 1994-batch IPS officer from Himachal Pradesh cadre, as Director General of NIA. His tenure is approved till August 31, 2028, his date of retirement. He previously held the post of Special DG and had additional charge of NIA.
- **Objectives:** To ensure leadership continuity and strengthen India's counter-terrorism efforts through experienced internal security professionals. The appointment reinforces institutional stability within NIA for handling sensitive investigations, terrorism cases, and inter-agency coordination.



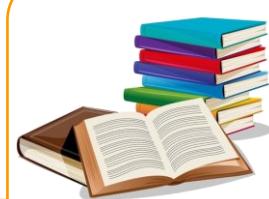
## Important Terms Explained:

- **National Investigation Agency (NIA):** A central anti-terror agency established in 2008 after the Mumbai terror attacks. It investigates terrorism-related offences across India without requiring state approval, ensuring national-level coordination.
- **Appointments Committee of the Cabinet (ACC):** A high-level committee headed by the Prime Minister that approves senior-level appointments in central government ministries and organizations, including DG-level posts.



## Important Terms Explained:

- **Counter-Terror Architecture:** The network of institutions and mechanisms, such as NIA, IB, RAW, and CAPFs, tasked with detecting, investigating, and preventing terrorism and related threats.

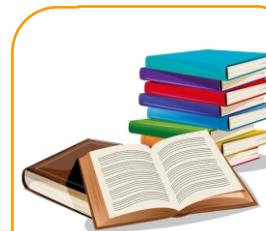


# APPOINTMENTS



## Tabular Summary:

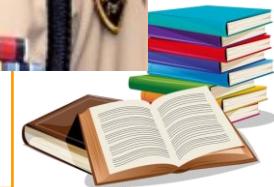
Parameter	Details
Event name	Appointment of Rakesh Aggarwal as DG of NIA
Announcement date	January 15, 2026
Location	India
Issuing authority	Appointments Committee of the Cabinet (ACC)
Policy/series name	Senior IPS Appointments under MHA
Key figures	Rakesh Aggarwal, Shatrujeet Singh Kapoor, Praveen Kumar
Purpose/reason	To strengthen national counter-terror capabilities and leadership continuity
Feature details	Tenure till August 31, 2028; previously Special DG of NIA
Validity or status	Appointment confirmed and tenure approved
Strategic/significant value	Enhances India's counter-terror architecture and operational continuity



➤ Who has been appointed as the new Director General of the Border Security Force (BSF) as of January 2026?

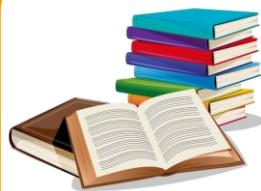
- A) Sanjay Arora
- B) Rakesh Aggarwal
- C) Shatrujeet Singh Kapoor
- D) Praveen Kumar
- E) Vivek Srivastava

**Answer**  
**D) Praveen Kumar**



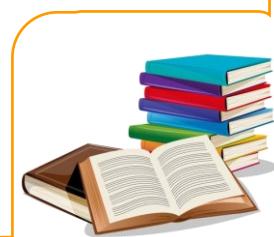
## Event and Location:

- **Event:** Appointment of Shatrujeet Singh Kapoor as DG of ITBP and Praveen Kumar as DG of BSF
- **Location:** India
- **Date:** January 14, 2026



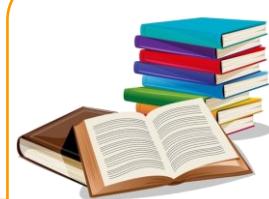
## Mandates and Objectives:

- **Mandates:** The Appointments Committee of the Cabinet (ACC) has appointed:
  - **Shatrujeet Singh Kapoor**, a 1990-batch IPS officer of Haryana cadre, as Director General of Indo-Tibetan Border Police (ITBP) till October 31, 2026.
  - **Praveen Kumar**, a 1993-batch IPS officer of West Bengal cadre, as Director General of Border Security Force (BSF) till September 30, 2030.



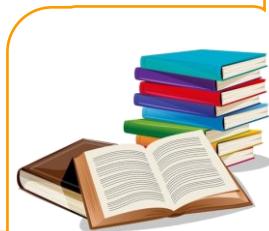
## Mandates and Objectives:

- **Objectives:** To ensure leadership continuity, operational stability, and effective border management in two of India's most critical border guarding forces amid evolving security threats and geopolitical challenges.



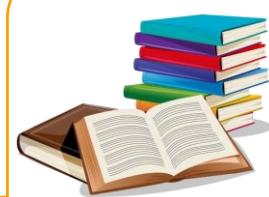
## Important Terms Explained:

- **ITBP (Indo-Tibetan Border Police):** A Central Armed Police Force under the Ministry of Home Affairs, established in 1962 after the India-China war. It guards India's Himalayan borders with China and operates in high-altitude, harsh terrain.
- **BSF (Border Security Force):** India's largest border guarding force, raised in 1965, responsible for securing the India–Pakistan and India–Bangladesh borders and assisting in internal security and counter-insurgency operations.



## Important Terms Explained:

- **Appointments Committee of the Cabinet (ACC):** The government body responsible for approving top-level appointments in ministries and central security agencies. Headed by the Prime Minister of India.

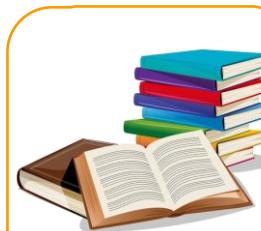


# APPOINTMENTS



## Tabular Summary:

Parameter	Details
Event name	Appointments of new DGs for ITBP and BSF
Announcement date	January 14, 2026
Location	India
Issuing authority	Appointments Committee of the Cabinet (ACC)
Policy/series name	Leadership Restructuring in CAPFs
Key figures	Shatrujeet Singh Kapoor, Praveen Kumar
Purpose/reason	Strengthen border security leadership and operational continuity
Feature details	ITBP DG: Till Oct 2026; BSF DG: Till Sept 2030
Validity or status	Official appointments confirmed by Ministry of Personnel
Strategic/significant value	Enhances internal security leadership, stabilizes CAPF command structure

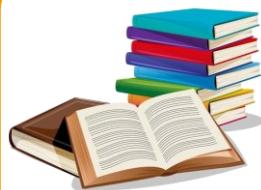


➤ **Which category did Karnataka Bank win at the IBA Banking Technology Awards 2026?**

- A) Best Cybersecurity Bank
- B) Best Digital Marketing Strategy
- C) Best Fintech & DPI Adoption
- D) Best Private Sector Bank
- E) Best Core Banking Upgrade

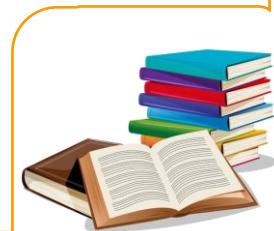
**Answer**

**C) Best Fintech & DPI Adoption**



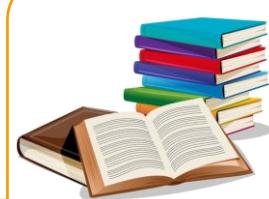
## Event and Location:

- **Event:** Karnataka Bank wins IBA Banking Technology Award 2026 for Best Fintech & DPI Adoption
- **Location:** India (Headquartered in Mangaluru, Karnataka)
- **Date:** January 15, 2026



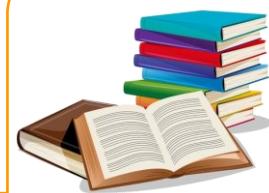
## Mandates and Objectives:

- **Mandates:** Karnataka Bank has been awarded the Best Fintech & DPI Adoption category at the IBA Banking Technology Awards 2026. The bank also secured runner-up in the Best Tech Talent category and received Special Mentions in Digital Financial Inclusion, Digital Sales, and Technology Bank categories.



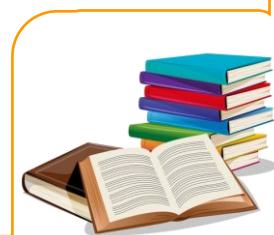
## Mandates and Objectives:

- **Objectives:** The awards recognize Karnataka Bank's strong focus on fintech integration, Digital Public Infrastructure (DPI) adoption, customer-centric digital solutions, and building skilled digital teams. The objective is to promote innovation, financial inclusion, and tech-enabled efficiency in traditional banking.



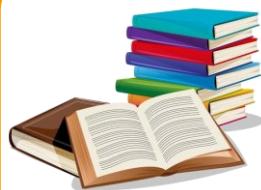
## Important Terms Explained:

- **Fintech:** A blend of “finance” and “technology,” referring to innovative digital solutions that transform financial services, such as mobile banking apps, AI-enabled credit scoring, and automated customer support.
- **Digital Public Infrastructure (DPI):** Government-backed digital frameworks like UPI, Aadhaar, and e-KYC, which enable secure, efficient, and inclusive digital service delivery across India.



## Important Terms Explained:

- **IBA Banking Technology Awards:** Annual awards organized by the Indian Banks' Association to recognize excellence in digital transformation, technology adoption, and financial innovation across Indian banks.

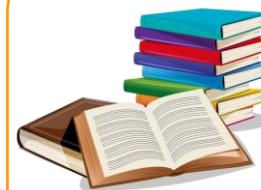


# AWARDS



## Tabular Summary:

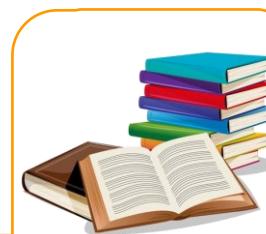
Parameter	Details
Event name	Karnataka Bank wins IBA Technology Award 2026
Announcement date	January 15, 2026
Location	Mangaluru (HQ); Nationwide recognition
Issuing authority	Indian Banks' Association (IBA)
Policy/series name	IBA Banking Technology Awards
Key figures	Karnataka Bank, Srikrishnan H, A K Goel
Purpose/reason	To honor technology adoption in banking and DPI integration
Feature details	Won Best Fintech & DPI Adoption; Runner-up in Best Tech Talent; Special Mentions in 3 areas
Validity or status	Recognized for performance in 2025, awarded in 2026
Strategic/significant value	Boosts digital trust, showcases fintech excellence, promotes financial inclusion



➤ **What was India's trade deficit with China in 2025, according to Chinese customs data?**

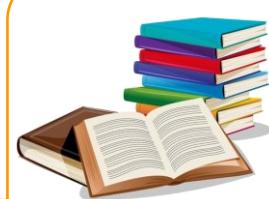
- A) \$99.5 billion
- B) \$110 billion
- C) \$116.12 billion
- D) \$125 billion
- E) \$135.87 billion

**Answer**  
**C) \$116.12 billion**



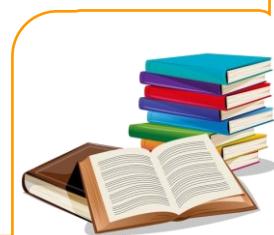
## Event and Location:

- **Event:** Release of India–China trade statistics for the year 2025
- **Location:** India–China (Bilateral trade context)
- **Date:** January 2026 (Data pertains to calendar year 2025)



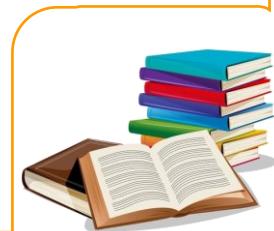
## Mandates and Objectives:

- **Mandates:** As per data released by Chinese customs, India's exports to China rose to \$19.75 billion in 2025. However, China's exports to India surged to \$135.87 billion, pushing the trade deficit to a record \$116.12 billion. Total bilateral trade touched \$155.62 billion, the highest ever.
- **Objectives:** The objective of the trade analysis is to assess bilateral trade trends, identify structural imbalances, and evaluate sectoral export performance. It also reflects on India's efforts to diversify its exports to China amid continuing import dependency.



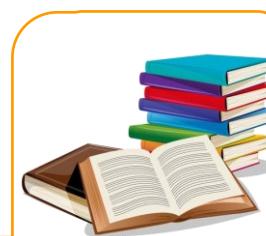
## Important Terms Explained:

- **Trade Deficit:** Occurs when a country's imports exceed its exports with a trading partner. A high trade deficit indicates economic imbalance and import dependency.
- **Bilateral Trade:** The total value of imports and exports between two countries. In 2025, India-China bilateral trade reached \$155.62 billion.
- **Customs Data:** Official data released by a country's customs authority—used to track and analyze trade flows, tariffs, and deficits. In this case, Chinese customs provided the trade figures.



## Tabular Summary:

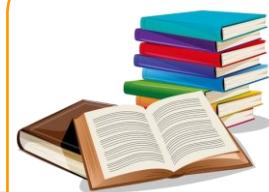
Parameter	Details
Event name	India–China Trade Statistics for 2025
Announcement date	January 2026
Location	Bilateral (India and China)
Issuing authority	Chinese Customs (data); Indian analysis via Ministry of Commerce
Policy/series name	Annual Trade Data – India–China
Key figures	India's exports: \$19.75B; Imports from China: \$135.87B
Purpose/reason	To analyze export growth and rising trade imbalance
Feature details	Trade deficit at record \$116.12B; total trade: \$155.62B
Validity or status	Trade data finalized for calendar year 2025
Strategic/significant value	Highlights need for diversification and reduced import dependency



➤ **Which country recently signed a Joint Ministerial Declaration of Intent with India to enhance cooperation in fisheries and aquaculture?**

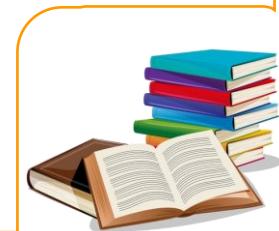
- A) Japan
- B) France
- C) Israel
- D) Norway
- E) Australia

**Answer**  
**C) Israel**



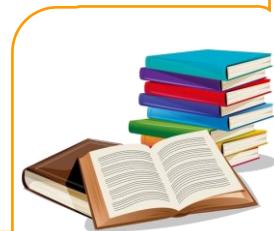
## Event and Location:

- **Event:** Signing of Joint Ministerial Declaration of Intent between India and Israel on fisheries and aquaculture cooperation
- **Location:** Eilat, Israel (during Blue Food Security: Sea the Future 2026 Summit)
- **Date:** January 14, 2026



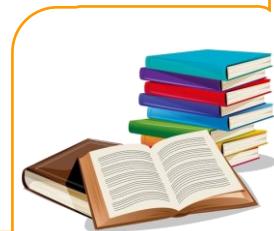
## Mandates and Objectives:

- **Mandates:**
  - India and Israel signed a Joint Declaration to collaborate on sustainable fisheries and aquaculture development, focusing on research, technology, trade, and capacity building.
- **Objectives:**
  - Strengthen food security, enhance blue economy, foster technology exchange, and promote sustainable fishing and aquatic biodiversity conservation through bilateral cooperation.



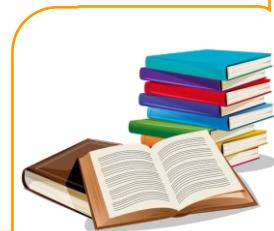
## Important Terms Explained:

- **Blue Economy:**
  - An economic model that promotes sustainable use of ocean resources for growth, improved livelihoods, and ocean ecosystem health.
- **Recirculating Aquaculture Systems (RAS):**
  - An advanced closed-loop fish farming system that treats and recycles water, allowing high-density, water-efficient aquaculture.
- **Biofloc Technology:**
  - A cost-effective aquaculture method that improves water quality and provides additional feed by recycling nutrients through beneficial microorganisms.



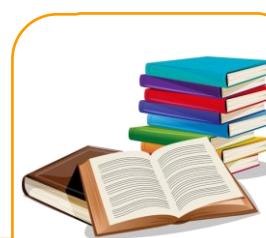
## Important Terms Explained:

- **Cage Culture & Mariculture:**
  - Cage culture involves growing fish in enclosures placed in natural water bodies. Mariculture refers to aquaculture carried out in marine environments, such as seaweed farming and fish culture in saline water.
- **Centres of Excellence (CoE):**
  - Institutions promoting R&D, demonstration, and training, established under Indo-Israel Agricultural Cooperation, now proposed in fisheries as well.



## Tabular Summary:

Parameter	Details
Event name	Joint Ministerial Declaration of Intent – India–Israel Fisheries Cooperation
Announcement date	January 14, 2026
Location	Eilat, Israel
Issuing authority	Ministry of Fisheries, Animal Husbandry & Dairying, Govt. of India
Policy/series name	Indo–Israel Blue Economy and Fisheries Cooperation
Key figures	Shri Rajiv Ranjan Singh, Israeli counterparts
Purpose/reason	Strengthen aquaculture R&D, tech transfer, trade, and sustainable fishing
Feature details	RAS, Biofloc, mariculture, CoEs, trade, capacity building, Blue Economy
Validity or status	Signed and in force as of January 2026
Strategic/significant value	Enhances food security, boosts Blue Economy, supports climate resilience

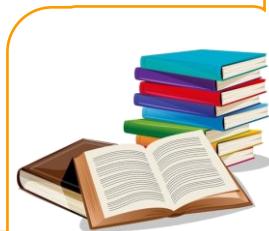


➤ **What is the key feature of the newly launched Paripoorna Mediclaim Ayush Bima scheme for CGHS beneficiaries?**

- A) Mandatory for all government employees
- B) Offers fixed ₹5 lakh cover with no co-pay
- C) Provides optional ₹10–20 lakh cover with flexible co-payment
- D) Covers only Ayurvedic treatments
- E) Issued jointly by private and public insurers

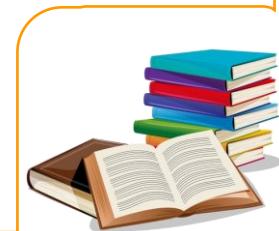
**Answer**

**C) Provides optional ₹10–20 lakh cover with flexible co-payment**



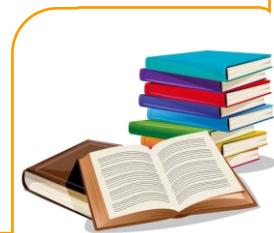
## Event and Location:

- **Event:** Launch of Paripoorna Mediclaim Ayush Bima, a new health insurance scheme for CGHS beneficiaries
- **Location:** India (applicable nationwide)
- **Date:** January 14, 2026



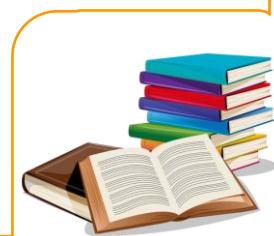
## Mandates and Objectives:

- **Mandates:** The Ministry of Finance launched Paripoorna Mediclaim Ayush Bima, a new optional retail health insurance policy offered by New India Assurance. It provides sum insured options of ₹10 lakh and ₹20 lakh for CGHS beneficiaries, with flexible co-pay models and discounted premiums.
- **Objectives:** To enhance financial protection for central government employees and pensioners under CGHS by providing supplementary health coverage, reducing out-of-pocket medical expenses, and offering customizable, affordable healthcare solutions through public-sector insurance.



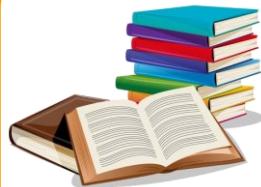
## Important Terms Explained:

- **Paripoorna Mediclaim Ayush Bima:** An optional indemnity-based health insurance policy for CGHS beneficiaries, offering hospitalization coverage up to ₹20 lakh with co-pay flexibility and premium discounts.
- **CGHS (Central Government Health Scheme):** A central government initiative offering medical care to serving/retired employees and their families through government empanelled facilities.



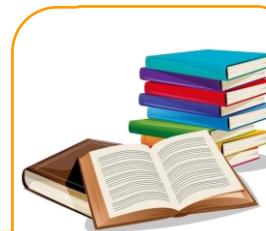
## Important Terms Explained:

- **Co-payment Options:** The policy offers 70:30 or 50:50 co-pay models where the insured shares costs with the insurer. These models result in premium discounts of 28% and 42%, respectively, making the plan more affordable.



## Tabular Summary:

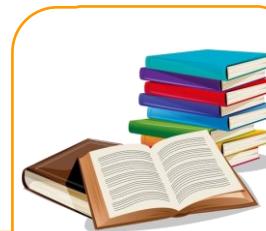
Parameter	Details
Event name	Launch of Paripoorna Mediclaim Ayush Bima
Announcement date	January 14, 2026
Location	India (nationwide coverage)
Issuing authority	Ministry of Finance
Policy/series name	Paripoorna Mediclaim Ayush Bima
Key figures	CGHS beneficiaries, New India Assurance, MoF
Purpose/reason	To provide enhanced optional health coverage for government employees
Feature details	₹10–20 lakh cover, co-pay models (70:30, 50:50), premium discounts, bonus
Validity or status	Active (Optional add-on to CGHS)
Strategic/significant value	Fills healthcare gaps, promotes affordable insurance, boosts financial protection



➤ At which city did Vice President C. P. Radhakrishnan highlight healthcare as a Nation Building Mission during landmark medical events in January 2026?

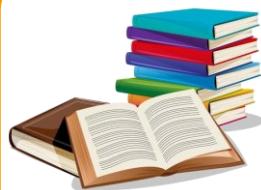
- A) Chennai
- B) Bengaluru
- C) Hyderabad
- D) Coimbatore
- E) Madurai

**Answer**  
**D) Coimbatore**



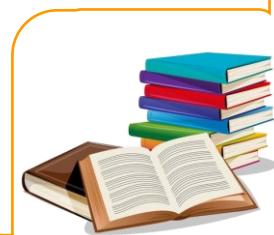
## Event and Location:

- **Event:** Vice President underscores healthcare as a Nation Building Mission at medical events
- **Location:** Coimbatore, Tamil Nadu
- **Date:** January 15, 2026



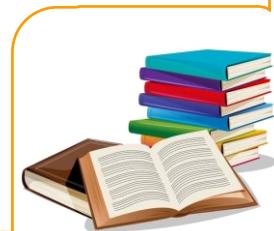
## Mandates and Objectives:

- **Mandates:** Vice President C. P. Radhakrishnan participated in two major healthcare events: the inauguration of KMCH Institute of Neurosciences and OPD Block and the Golden Jubilee of Sri Ramakrishna Hospital alongside the 25th anniversary of Ramakrishna Dental College.
- **Objectives:** To emphasise the role of quality healthcare and medical education in building a Healthy India, support Viksit Bharat @2047, and highlight the contribution of both private and government medical institutions in expanding healthcare accessibility and excellence.



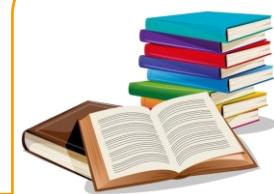
## Important Terms Explained:

- **Viksit Bharat @2047:** A vision laid out by the Government of India for transforming India into a developed nation by the year 2047, marking 100 years of independence. It includes goals across health, infrastructure, education, and economy.
- **Ayushman Bharat Scheme:** Launched in 2018, it is the world's largest government-funded health insurance scheme, covering over 50 crore citizens, with a focus on reducing out-of-pocket medical expenses for low-income families.



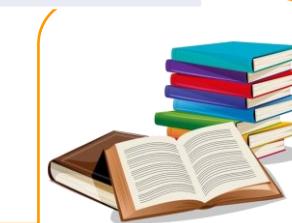
## Important Terms Explained:

- **Health and Wellness Centres (HWCs):** A key component of Ayushman Bharat, HWCs provide comprehensive primary healthcare, including mental health, elder care, and non-communicable disease management, across rural and urban areas.



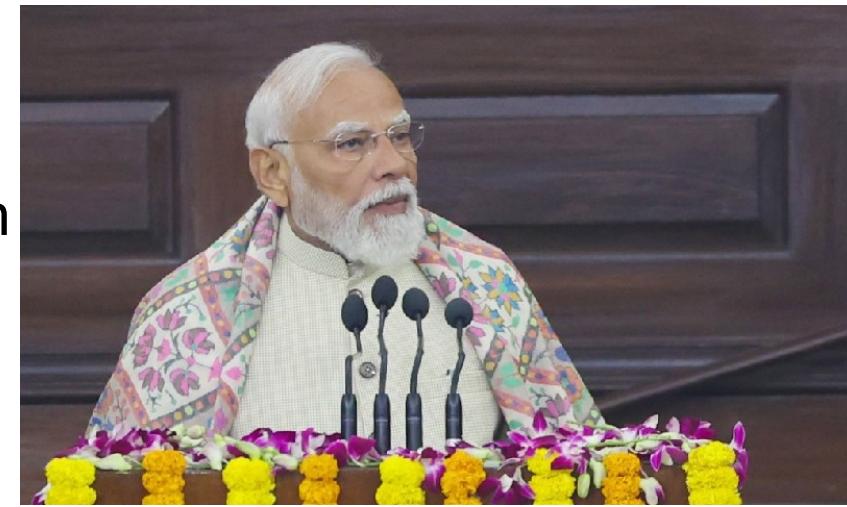
## Tabular Summary:

Parameter	Details
Event name	Vice President's address at landmark medical events in Coimbatore
Announcement date	January 15, 2026
Location	Coimbatore, Tamil Nadu
Issuing authority	Vice President's Secretariat / PIB
Policy/series name	Viksit Bharat @2047
Key figures	VP C. P. Radhakrishnan, PM Narendra Modi
Purpose/reason	To highlight healthcare as a key pillar of national development
Feature details	Inauguration of KMCH facilities; Awards and pledges at Ramakrishna Hospital
Validity or status	Active contribution to India's healthcare reform agenda
Strategic/significant value	Supports universal health access, private-public collaboration, and medical education expansion



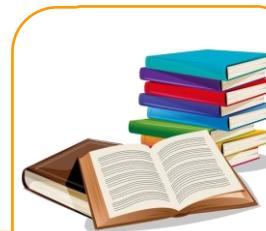
➤ **Where was the 28th Conference of Speakers and Presiding Officers of the Commonwealth (CSPOC) addressed by Prime Minister Narendra Modi in January 2026?**

- A) Rashtrapati Bhavan
- B) India International Centre
- C) Central Hall, Samvidhan Sadan
- D) Vigyan Bhavan
- E) Ashoka Hall, MEA



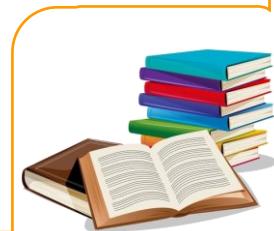
**Answer**

**C) Central Hall, Samvidhan Sadan**



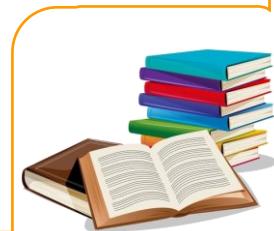
## Event and Location:

- **Event:** PM Narendra Modi addressed the 28th Conference of Speakers and Presiding Officers of the Commonwealth (CSPoC)
- **Location:** Central Hall, Samvidhan Sadan, Parliament House Complex, New Delhi
- **Date:** January 15, 2026



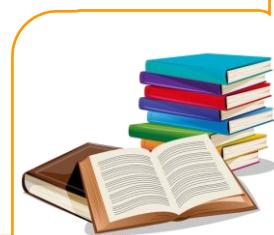
## Mandates and Objectives:

- **Mandates:** The 28<sup>th</sup> CSPOC convened top parliamentary leaders from Commonwealth nations to discuss the future of parliamentary democracy, institutional transparency, and people's representation.
- **Objectives:** To project India's democratic ethos globally, promote parliamentary cooperation, and reinforce India's advocacy for Global South priorities amid global geopolitical transformations.



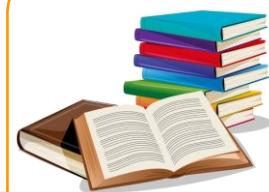
## Important Terms Explained:

- **CSPOC (Conference of Speakers and Presiding Officers of the Commonwealth):** A biennial meeting of parliamentary speakers from Commonwealth nations, focused on the independence of legislatures, good governance, and mutual cooperation.
- **Global South:** Refers to developing and emerging economies, often in Asia, Africa, and Latin America. India actively advocates for equitable global representation and developmental interests of the Global South.



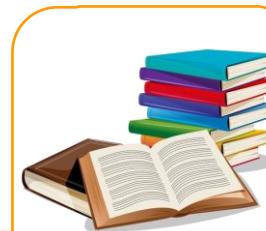
## Important Terms Explained:

- **Samvidhan Sadan:** The Constitution Hall of the Indian Parliament, formerly known as the Central Hall, where key constitutional events including the adoption of the Indian Constitution took place.



## Tabular Summary:

Parameter	Details
Event name	28th Conference of Speakers and Presiding Officers of the Commonwealth (CSPOC)
Announcement date	January 15, 2026
Location	Central Hall, Samvidhan Sadan, New Delhi
Issuing authority	Prime Minister's Office / PIB
Policy/series name	CSPOC Global Parliamentary Cooperation
Key figures	PM Narendra Modi, Commonwealth Parliamentary Delegates
Purpose/reason	To share India's democratic values and raise Global South concerns
Feature details	Address by PM, focus on democratic traditions, cooperation, South-South dialogue
Validity or status	Biennial international parliamentary conference
Strategic/significant value	Strengthens India's global democratic leadership role and parliamentary diplomacy

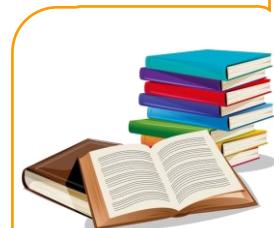


➤ **What is the total value of public procurement orders secured by women-led enterprises under the Womaniya initiative on GeM as of January 2026?**

- A) ₹50,000 crore
- B) ₹60,000 crore
- C) ₹70,000 crore
- D) ₹80,000 crore
- E) ₹90,000 crore

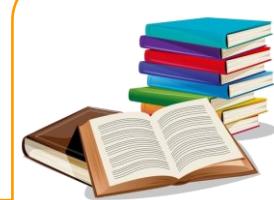


**Answer**  
**D) ₹80,000 crore**



## Event and Location:

- **Event:** GeM marks seven years of the Womaniya Initiative for women-led MSEs
- **Location:** Jeevan Bharti Building, New Delhi
- **Date:** January 14, 2026 (event held on 15 Jan 2026)



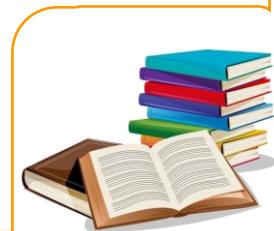
## Mandates and Objectives:

- **Mandates:**

- To commemorate the 7th anniversary of the Womaniya initiative, which empowers women-led Micro and Small Enterprises (MSEs) to participate in public procurement through the Government e-Marketplace (GeM) portal.

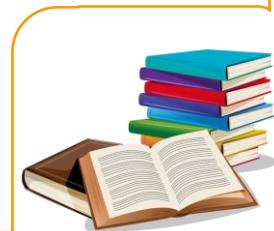
- **Objectives:**

- To promote gender-inclusive procurement, reduce entry barriers, increase market access for women entrepreneurs, and align with national priorities such as Aatmanirbhar Bharat, Make in India, and Vocal for Local.



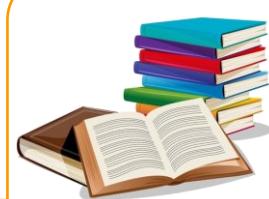
## Important Terms Explained:

- **Womaniya Initiative:**
  - A flagship initiative of Government e-Marketplace (GeM) launched in January 2019 to enable women entrepreneurs and Self-Help Groups (SHGs) to sell directly to government buyers through a digital, transparent platform.
- **GeM (Government e-Marketplace):**
  - A national public procurement platform under the Ministry of Commerce & Industry, launched in 2016, that enables government departments to procure goods and services from verified sellers, ensuring transparency, price discovery, and inclusivity.



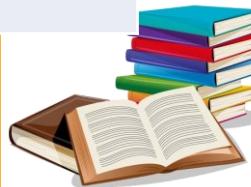
## Important Terms Explained:

- **Gender-Responsive Public Procurement:**
  - A policy framework that ensures procurement systems promote equal participation of women entrepreneurs, leading to more equitable economic outcomes and supporting SDG goals related to gender equality.



## Tabular Summary:

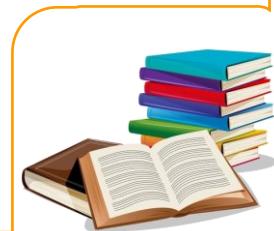
Parameter	Details
Event name	7th Anniversary of Womaniya Initiative on GeM
Announcement date	January 15, 20 <sup>26</sup>
Location	Jeevan Bharti Building, New Delhi
Issuing authority	Government e-Marketplace (GeM)
Policy/series name	Womaniya Initiative
Key figures	Mihir Kumar (GeM CEO), Smt. Mercy Epao (MSME), Suhela Khan (UN Women), Richa Sharma (WCF)
Purpose/reason	Strengthen public procurement participation of women-led enterprises
Feature details	₹80,000 crore order value, 2+ lakh women-led MSEs onboarded, MoU with WCF
Validity or status	Active and scaling through digital empowerment and partnerships
Strategic/significant value	Promotes gender inclusion, MSME growth, Aatmanirbhar Bharat, and equitable procurement



➤ Which institution recently celebrated its Foundation Day with the launch of Vision 2030 and a Curtain Raiser for “40 Years of Excellence”?

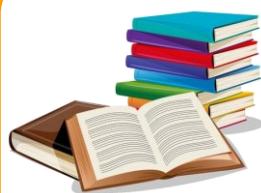
- A) NIFT
- B) FDDI
- C) NID
- D) SIDBI
- E) IIFT

**Answer**  
**B) FDDI**



## Event and Location:

- **Event:** FDDI Foundation Day and Industry Conclave marking the launch of “40 Years of Excellence” celebrations
- **Location:** FDDI Campus / Venue not specifically mentioned (Institution headquartered in Noida, UP)
- **Date:** January 15, 2026



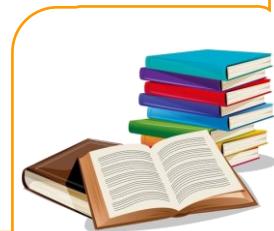
## Mandates and Objectives:

- **Mandates:**

- Organise Foundation Day and Industry Conclave to celebrate FDDI's legacy and formally unveil Vision 2030, along with industry partnerships and talent development initiatives.

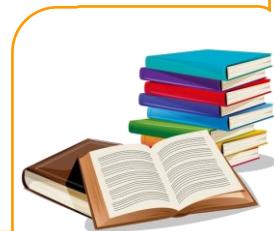
- **Objectives:**

- To highlight FDDI's role in skill development, design innovation, and industry collaboration in the footwear, leather, fashion and allied sectors, while aligning with national priorities like Vocal for Local, Make in India, and entrepreneurship-driven growth.



## Important Terms Explained:

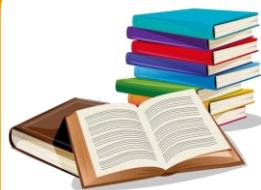
- **FDDI (Footwear Design & Development Institute):**
  - An Institution of National Importance (INI) under DPIIT, Ministry of Commerce & Industry, established in 1986. FDDI provides education, training, and research in footwear, leather, and fashion design, and is a key player in workforce development for these sectors.
- **Vision 2030 – FDDI:**
  - A forward-looking roadmap unveiled during the event, focusing on innovation-led education, sustainability, entrepreneurship, and global competitiveness, while retaining a focus on Indian heritage and industry needs.



## Important Terms Explained:

- **Vocal for Local:**

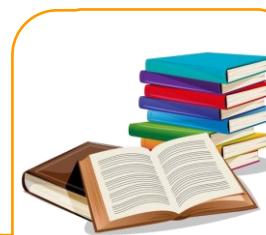
- A national initiative to promote indigenous production, traditional crafts, and local entrepreneurship as part of the Aatmanirbhar Bharat (Self-reliant India) campaign.



# NATIONAL AFFAIRS

## Tabular Summary:

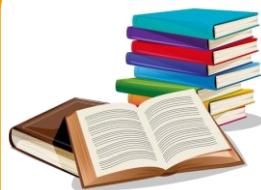
Parameter	Details
Event name	FDDI Foundation Day and Industry Conclave 2026
Announcement date	January 15, 2026
Location	FDDI (Headquartered in Noida, UP)
Issuing authority	Footwear Design & Development Institute (FDDI)
Policy/series name	Vision 2030
Key figures	Shri Vivek Sharma (MD, FDDI), DPIIT Officials, CBSE, UN agencies
Purpose/reason	Celebrate FDDI's legacy, promote innovation, and strengthen industry links
Feature details	Fashion show on "Traditional Khadi", MoUs, Roundtable, CBSE design awards
Validity or status	Active; Year-long celebration until 2027
Strategic/significant value	Supports skill-building, design innovation, sustainability, and national industrial policy



➤ **Where was the 78th Indian Army Day Parade held for the first time outside a cantonment area in 2026?**

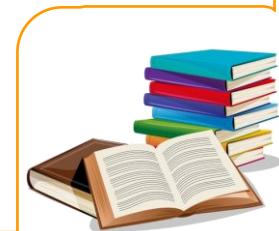
- A) Pune
- B) Jaipur
- C) Bengaluru
- D) Lucknow
- E) Hyderabad

**Answer**  
**B) Jaipur**



## Event and Location:

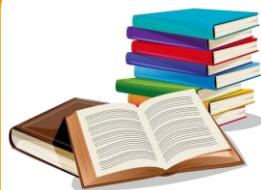
- **Event:** 78<sup>th</sup> Indian Army Day Parade and Shaurya Sandhya celebrations
- **Location:** Mahal Road, Jaipur, Rajasthan
- **Date:** January 15, 2026



## Mandates and Objectives:

- **Mandates:**

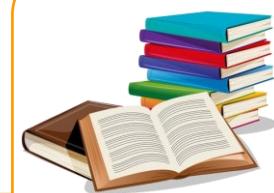
- Conduct of the Army Day Parade in a public area outside cantonments for the first time
- Honour brave soldiers, showcase modern warfare capabilities, and promote people-Army connect



## Mandates and Objectives:

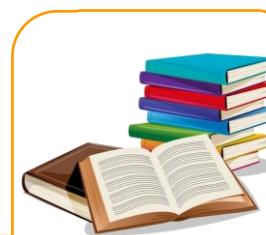
- **Objectives:**

- Demonstrate the Indian Army's evolution towards a technology-driven, future-ready force
- Celebrate indigenous military innovations, strategic self-reliance, and civil-military cooperation
- Honour gallantry and service through medal presentations and public participation



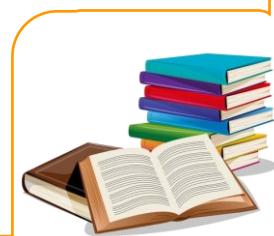
## Important Terms Explained:

- **Army Day:**
  - Observed on January 15 every year to commemorate Field Marshal K. M. Cariappa taking over as the first Indian Commander-in-Chief of the Indian Army in 1949.
- **Bhairav Battalion:**
  - New specialised, agile, and tech-enabled combat units raised post Operation Sindoora, focused on drone warfare, hybrid operations, and rapid-response missions in high-intensity environments.



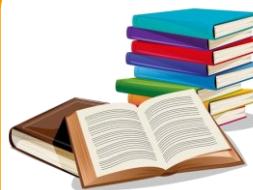
## Important Terms Explained:

- **Operation Sindoor:**
  - A major Indian Army operation (details classified), now used as a reference for showcasing the modernisation, battlefield readiness, and indigenous capabilities of the Indian Armed Forces.
- **Shaurya Sandhya:**
  - An evening commemorative event held as part of Army Day celebrations, featuring cultural displays, military enactments, drone shows, and felicitations of martyrs' families.



## Tabular Summary:

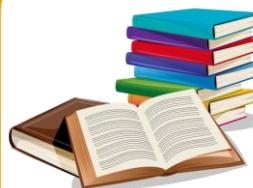
Parameter	Details
Event name	78th Indian Army Day Parade and Shaurya Sandhya
Announcement date	January 15, 2026
Location	Mahal Road, Jaipur, Rajasthan
Issuing authority	Indian Army
Key figures	COAS Gen Upendra Dwivedi, CDS Gen Anil Chauhan, RM Rajnath Singh, CM Bhajan Lal Sharma
Purpose/reason	Honour soldiers, showcase indigenous capabilities, engage civilians
Feature details	Bhairav Battalion, Parade, Medal ceremony, Drone Show, Cultural Displays
Validity or status	Fourth parade outside Delhi; first in a non-cantonment public location
Strategic/significant value	Demonstrates Army's shift to tech-based warfare, boosts national pride and civil engagement



➤ **How much was released by the Centre as the first instalment of XV Finance Commission Untied Grants for Rural Local Bodies in Sikkim for FY 2025–26?**

- A) ₹500 lakh
- B) ₹700 lakh
- C) ₹643.50 lakh
- D) ₹675 lakh
- E) ₹599.25 lakh

**Answer**  
**C) ₹643.50 lakh**

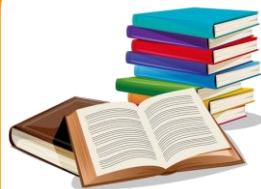


## Event and Location:

- **Event:** Release of first instalment of XV Finance Commission Untied Grants to Rural Local Bodies (RLBs)
- **Location:** Sikkim
- **Date:** January 15, 2026



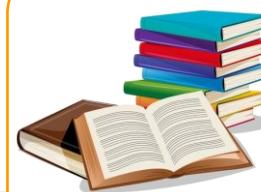
Finance Commission



## Mandates and Objectives:

- **Mandates:**

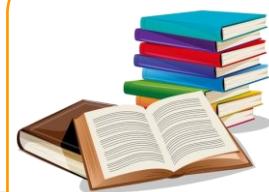
- The Ministry of Finance released ₹643.50 lakh as the first instalment of XV Finance Commission Untied Grants to 5 District Panchayats and 199 eligible Gram Panchayats in Sikkim for FY 2025–26.
- An additional ₹17.50 lakh was released from withheld funds of the 2nd instalment of FY 2024–25 to one eligible District Panchayat.



## Mandates and Objectives:

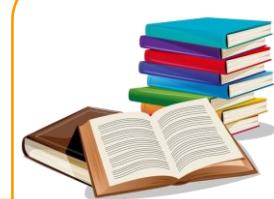
- **Objectives:**

- Strengthen Panchayati Raj Institutions (PRIs) by enabling them to meet location-specific felt needs under the 29 subjects of the Eleventh Schedule of the Constitution.
- Ensure improved delivery of rural services through untied and tied grants, enhancing grassroots governance, sanitation, and drinking water systems.



## Important Terms Explained:

- **XV Finance Commission (15th FC):**
  - A constitutional body that recommends fiscal transfers from the Centre to States, including grants-in-aid for local bodies, based on performance, population, area, and other criteria.
- **Untied Grants:**
  - Funds given to Rural Local Bodies without fixed expenditure conditions; can be used for any locally relevant development activities, excluding salaries or establishment costs.



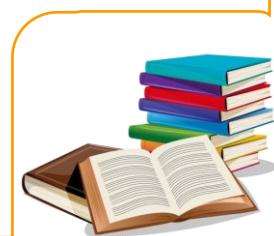
## Important Terms Explained:

- **Tied Grants:**

- These grants are to be used for specific sectors like (a) sanitation (ODF maintenance, waste management, fecal sludge treatment) and (b) drinking water supply, water conservation, and recycling.

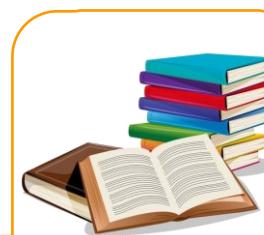
- **Eleventh Schedule of the Constitution:**

- Lists 29 subjects under Panchayati Raj to enable decentralised planning and governance, including agriculture, health, sanitation, water management, rural housing, etc.



## Tabular Summary:

Parameter	Details
Event name	Release of XV Finance Commission Untied Grants to Sikkim
Announcement date	January 15, 2026
Location	Sikkim
Issuing authority	Ministry of Finance, on recommendation of Ministry of Panchayati Raj and Jal Shakti
Policy/series name	XV Finance Commission Grants to PRIs/RLBs
Key figures	5 District Panchayats, 199 Gram Panchayats
Purpose/reason	Support rural development, governance, and service delivery
Feature details	₹643.50 lakh (1st instalment FY 2025–26) + ₹17.50 lakh (FY 2024–25 withheld funds)
Validity or status	Funds released to eligible PRIs/RLBs
Strategic/significant value	Empowers Panchayats for grassroots planning and development across key areas

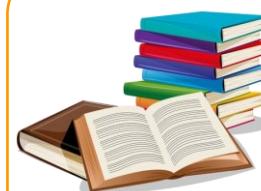


➤ **Where will the Bharat Electricity Summit 2026 be held from March 19 to 22, showcasing India's leadership in clean and sustainable energy?**

- A) Pragati Maidan, New Delhi
- B) India Expo Centre, Greater Noida
- C) Yashobhoomi, New Delhi
- D) Mumbai Exhibition Centre
- E) Hyderabad International Convention Centre

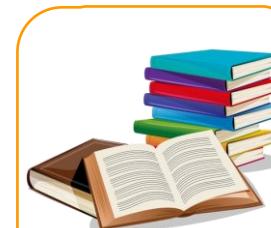
**Answer**

**C) Yashobhoomi, New Delhi**



## Event and Location:

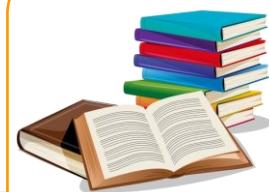
- **Event:** Bharat Electricity Summit 2026 – Global Conference & Exhibition for the Power Sector
- **Location:** Yashobhoomi Convention Centre, New Delhi
- **Date:** March 19–22, 2026



## Mandates and Objectives:

- **Mandates:**

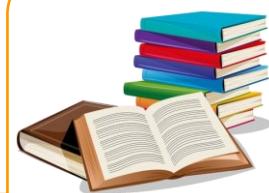
- Announced by Union Minister Shri Manohar Lal, the Summit is a major platform for showcasing India's electricity and energy transition leadership.
- Features exhibition, buyer-seller meets, international panels, and technology showcases in the power sector.



## Mandates and Objectives:

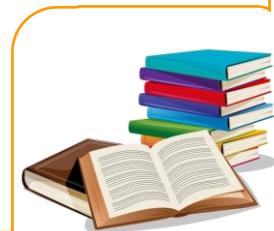
- **Objectives:**

- Drive dialogue on the future of electricity and clean energy systems.
- Foster cross-border cooperation, attract global investments, and build strategic partnerships across the electricity value chain.
- Enable technology deployment, stakeholder engagement, and collaborative solutions for a sustainable and resilient power future.



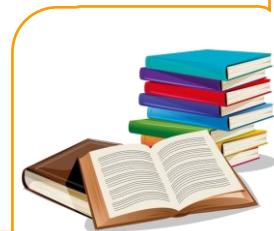
## Important Terms Explained:

- **Yashobhoomi (IICC):**
  - India International Convention & Expo Centre located in Dwarka, New Delhi, one of the largest MICE (Meetings, Incentives, Conferences & Exhibitions) destinations in South Asia.
- **Electricity Value Chain:**
  - Covers the entire lifecycle of electricity – from generation, transmission, distribution, to storage, efficiency, smart grids, and consumer-level applications.



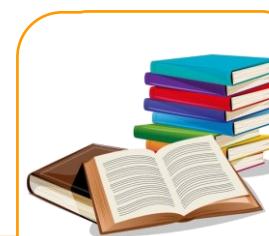
## Important Terms Explained:

- **Buyer-Seller Meet:**
  - A B2B event format where suppliers and buyers interact directly to explore trade opportunities, forge collaborations, and enable market linkages across sectors.
- **Energy Transition:**
  - A global shift from fossil-fuel-based systems to clean, renewable, and sustainable energy systems, including solar, wind, battery storage, and smart consumption.



## Tabular Summary:

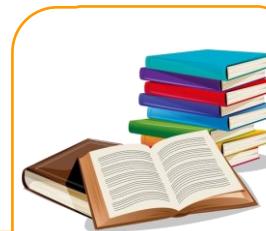
Parameter	Details
Event name	Bharat Electricity Summit 2026
Announcement date	January 15, 2026
Event dates	March 19 to 22, 2026
Location	Yashobhoomi Convention Centre, New Delhi
Issuing authority	Ministry of Power, Government of India
Theme	“Electrifying Growth. Empowering Sustainability. Connecting Globally.”
Participants expected	25,000+ attendees, 500+ exhibitors, 300 speakers, 1,000+ delegates
Feature details	Conference sessions, panel discussions, Buyer-Seller Meet, tech showcases
Purpose/reason	Advance India's global leadership in electricity and energy transition
Strategic significance	Boosts clean energy investments, sector resilience, and global collaboration



# QUICK RECALL



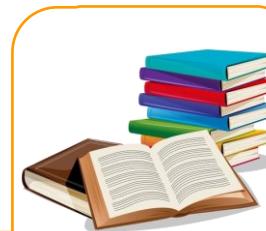
- Indian Army Day 2026 was celebrated with a grand parade held in Jaipur for the first time outside a military cantonment.
- NITI Aayog released the Export Preparedness Index 2024, ranking Indian States and UTs on export readiness.
- The Reserve Bank of India has proposed changes to banks' foreign exchange norms to improve forex risk measurement.
- The Reserve Bank of India has mandated banks and eligible NBFCs to auto-escalate unresolved complaints to the Internal Ombudsman.
- The Reserve Bank of India has recognized FEDAI as a Self-Regulatory Organisation (SRO) for authorised forex dealers.
- The World Bank has raised India's GDP growth forecast for FY26 to 7.2% in its Global Economic Prospects report.
- India attracted \$51 billion in FDI over the last six months, reflecting strong global investor confidence.
- TVS Supply Chain Solutions has appointed Vikas Chadha as its Global CEO, effective January 22, 2026.
- The Centre has appointed Rakesh Aggarwal as the new Director General of the National Investigation Agency.



# QUICK RECALL



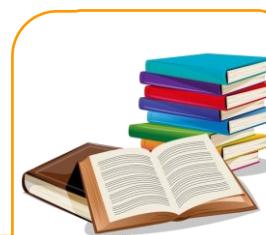
- The Centre has appointed Shatrujeet Singh Kapoor as Director General of the Indo-Tibetan Border Police.
- Karnataka Bank was awarded Best Fintech & DPI Adoption at the IBA Banking Technology Awards 2026.
- India's exports to China rose to \$19.75 billion in 2025, showing a \$5.5 billion increase over the previous year.
- India and Israel signed a Joint Ministerial Declaration of Intent to enhance cooperation in fisheries and aquaculture.
- The Finance Ministry launched Paripoorna Mediclaim Ayush Bima on January 14, 2026, to enhance healthcare coverage for CGHS beneficiaries.
- Vice President C. P. Radhakrishnan emphasised that healthcare is a Nation Building Mission during events in Coimbatore.
- Prime Minister Narendra Modi addressed the 28th Conference of Speakers and Presiding Officers of the Commonwealth (CSPOC) at Samvidhan Sadan, New Delhi.



# QUICK RECALL



- The Womaniya initiative on GeM completed seven years, empowering over two lakh women-led MSEs in public procurement.
- FDDI celebrated its Foundation Day with the launch of Vision 2030 and a Curtain Raiser for “40 Years of Excellence.”
- The 78th Indian Army Day Parade was held in Jaipur, marking the first time it was conducted outside a cantonment in a city public space.
- The Union Government released ₹643.50 lakh to Sikkim’s rural local bodies as the first instalment of XV Finance Commission untied grants for FY 2025–26.
- The Bharat Electricity Summit 2026 will be held at Yashobhoomi, New Delhi, from March 19 to 22.



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**Rajaganapathy A R**  

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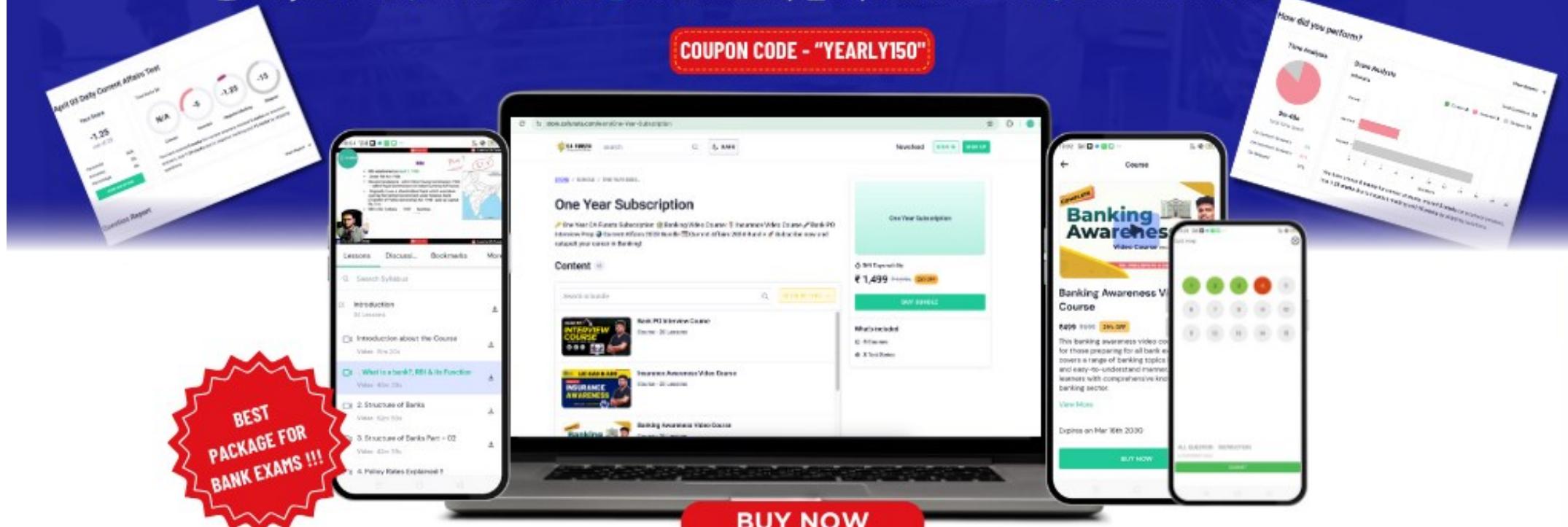


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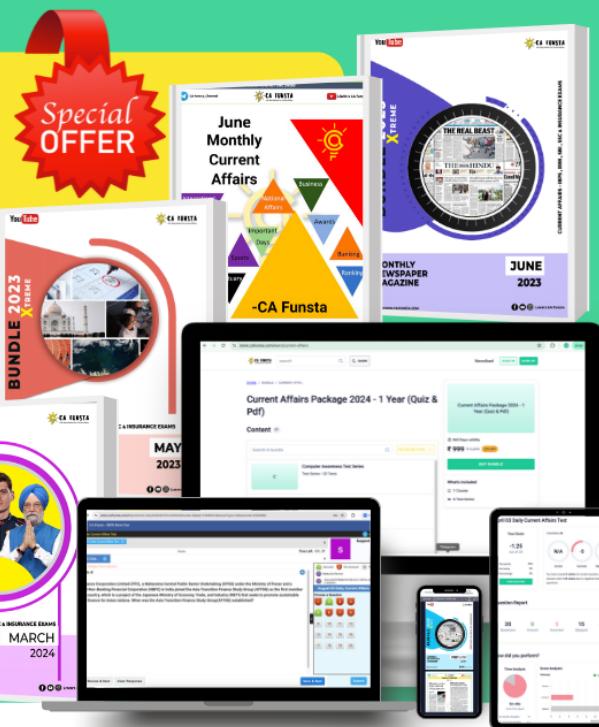
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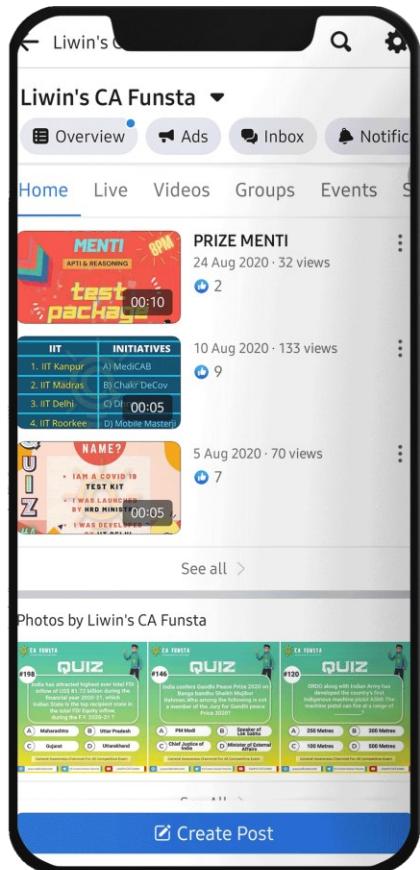
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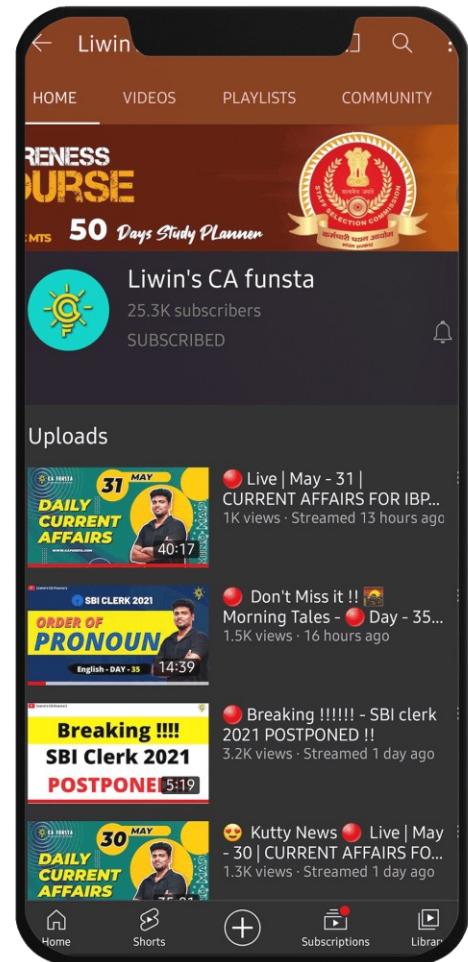


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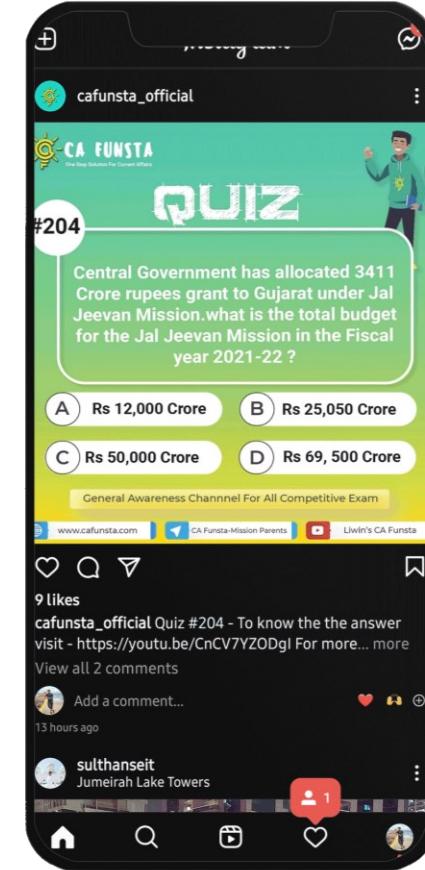
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