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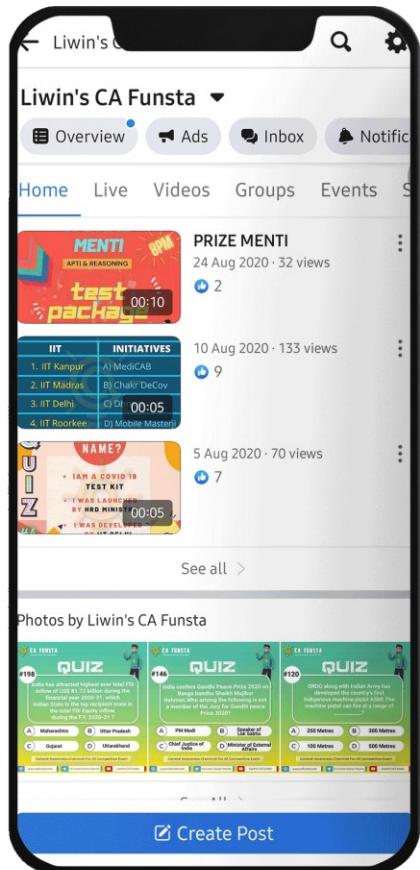
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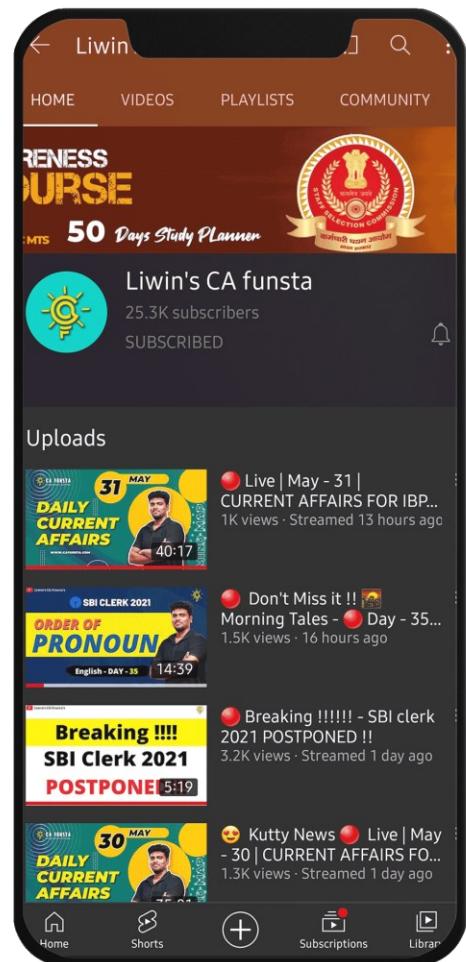
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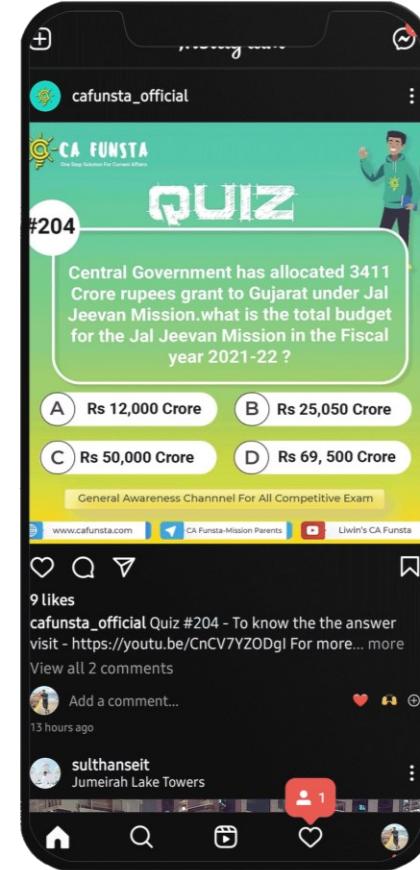
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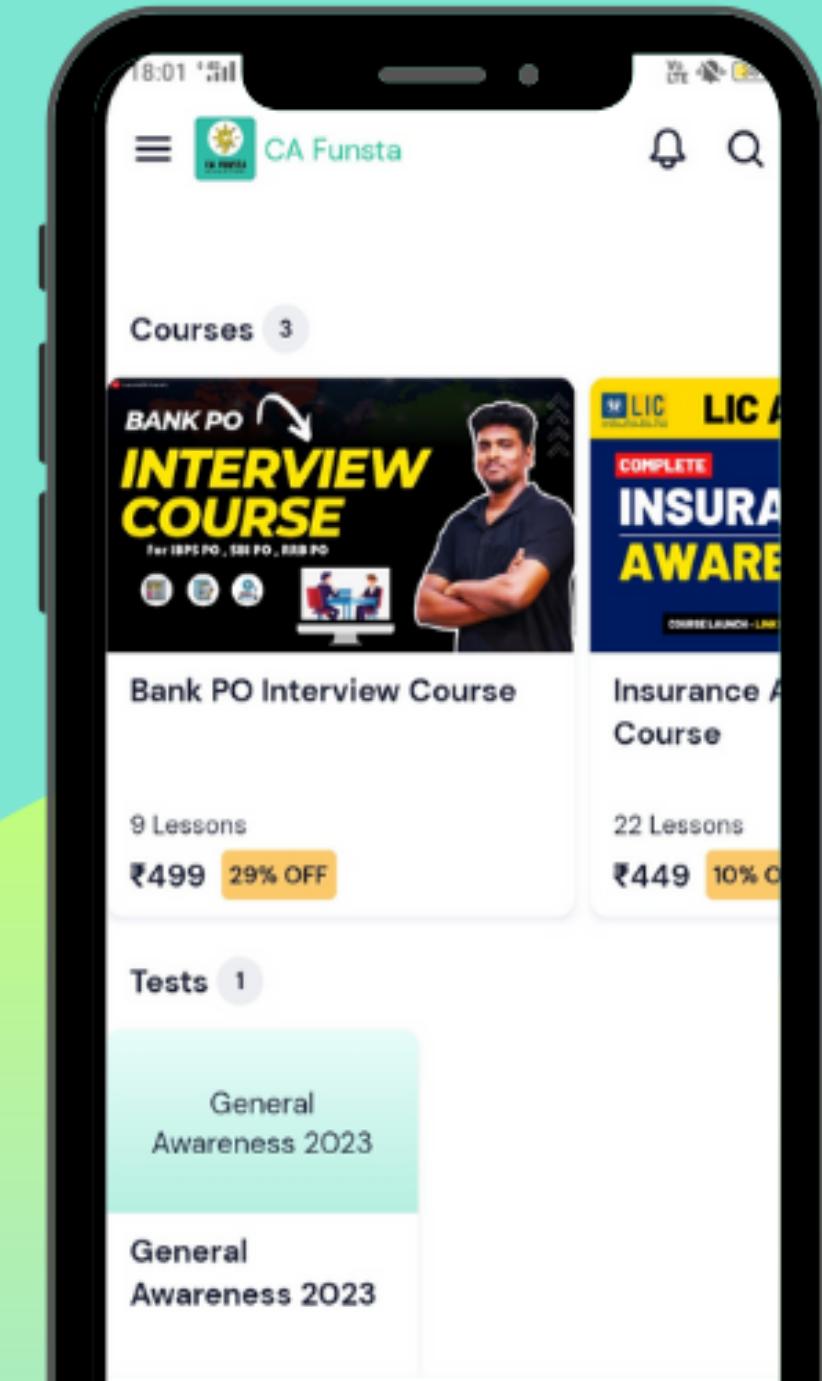
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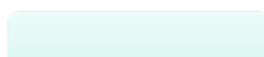
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STUDENT REVIEW

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Jenifer Renuga 

Awesome classes and clear cut explanations.... Percent worth

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STUDENT REVIEW

Anjuseela 

It was very easy for us to understand. As u told us from the depth of a part.. ur teach very well sir!

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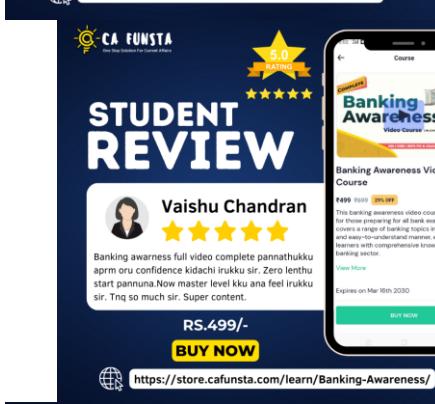
Priyamurugesan 

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STUDENT REVIEW

Vaishu Chandran 

Banking awareness full video complete pannathukku apm oru confidence kidachu irukku sir. Zero lethu start pannu. Now master level kku ana feel irukku sir. Trq so much sir. Super content.

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Dharani 

Very clear explanation and most important topics. Thank you sir.

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Nirosha 

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STUDENT REVIEW

Bhuvana K 

Crystal clear explanation thank you so much sir

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STUDENT REVIEW

Ruban 

No idea in banking awareness but ipo yarachu doubt keta clarify parra alavuku irukken. Thankyou@liwin sir @worthuh Varma

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STUDENT REVIEW

Mariappan B 

This course was really useful for me. Thank you Anna.

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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.

Expires on Mar 16th 2020

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STUDENT REVIEW

Rajaganapathy A R 

Worth worth worth varma onnumae theriyama the course start pannen mudikum pothu avalo confidence ah kuduthuchi banking awareness theriyama maala financial awareness kuda easy ah purukku mudiyathu thikku liwin sir

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STUDENT REVIEW

Mega 

Got a clear cut view on banking awareness... I have referred many materials for the past 6 yrs and yours is the best one... Thank you sir

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STUDENT REVIEW

Priyanga V 

Every concepts crystal clear with easy explanation. No better banking awareness

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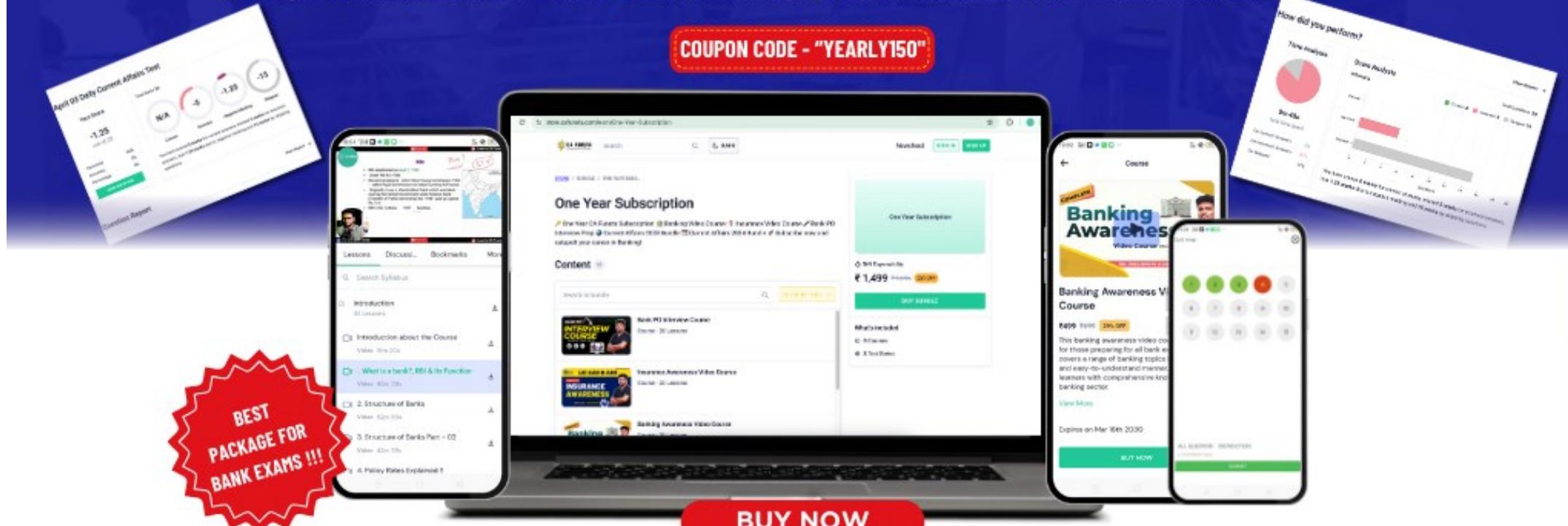


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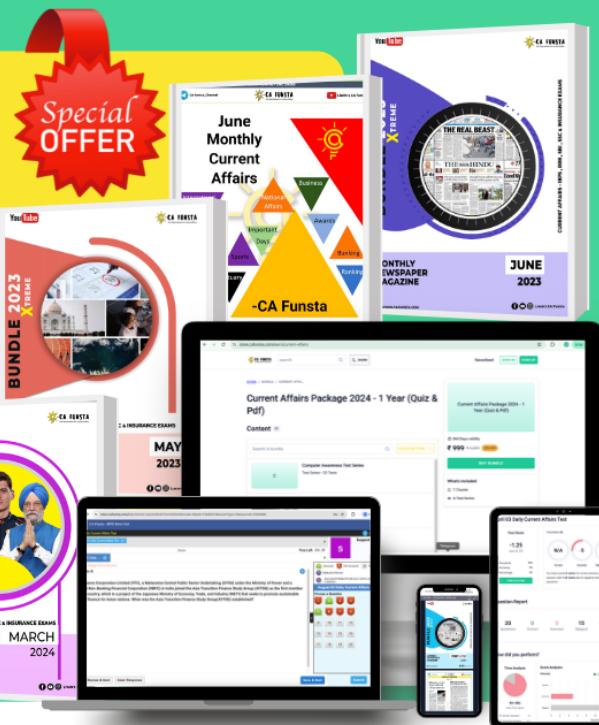
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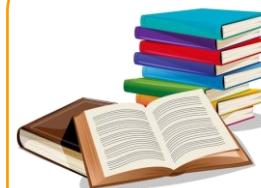
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➤ **What was the key highlight of National Startup Day 2026 celebrated in India?**

- A) Launch of a new unicorn index
- B) Inauguration of MAARG Portal
- C) Completion of 10 years of Startup India Initiative
- D) Merger of SIDBI with NITI Aayog
- E) Launch of Viksit Bharat Startup Scheme

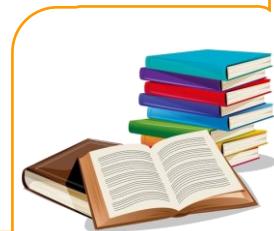
Answer

C) Completion of 10 years of Startup India Initiative



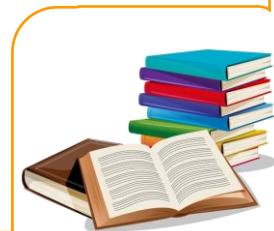
Event and Location:

- **Event:** National Startup Day 2026 celebrated marking 10 years of Startup India
- **Location:** India (Nationwide)
- **Date:** 16 January 2026



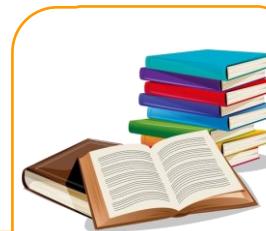
Mandates and Objectives:

- **Mandates:** The Government of India observed National Startup Day to commemorate a decade since the launch of the Startup India Initiative, celebrating its achievements and highlighting policy and financial support for innovation-led growth.
- **Objectives:** To emphasize the role of startups in transforming India into a global innovation hub, driving economic growth, employment generation, digital access, financial inclusion, and contributing to the vision of Viksit Bharat 2047.



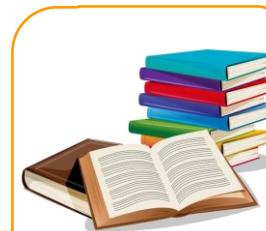
Important Terms Explained:

- **Startup India Initiative:** Launched in 2016 by the Department for Promotion of Industry and Internal Trade (DPIIT), this program provides a policy and financial ecosystem to promote innovation, entrepreneurship, and employment generation.
- **Fund of Funds for Startups (FFS):** A ₹10,000 crore fund managed by SIDBI to support startups indirectly by funding Alternate Investment Funds (AIFs), which then invest in startups.
- **Startup India Seed Fund Scheme (SISFS):** A ₹945 crore scheme offering financial assistance to early-stage startups for proof of concept, prototype development, and market entry.



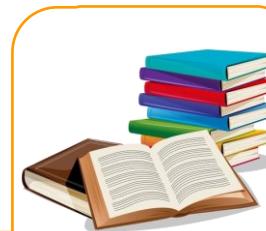
Important Terms Explained:

- **Credit Guarantee Scheme for Startups (CGSS):** Enables startups to access collateral-free loans, with over ₹800 crore in credit guaranteed for 330+ startups.
- **Startup India Hub:** A digital platform facilitating connections between startups, investors, incubators, mentors, and government bodies.
- **States' Startup Ranking Framework (SRF):** A ranking system encouraging states and UTs to adopt startup-friendly policies, promoting competitive federalism.



Important Terms Explained:

- **MAARG Portal:** Mentorship, Advisory, Assistance, Resilience, and Growth portal launched to connect startups with national-level expert mentors.
- **Atal Innovation Mission:** An initiative by NITI Aayog that promotes innovation and entrepreneurship via Atal Tinkering Labs, especially among school students.
- **Startup Village Entrepreneurship Programme (SVEP):** A rural entrepreneurship program under DAY-NRLM supporting over 3.74 lakh rural businesses by June 2025.

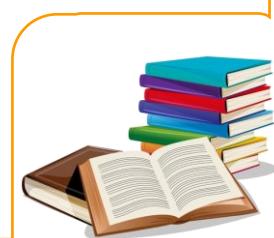


Important Days



Tabular Summary:

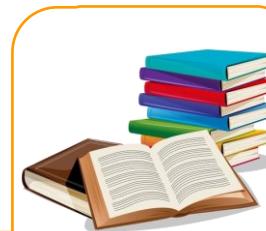
Parameter	Details
Event name	National Startup Day 2026
Announcement date	16 January 2026
Location	India (Pan-India)
Issuing authority	DPIIT, Ministry of Commerce and Industry
Policy/series name	Startup India Initiative
Key figures	2 lakh+ startups, 120+ unicorns, 45% women-led startups
Purpose/reason	To commemorate 10 years of Startup India and its national transformation
Feature details	Financial schemes, startup hubs, rural entrepreneurship, mentorship support
Validity or status	Ongoing nationwide ecosystem support
Strategic/significant value	Contributing to Viksit Bharat 2047 and \$7.3 trillion economy by 2030



➤ Who was named the ICC Women's Player of the Month for December 2025?

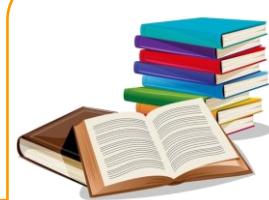
- A) Smriti Mandhana
- B) Alyssa Healy
- C) Laura Wolvaardt
- D) Sune Luus
- E) Shafali Verma

Answer
C) Laura Wolvaardt



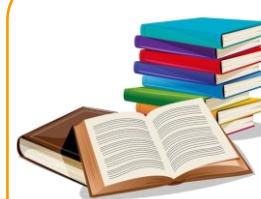
Event and Location:

- **Event:** Laura Wolvaardt wins ICC Women's Player of the Month award
- **Location:** International (South Africa vs Ireland series)
- **Date:** January 16, 2026 (award announcement for December 2025 performance)



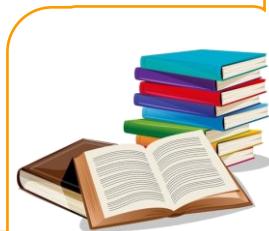
Mandates and Objectives:

- **Mandates:** The International Cricket Council (ICC) named South Africa captain Laura Wolvaardt as the Women's Player of the Month for December 2025, recognizing her outstanding all-format performances during the bilateral series against Ireland.
- **Objectives:** To honour consistent excellence in international cricket and highlight top-performing individuals who contribute significantly to their national teams across formats.



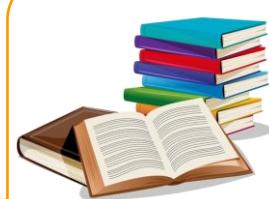
Important Terms Explained:

- **ICC Player of the Month:** A monthly award presented by the International Cricket Council (ICC) to recognize outstanding individual performances in international cricket, based on both expert panel review and fan voting.
- **Laura Wolvaardt:** South African women's cricket team captain, known for her elegant stroke play and consistency; delivered three centuries in December 2025 across T20I and ODI formats.



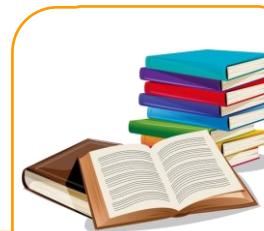
Important Terms Explained:

- **T20I and ODI Formats:** Limited-overs international cricket formats—T20I (Twenty20 International) involves 20 overs per side; ODI (One Day International) involves 50 overs per side.
- **Century:** A score of 100 or more runs by a batter in a single innings—a key milestone in individual batting performance.



Tabular Summary:

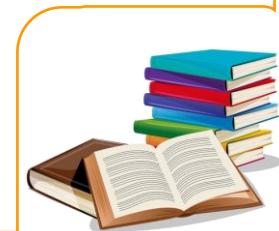
Parameter	Details
Event name	ICC Women's Player of the Month Award – December 2025
Announcement date	January 16, 2026
Location	South Africa vs Ireland series (T20Is and ODIs)
Issuing authority	International Cricket Council (ICC)
Policy/series name	ICC Player of the Month Awards
Key figures	Laura Wolvaardt (Winner); Shafali Verma, Sune Luus (nominees)
Purpose/reason	Recognition of outstanding performance in international cricket
Feature details	3 centuries across formats; 255 ODI runs; 137 T20I runs at 190+ strike rate
Validity or status	Awarded for December 2025 performance
Strategic/significant value	Elevates women's cricket visibility and celebrates top individual efforts



➤ **Which Australian cricketer won the ICC Men's Player of the Month award for December 2025?**

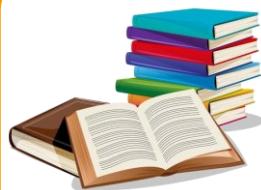
- A) Pat Cummins
- B) David Warner
- C) Mitchell Starc
- D) Steve Smith
- E) Josh Hazlewood

Answer
C) Mitchell Starc



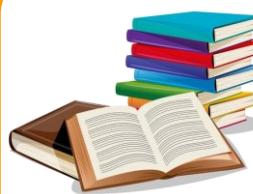
Event and Location:

- **Event:** Mitchell Starc named ICC Men's Player of the Month for December 2025
- **Location:** Australia (performance during the Ashes series)
- **Date:** January 16, 2026 (award announcement)



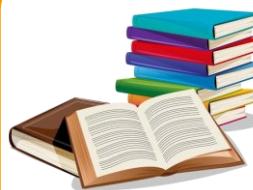
Mandates and Objectives:

- **Mandates:** The International Cricket Council (ICC) awarded Australian fast bowler Mitchell Starc the Men's Player of the Month title for December 2025, recognizing his exceptional bowling performances during the Ashes.
- **Objectives:** To celebrate and highlight consistent, match-winning performances in international cricket, particularly in high-pressure series like the Ashes, where Starc emerged as a key contributor to Australia's 4–1 victory.



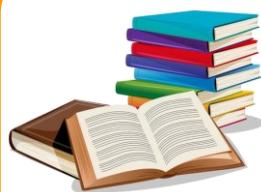
Important Terms Explained:

- **ICC Player of the Month:** A monthly recognition by the International Cricket Council for the best male and female players in international cricket, based on performance, expert panel reviews, and fan votes.
- **Mitchell Starc:** A senior Australian fast bowler known for his pace, swing, and match-winning abilities; he took 31 wickets in the Ashes series and was named Player of the Series.



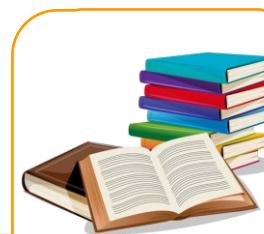
Important Terms Explained:

- **The Ashes:** One of cricket's oldest and most prestigious bilateral series played between Australia and England in the Test format; known for intense rivalry and historic significance.
- **Ten-Wicket Haul:** When a bowler takes 10 or more wickets in a Test match, considered a remarkable feat of skill and endurance.



Tabular Summary:

Parameter	Details
Event name	ICC Men's Player of the Month – December 2025
Announcement date	January 16, 2026
Location	Australia (Ashes series venue)
Issuing authority	International Cricket Council (ICC)
Policy/series name	ICC Player of the Month Award
Key figures	Mitchell Starc (Awardee), 31 wickets in series
Purpose/reason	Recognition of match-winning Ashes performances
Feature details	10-wicket haul in 1st Test, 8 wickets in 2nd Test, 31 wickets total
Validity or status	First-time ICC monthly award recipient
Strategic/significant value	Highlights Starc's consistency and dominance in Test cricket



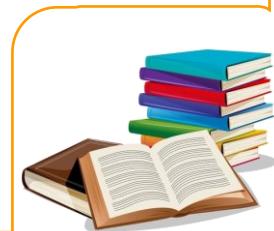
➤ According to the WEF Global Risks Report 2026, which of the following is identified as the most likely global crisis trigger in the near term?

- A) Cyber insecurity
- B) Armed conflict
- C) Geoeconomic confrontation
- D) Climate change
- E) AI job displacement



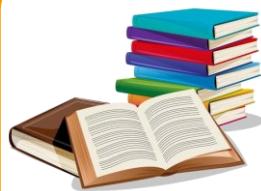
Answer

C) Geoeconomic confrontation



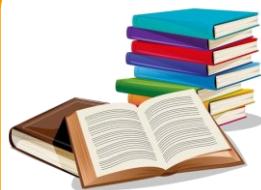
Event and Location:

- **Event:** Release of World Economic Forum's Global Risks Report 2026 (21st Edition)
- **Location:** Global
- **Date:** January 16, 2026



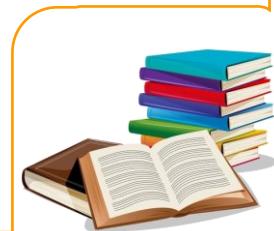
Mandates and Objectives:

- **Mandates:** The World Economic Forum (WEF) released its Global Risks Report 2026, highlighting key global risks across two timeframes—near-term (2 years) and long-term (10 years).
- **Objectives:** To assess expert perceptions of global threats, understand how risks are interconnected, and provide insight into global preparedness in an increasingly fragmented and competitive world.



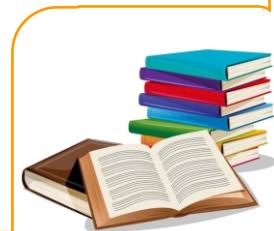
Important Terms Explained:

- **Geoeconomic Confrontation:** Strategic use of economic tools—like sanctions, tariffs, and trade barriers—to exert power in global rivalries, affecting trade, supply chains, and global markets.
- **Global Risk:** A threat that can cause large-scale negative impact across borders, affecting populations, economies, natural resources, or ecosystems.
- **Cyber Insecurity:** Risks related to the exploitation of digital systems, including threats to infrastructure, data privacy, financial networks, and national security.



Important Terms Explained:

- **Misinformation and Disinformation:** The spread of false or misleading content—intentionally or unintentionally—resulting in societal division, unrest, and reduced trust in institutions.
- **AI Risk:** Potential dangers posed by artificial intelligence, such as job loss, algorithmic bias, misuse in warfare, deepfakes, and excessive control by few entities.
- **Environmental Risks:** Long-term threats like climate change, biodiversity loss, pollution, and resource scarcity that can trigger widespread instability and humanitarian crises.

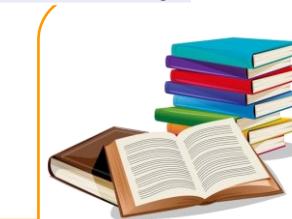


RANKING



Tabular Summary:

Parameter	Details
Event name	WEF Global Risks Report 2026
Announcement date	January 16, 2026
Location	Global coverage
Issuing authority	World Economic Forum (WEF)
Policy/series name	Global Risks Report (21st Edition)
Key figures	Risks ranked over 2-year and 10-year horizons
Purpose/reason	To assess and prioritize global risks impacting geopolitical, social, economic, and environmental stability
Feature details	Covers risks like geoeconomics, cyber threats, misinformation, AI, climate
Validity or status	Current report informing future policy and global coordination
Strategic/significant value	Highlights fragmentation, cooperation challenges, and emerging global instability



➤ According to PLFS December 2025 data, what was the recorded Female Labour Force Participation Rate (LFPR), marking a yearly high?

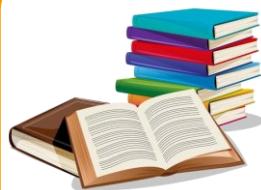
- A) 33.1%
- B) 35.3%
- C) 38.6%
- D) 40.1%
- E) 23.0%

Answer
B) 35.3%



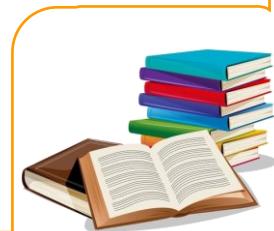
Event and Location:

- **Event:** Female LFPR and WPR reached yearly highs as per PLFS December 2025
- **Location:** India (Nationwide – Urban and Rural coverage)
- **Date:** January 16, 2026 (report release date)



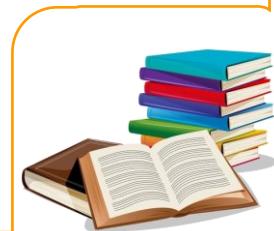
Mandates and Objectives:

- **Mandates:** The Periodic Labour Force Survey (PLFS) Monthly Bulletin for December 2025, published by the National Statistical Office (NSO), reported significant improvements in female labour market participation indicators, with LFPR and WPR hitting their highest levels for the year.
- **Objectives:** To present updated monthly labour market data including Labour Force Participation Rate (LFPR), Worker Population Ratio (WPR), and Unemployment Rate (UR) to assess economic engagement and employment conditions across India.



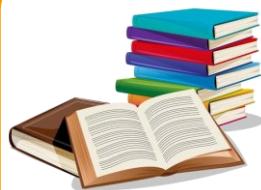
Important Terms Explained:

- **Periodic Labour Force Survey (PLFS):** A national survey conducted by the NSO to measure key employment-related indicators, including LFPR, WPR, and UR. Since January 2025, it also provides monthly and quarterly estimates.
- **Labour Force Participation Rate (LFPR):** The percentage of the population aged 15 years and above that is either working or actively looking for work.
- **Worker Population Ratio (WPR):** The share of the working-age population (15+) that is actually employed.



Important Terms Explained:

- **Unemployment Rate (UR):** The proportion of the labour force that is without work but seeking employment.
- **Current Weekly Status (CWS):** A method used by PLFS to determine employment status based on activity in the 7 days preceding the survey.

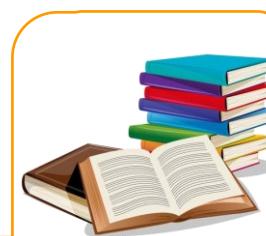


RANKING



Tabular Summary:

Parameter	Details
Event name	PLFS December 2025 Bulletin Findings
Announcement date	January 16, 2026
Location	India (Rural and Urban areas)
Issuing authority	National Statistical Office (NSO), MoSPI
Policy/series name	Periodic Labour Force Survey (Monthly)
Key figures	Female LFPR: 35.3%, Female WPR: 33.6%, UR: 4.8%
Purpose/reason	To present monthly employment trends and assess labour market resilience
Feature details	CWS method; reports LFPR, WPR, UR across gender and region
Validity or status	Ongoing monthly reporting; 9th bulletin in series
Strategic/significant value	Reflects improving female employment and economic participation trends

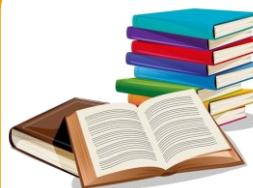


➤ **What does the trending "Pentagon Pizza Index" unofficially claim to indicate?**

- A) Government food rationing during conflict
- B) Pentagon's official emergency meal protocol
- C) Rising food prices near US defense sites
- D) Increased military activity based on pizza orders
- E) Surveillance on food delivery apps by intelligence agencies

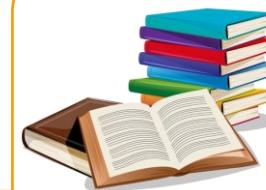
Answer

D) Increased military activity based on pizza orders



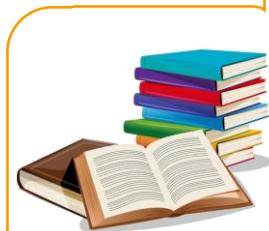
Event and Location:

- **Event:** Pentagon Pizza Index trends online amid rising US–Iran tensions
- **Location:** United States (Pentagon vicinity, Washington D.C.)
- **Date:** January 16, 2026 (viral resurgence date)



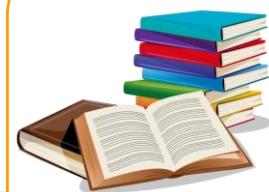
Mandates and Objectives:

- **Mandates:** The Pentagon Pizza Index, an internet theory linking increased late-night pizza orders near the Pentagon to rising military activity, resurfaced on social media during a period of escalating geopolitical tensions between the United States and Iran.
- **Objectives:** Although not a real intelligence tool, the trend highlights how the public seeks signals or cues during uncertain times and reflects collective anxiety over possible military action.



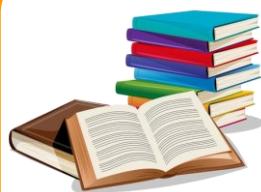
Important Terms Explained:

- **Pentagon Pizza Index:** An informal, meme-based theory suggesting that spikes in food delivery—particularly pizza—around the Pentagon signal increased military activity due to officials working late during crises.
- **Geopolitical Anxiety:** Heightened public concern during international tensions; in this context, the index reflects public nervousness over a potential US military response to Iran.



Important Terms Explained:

- **Social Media Speculation:** Viral online behavior where unverified trends or patterns are interpreted as indicators of real-world events, often without factual basis.
- **Cold War Origins:** The idea dates back to journalists observing late-night Pentagon activity during global crises in the Cold War era, later evolving into a humorous online theory.

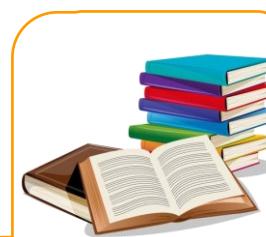


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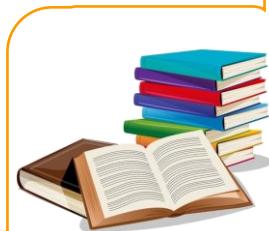
Parameter	Details
Event name	Pentagon Pizza Index trending amid US–Iran tensions
Announcement date	January 16, 2026
Location	Pentagon area, Washington D.C., USA
Issuing authority	Not official; trend emerged on social media
Policy/series name	Pentagon Pizza Index (informal internet theory)
Key figures	None officially associated; viral online speculation
Purpose/reason	Public speculation over defense activity due to increased pizza orders
Feature details	Based on food delivery data and Cold War-era anecdotes
Validity or status	Not a real indicator; dismissed by defense experts
Strategic/significant value	Reflects public anxiety and misinformation during geopolitical crises



➤ Which Indian state recorded the highest share of personal four-wheeler EV adoption among leading EV states in 2025?

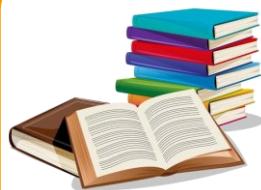
- A) Delhi
- B) Karnataka
- C) Maharashtra
- D) Kerala
- E) Tamil Nadu

Answer
D) Kerala



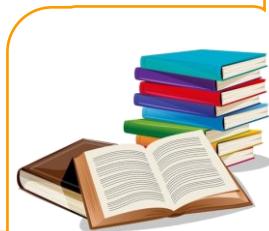
Event and Location:

- **Event:** Kerala emerges as the leading state in personal EV adoption in 2025
- **Location:** Kerala, India
- **Date:** January 16, 2026 (reported milestone)



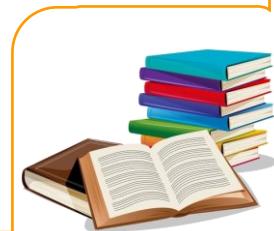
Mandates and Objectives:

- **Mandates:** Kerala recorded the highest share of personal electric four-wheeler adoption among leading EV-selling states in 2025, driven by strong household uptake, early EV policy, and expanding home-based charging infrastructure.
- **Objectives:** To promote consumer-led clean mobility, reduce dependence on internal combustion engine (ICE) vehicles, enhance charging accessibility, and support India's broader electric mobility and energy transition goals.



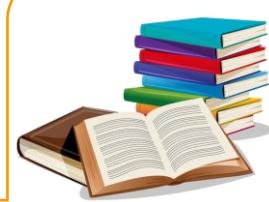
Important Terms Explained:

- **Personal EV Adoption:** Refers to the individual ownership of electric vehicles (EVs), such as two-wheelers and four-wheelers, rather than fleet-based or commercial ownership. Kerala's surge is largely driven by middle-class households.
- **EV Policy (Kerala – 2019):** One of India's first state-level EV policies, focused on charging infrastructure, consumer incentives, and public awareness, paving the way for steady adoption.



Important Terms Explained:

- **EV-to-ICE Penetration Ratio:** A metric comparing electric vehicles to traditional internal combustion engine vehicles. Kerala ranks second only to Delhi, indicating a significant structural transition in the vehicle ownership pattern.
- **Home Charging Infrastructure:** Private, residential charging setups that allow users to charge EVs at home. Kerala saw record private charger installations, reducing dependence on public infrastructure.



RANKING



Tabular Summary:

Parameter	Details
Event name	Kerala leads in personal EV adoption in 2025
Announcement date	January 16, 2026
Location	Kerala, India
Issuing authority	Department of Transport, Kerala
Policy/series name	Kerala EV Policy 2019
Key figures	Highest share of personal 4W EVs in India in 2025
Purpose/reason	Encourage consumer-led EV adoption and reduce ICE vehicle use
Feature details	Home charging, middle-class uptake, early policy implementation
Validity or status	Ongoing; performance benchmark for other states
Strategic/significant value	Kerala ranks joint highest in overall personal EV use (2W + 4W) with Karnataka



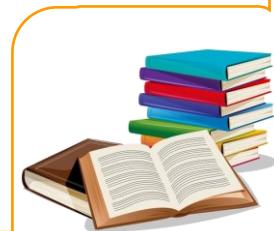
➤ **MS Dhoni was recently appointed Goodwill Ambassador for which of the following international sports events scheduled in India?**

- A) India Cycling Championship
- B) Pune Grand Tour 2026
- C) Tour of Maharashtra
- D) Bharat Velodrome Race
- E) UCI India Challenge



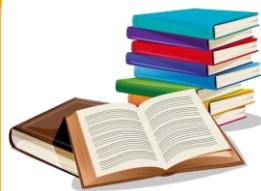
Answer

B) Pune Grand Tour 2026



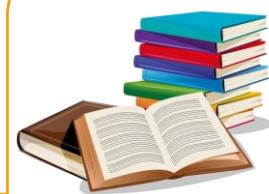
Event and Location:

- **Event:** MS Dhoni appointed Goodwill Ambassador for Pune Grand Tour 2026
- **Location:** Pune, Maharashtra, India
- **Date:** January 16, 2026 (announcement), event scheduled from January 19–23, 2026



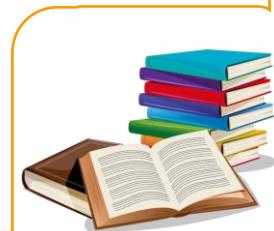
Mandates and Objectives:

- **Mandates:** Former India cricket captain MS Dhoni has been named Goodwill Ambassador for the Pune Grand Tour 2026, India's first UCI-recognised multi-stage road cycling race, placing the country on the global cycling map.
- **Objectives:** To promote professional cycling in India, encourage youth participation in non-mainstream sports, increase international sporting engagement, and highlight Pune's legacy as India's 'Cycle Capital'.



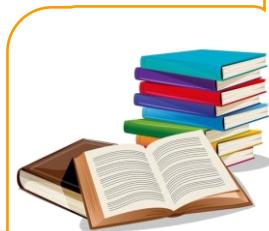
Important Terms Explained:

- **Pune Grand Tour 2026:** India's first-ever UCI 2.2 category Continental Road Cycling Race, featuring five stages over 437 km across Maharashtra's terrain; scheduled from January 19 to 23, 2026.
- **UCI (Union Cycliste Internationale):** The global governing body for cycling based in Switzerland, responsible for regulating competitive cycling events and international rankings.
- **UCI 2.2 Continental Race:** A classification under UCI's road racing structure, designed to allow emerging cycling nations to host international-level multi-stage competitions and integrate into the global calendar.



Important Terms Explained:

- **Goodwill Ambassador:** A public figure who promotes awareness and visibility for an event or cause; MS Dhoni's role is to inspire participation, attract sponsors, and elevate the event's profile.
- **Cycling Federation of India:** The national body responsible for organizing and regulating cycling competitions in India under the framework of UCI.

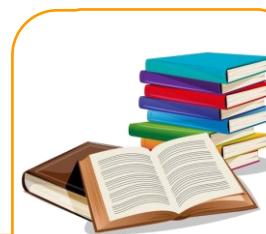


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Pune Grand Tour 2026
Announcement date	January 16, 2026
Location	Pune, Maharashtra
Issuing authority	Pune District Administration & Cycling Federation of India
Policy/series name	UCI 2.2 Continental Road Race
Key figures	MS Dhoni (Goodwill Ambassador), Naveen John (Lead Indian Cyclist)
Purpose/reason	Promote India's entry into global professional cycling
Feature details	5-stage, 437 km race with international teams and varied terrain
Validity or status	Scheduled for January 19–23, 2026
Strategic/significant value	Highlights India's sporting diversity and elevates Pune as a cycling hub



➤ Who was appointed as the new Prime Minister of Yemen in January 2026 following the resignation of Salem bin Breik?

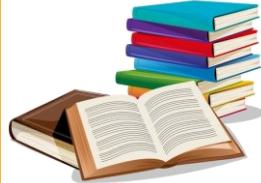
- A) Rashad al-Alimi
- B) Abdulrahman Al-Sulami
- C) Mohammed al-Jaber
- D) Shaya Mohsen Zindani
- E) Tareq Saleh

Answer
D) Shaya Mohsen Zindani



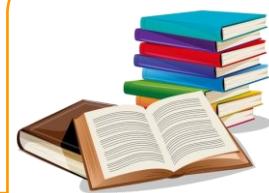
Event and Location:

- **Event:** Resignation of Yemeni PM Salem bin Breik and appointment of Shaya Mohsen Zindani as new Prime Minister
- **Location:** Yemen
- **Date:** January 16, 2026



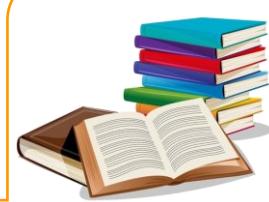
Mandates and Objectives:

- **Mandates:** Yemen's Presidential Leadership Council accepted the resignation of Prime Minister Salem bin Breik and appointed Shaya Mohsen Zindani, the then Foreign Minister, as the new Prime Minister.
- **Objectives:** To maintain administrative continuity and manage internal governance during a period of ongoing civil unrest, regional tensions, and geopolitical complexity involving Saudi Arabia and the UAE.



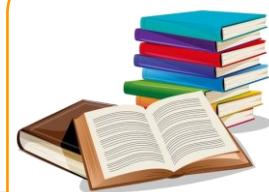
Important Terms Explained:

- **Presidential Leadership Council (PLC):** Yemen's Saudi-backed executive authority formed to unify anti-Houthi political factions; holds powers including appointment of the prime minister and cabinet formation.
- **Southern Transitional Council (STC):** A UAE-supported separatist political and military group seeking an independent South Yemen; recently expanded territorial control, heightening regional tensions.



Important Terms Explained:

- **Yemen Civil War:** An ongoing conflict since 2015 between the Iran-backed Houthi rebels and the Saudi-led coalition-backed Yemeni government, leading to a major humanitarian crisis.
- **Saudi-UAE Rivalry in Yemen:** Though initially allies against the Houthis, Saudi Arabia and UAE now support rival factions in Yemen, creating internal fractures in the anti-Houthi front.

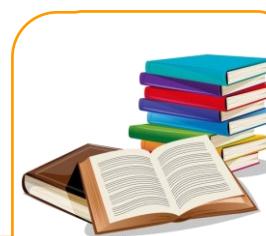


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Yemen PM Resigns; New PM Appointed
Announcement date	January 16, 2026
Location	Yemen
Issuing authority	Presidential Leadership Council of Yemen
Policy/series name	Executive political leadership transition
Key figures	Outgoing PM: Salem bin Breik; New PM: Shaya Mohsen Zindani
Purpose/reason	Leadership change amidst civil war and regional instability
Feature details	Foreign Minister appointed PM; tasked with forming new cabinet
Validity or status	Appointment confirmed; new cabinet formation pending
Strategic/significant value	Reflects ongoing power shifts amid Saudi-UAE tensions and civil conflict



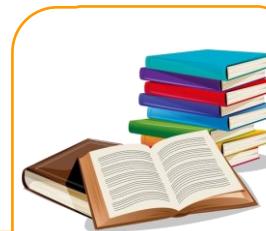
AWARDS



➤ **Which biologist won the 2026 Tyler Prize for Environmental Achievement for her research on mycorrhizal fungal networks?**

- A) Suzanne Simard
- B) Jane Goodall
- C) Toby Kiers
- D) Rachel Carson
- E) Vandana Shiva

Answer
C) Toby Kiers



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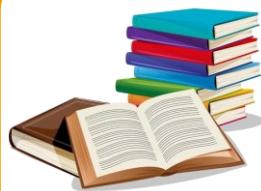
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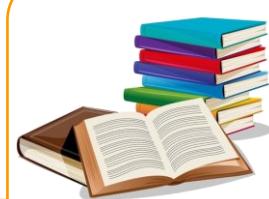
Event and Location:

- **Event:** Toby Kiers wins the 2026 Tyler Prize for Environmental Achievement
- **Location:** United States (Award presented by USC)
- **Date:** January 16, 2026 (announcement)



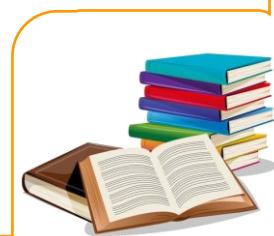
Mandates and Objectives:

- **Mandates:** Recognition of Toby Kiers for her research on underground mycorrhizal fungal networks, particularly their role in nutrient exchange and climate regulation.
- **Objectives:** To highlight the ecological and climate significance of fungal networks, position them as key carbon sequestration systems, and shift global attention toward underground ecosystems in biodiversity and climate strategies.



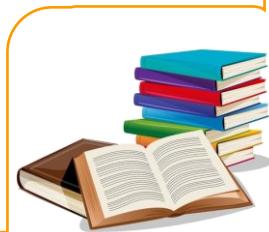
Important Terms Explained:

- **Mycorrhizal Fungal Networks:** Symbiotic networks formed between plant roots and fungi underground. Fungi provide plants with nutrients like phosphorus and nitrogen, while plants give fungi carbon compounds. These networks form a "wood wide web" that connects entire ecosystems.
- **Carbon Sequestration:** The process of capturing and storing atmospheric carbon dioxide (CO₂). Mycorrhizal fungi collectively sequester more than 13 billion tonnes of CO₂ per year, making them vital to climate mitigation.



Important Terms Explained:

- **Biological Marketplace:** A theory proposed by Kiers in 2011 showing that fungi engage in resource exchange behavior—allocating nutrients to plants offering the best carbon "payment", showing complex, brainless decision-making.
- **Tyler Prize for Environmental Achievement:** Often called the "Nobel Prize for the Environment", it honors major environmental contributions globally. Comes with \$250,000 prize money and a medallion.

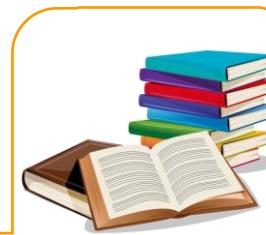


AWARDS



Tabular Summary:

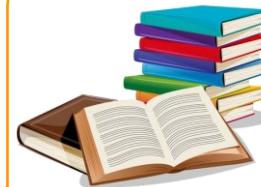
Parameter	Details
Event name	Toby Kiers wins Tyler Prize for Environmental Achievement
Announcement date	January 16, 2026
Location	United States (Award by USC)
Issuing authority	Tyler Prize Executive Committee, University of Southern California
Field of work	Mycorrhizal fungal networks and ecosystem science
Key discovery	Fungi act as strategic nutrient exchangers, aiding climate regulation
Climate role	13+ billion tonnes CO ₂ absorbed annually by underground fungal systems
Award recognition	USD 250,000, medallion, global acclaim
Broader significance	Fungi repositioned as central players in ecology, biodiversity & climate
Related initiative	Global Underground Atlas (mapping fungal networks globally)



➤ **Which country recently announced an indefinite freeze on immigrant visa processing for citizens of 75 countries, citing concerns over welfare misuse?**

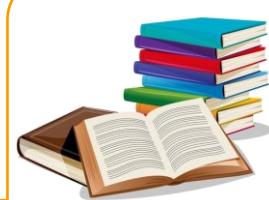
- A) United Kingdom
- B) United States
- C) Canada
- D) Germany
- E) Australia

Answer
B) United States



Event and Location:

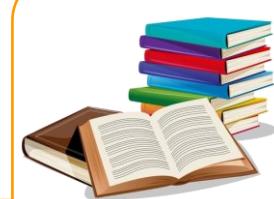
- **Event:** US freezes immigrant visa processing for 75 countries
- **Location:** United States (global impact on 75 countries)
- **Date:** Effective from January 21, 2026 (announced on January 16, 2026)



Mandates and Objectives:

- **Mandates:**

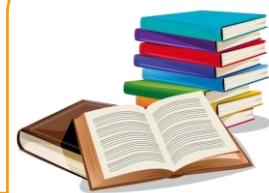
- The Trump administration has suspended immigrant visa processing indefinitely for citizens of 75 countries.
- Applies only to permanent immigration (Green Card category), not to tourist, student, business, or temporary worker visas.



Mandates and Objectives:

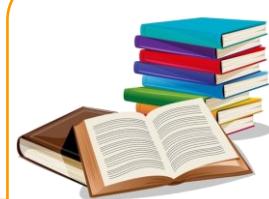
- **Objectives:**

- To prevent misuse of U.S. welfare systems by denying immigrant visas to nationals deemed at risk of public charge.
- Part of the administration's broader "America First" policy focused on immigration restriction and resource protection.



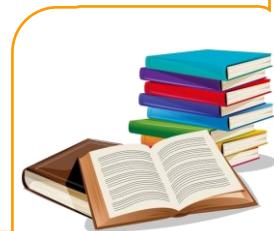
Important Terms Explained:

- **Immigrant Visa:**
 - A visa that allows a person to live and work permanently in the United States, eventually leading to permanent residency (Green Card).
- **Public Charge Rule:**
 - A legal standard allowing the U.S. to deny visas if the applicant is likely to become dependent on public benefits like Medicaid or food stamps.



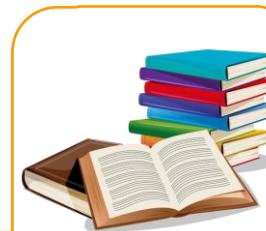
Important Terms Explained:

- **Nationality-Based Suspension:**
 - A controversial immigration policy that denies entry or immigration privileges based solely on an individual's nationality, rather than specific case assessment.
- **America First Policy:**
 - A political and foreign policy doctrine prioritizing U.S. national interests, self-reliance, and immigration restrictions under former President Donald Trump.



Tabular Summary:

Parameter	Details
Event name	US freezes immigrant visa processing for 75 countries
Announcement date	January 16, 2026
Effective date	January 21, 2026
Location	United States (global impact)
Issuing authority	Trump Administration, U.S. Department of State
Policy scope	Suspension of immigrant (permanent) visas based on nationality
Countries affected	75 (including Pakistan, Russia, Iran, Nigeria, Brazil, Thailand, Nepal, etc.)
Exemptions	Tourist, student, business, and temporary work visas remain unaffected
Reason cited	Potential welfare misuse under “public charge” criteria
Strategic significance	One of the broadest nationality-based immigration bans in recent U.S. history

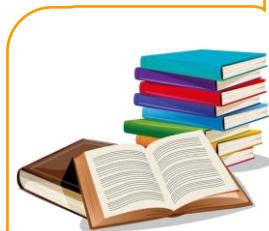


➤ **What milestone was achieved by the Womaniya Initiative on the Government e-Marketplace (GeM) platform in January 2026?**

- A) Achieved 10% procurement from women-led MSEs
- B) Launched GeM 2.0 Portal
- C) Completed 7 years with ₹80,000+ crore in orders for women MSEs
- D) Introduced MSME Rating Framework
- E) Achieved 50 lakh vendor registrations

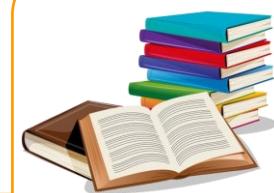
Answer

C) Completed 7 years with ₹80,000+ crore in orders for women MSEs



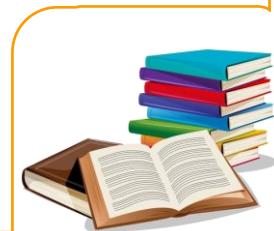
Event and Location:

- **Event:** Completion of 7 years of the Womaniya Initiative under GeM
- **Location:** India (National platform), event held in New Delhi
- **Date:** January 14, 2026



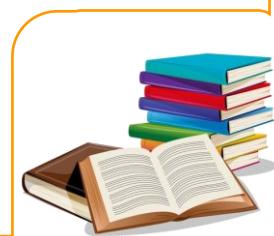
Mandates and Objectives:

- **Mandates:** The Womaniya Initiative under the Government e-Marketplace (GeM) completed 7 years, celebrating over ₹80,000 crore in procurement orders secured by women-led MSEs and over 2 lakh women enterprises registered on the platform.
- **Objectives:** To promote gender-inclusive growth by enabling women-led Micro and Small Enterprises (MSEs) and Self-Help Groups (SHGs) to access government procurement opportunities through a transparent, digital, and barrier-free platform.



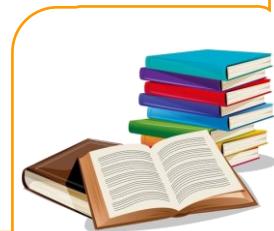
Important Terms Explained:

- **Womaniya Initiative:** A flagship program launched in 2019 on the GeM portal, aimed at increasing participation of women-led MSEs and SHGs in public procurement by offering a digital marketplace that removes intermediaries and enhances market visibility.
- **Government e-Marketplace (GeM):** India's national public procurement platform providing a unified, digital, and transparent system for procurement by government departments, PSUs, and other agencies, launched to improve efficiency and inclusivity.



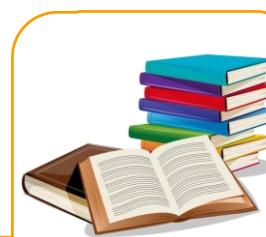
Important Terms Explained:

- **Gender-Responsive Public Procurement:** A policy approach that integrates gender considerations into procurement processes, ensuring greater access and benefits for women entrepreneurs and promoting economic empowerment.
- **Government Financial Rules (GFR):** Guidelines issued by the Government of India to regulate financial transactions, procurement, and expenditure across departments, critical for understanding procurement patterns and compliance.



Tabular Summary:

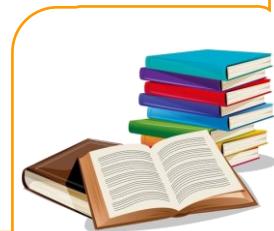
Parameter	Details
Event name	7th Anniversary of Womaniya Initiative
Announcement date	January 14, 2026
Location	India (GeM platform), commemorative event in New Delhi
Issuing authority	Government e-Marketplace (GeM), Ministry of Commerce and Industry
Policy/series name	Womaniya Initiative
Key figures	Over 2 lakh women-led MSEs; ₹80,000+ crore in procurement orders
Purpose/reason	To celebrate the initiative's contribution to women's participation in procurement
Feature details	Digital procurement, SHG participation, gender-responsive policies
Validity or status	Active; 4.7% share in GeM order value as of 2026
Strategic/significant value	Promotes gender-inclusive entrepreneurship and economic equity



➤ **Which Indian state signed an MoU with Digital India BHASHINI to enable multilingual AI-driven governance?**

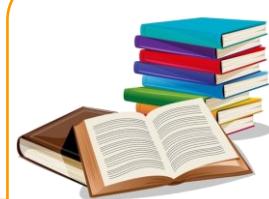
- A) Maharashtra
- B) Gujarat
- C) Madhya Pradesh
- D) Karnataka
- E) Telangana

Answer
C) Madhya Pradesh



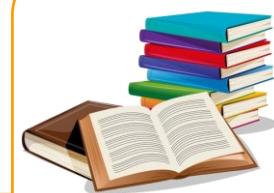
Event and Location:

- **Event:** MoU signed between Madhya Pradesh Government and Digital India BHASHINI Division
- **Location:** Bhopal, Madhya Pradesh (Regional AI Impact Conference 2026)
- **Date:** January 16, 2026



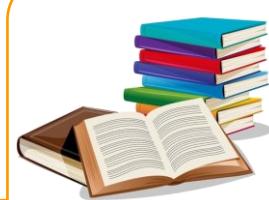
Mandates and Objectives:

- **Mandates:** Madhya Pradesh signed a Memorandum of Understanding with Digital India BHASHINI to embed multilingual AI technologies and voice-first solutions across state government platforms.
- **Objectives:** To promote inclusive, citizen-centric governance by making digital public services accessible in multiple Indian languages, enhancing last-mile service delivery through AI-driven tools.



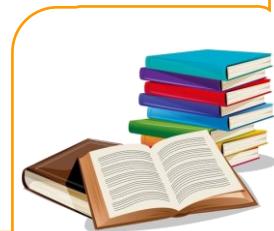
Important Terms Explained:

- **Digital India BHASHINI:** A national platform under the Digital India Programme that offers AI-based multilingual translation and voice services, enabling seamless access to government services in various Indian languages.
- **Multilingual AI Governance:** Use of artificial intelligence tools, including speech and text translation, to deliver digital services in diverse regional languages to promote inclusion and accessibility.



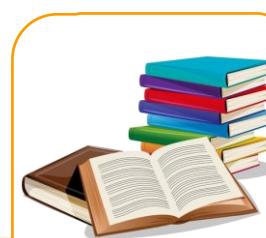
Important Terms Explained:

- **Voice-First AI Solutions:** AI technologies that allow users to interact with digital systems using voice commands, improving usability for the elderly, rural citizens, and those with low literacy or digital skills.
- **State AI Policy (Madhya Pradesh):** An upcoming initiative announced during the conference, focused on structured adoption of responsible and inclusive AI systems across government departments in MP.



Tabular Summary:

Parameter	Details
Event name	MoU between MP Govt and Digital India BHASHINI
Announcement date	January 16, 2026
Location	Bhopal, Madhya Pradesh
Issuing authority	Department of Science and Technology, MP; Digital India BHASHINI Division
Policy/series name	Upcoming State AI Policy of Madhya Pradesh
Key figures	Mohan Yadav (CM of Madhya Pradesh)
Purpose/reason	To promote multilingual, AI-enabled citizen-centric digital governance
Feature details	Integration of BHASHINI APIs, translation tech, voice-first AI tools
Validity or status	MoU signed; implementation to follow under state AI policy
Strategic/significant value	Enhances inclusivity and access in digital public service delivery

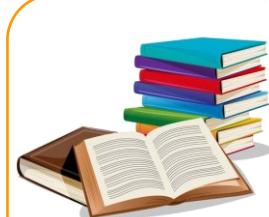


➤ Which organization recently delivered its first order through the ONDC platform as a Logistics Service Provider?

- A) Delhivery
- B) India Post
- C) Blue Dart
- D) IndiaMart
- E) Indian Railways

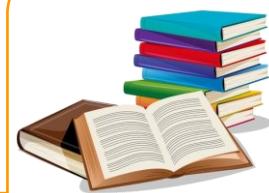


Answer
B) India Post



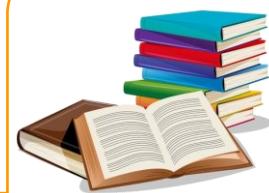
Event and Location:

- **Event:** India Post delivers its first-ever ONDC order as a Logistics Service Provider
- **Location:** India (nationwide digital logistics coverage)
- **Date:** January 15, 2026 (first delivery completed)



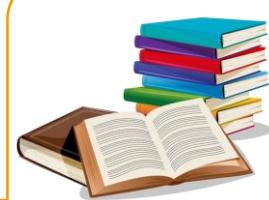
Mandates and Objectives:

- **Mandates:** The Department of Posts successfully completed its first ONDC order delivery, marking its entry into digitally integrated logistics under the Open Network for Digital Commerce (ONDC).
- **Objectives:** To empower MSMEs, rural entrepreneurs, and small sellers by offering inclusive, interoperable, and technology-driven last-mile logistics services via India's vast postal network integrated with ONDC.



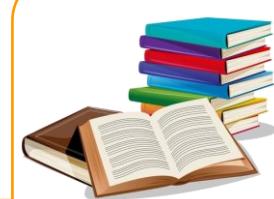
Important Terms Explained:

- **ONDC (Open Network for Digital Commerce):** A Government of India-backed initiative to democratize digital commerce by creating an open, interoperable network of buyers and sellers, independent of platform monopolies.
- **India Post – Logistics Service Provider (LSP):** India Post now functions as a Logistics Service Provider within ONDC, handling pickup, transport, and delivery of parcels for e-commerce orders.



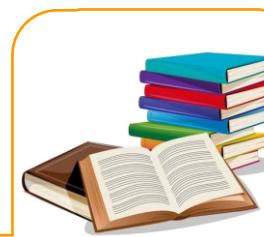
Important Terms Explained:

- **Click & Book Model:** A digital logistics model where sellers can raise pickup requests, choose India Post for delivery, and complete shipping processes seamlessly through online systems—postage is paid at pickup.
- **UdyamWell:** An ONDC-enabled platform supporting rural entrepreneurs (Bharatpreneurs), artisans, and farmers by offering them access to digital commerce channels.



Tabular Summary:

Parameter	Details
Event name	First ONDC order delivered by India Post
Announcement date	January 15, 2026
Location	India (nationwide logistics coverage)
Issuing authority	Department of Posts (India Post)
Policy/series name	ONDC Logistics Integration
Key figures	First order placed by UdyamWell
Purpose/reason	Enable inclusive, digital logistics for MSMEs and rural sellers
Feature details	“Click & Book” model with doorstep pickup and digital tracking
Validity or status	Operational; first order successfully delivered
Strategic/significant value	Promotes MSME access, rural inclusion, and last-mile digital commerce

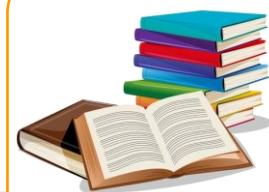


➤ **Where will the Bharat Electricity Summit 2026 be held from March 19–22?**

- A) India Expo Centre, Noida
- B) Pragati Maidan, New Delhi
- C) Yashobhoomi, New Delhi
- D) Mumbai Convention Centre
- E) BIEC, Bengaluru

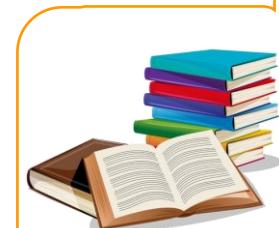
Answer

C) Yashobhoomi, New Delhi



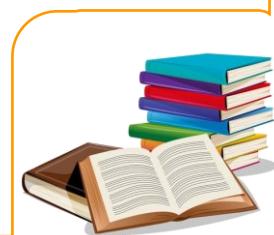
Event and Location:

- **Event:** Bharat Electricity Summit 2026 – India's global power sector summit
- **Location:** Yashobhoomi, New Delhi
- **Date:** March 19–22, 2026



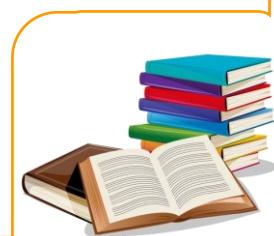
Mandates and Objectives:

- **Mandates:** The Bharat Electricity Summit 2026 was officially announced by Union Power Minister Manohar Lal as a global conference-cum-exhibition to be held in March 2026, positioning India as a key leader in the global power and energy transition landscape.
- **Objectives:** To facilitate dialogue on clean energy transition, grid resilience, cross-border collaboration, and innovative electricity systems, while attracting global investment and enabling technology exchange in the power sector.



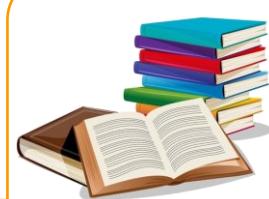
Important Terms Explained:

- **Bharat Electricity Summit 2026:** A flagship international event organised by India to bring together global stakeholders from the electricity and energy sector, with a focus on clean energy, sustainable growth, and international cooperation.
- **Yashobhoomi (India International Convention & Expo Centre):** India's largest convention centre located in Dwarka, New Delhi, known for hosting high-level global events and summits.



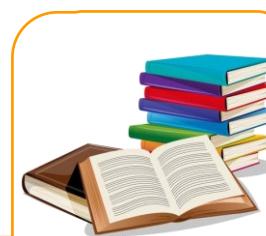
Important Terms Explained:

- **Theme – “Electrifying Growth. Empowering Sustainability. Connecting Globally.”:** Emphasizes India's ambition to scale up sustainable electricity infrastructure while driving global partnerships and inclusive growth.
- **Buyer-Seller Meet:** A focused B2B platform within the summit designed to promote global partnerships, supply chain integration, and investment opportunities across the electricity sector.



Tabular Summary:

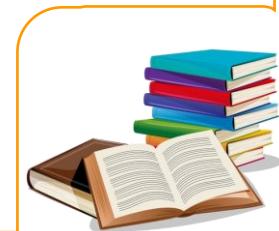
Parameter	Details
Event name	Bharat Electricity Summit 2026
Announcement date	January 16, 2026
Location	Yashobhoomi, New Delhi
Issuing authority	Ministry of Power, Government of India
Policy/series name	Global Electricity and Clean Energy Dialogue
Key figures	Union Power Minister Manohar Lal
Purpose/reason	Promote sustainable power systems, innovation, and international cooperation
Feature details	4-day summit, 50+ sessions, 300 speakers, 500 exhibitors, 25,000+ attendees
Validity or status	Scheduled for March 19–22, 2026
Strategic/significant value	Establish India's leadership in the global clean electricity transition



➤ **Where is the world's largest green ammonia project being developed with a \$10 billion investment by AM Green?**

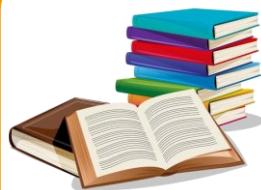
- A) Mundra, Gujarat
- B) Kakinada, Andhra Pradesh
- C) Tuticorin, Tamil Nadu
- D) Paradeep, Odisha
- E) Hazira, Gujarat

Answer
B) Kakinada, Andhra Pradesh



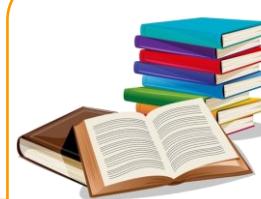
Event and Location:

- **Event:** World's largest green ammonia project announced by AM Green
- **Location:** Kakinada, Andhra Pradesh
- **Date:** January 16, 2026 (announcement)



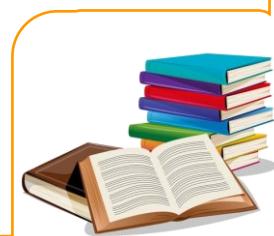
Mandates and Objectives:

- **Mandates:** AM Green announced a \$10 billion investment to develop a 1.5 MTPA green ammonia production facility in Kakinada, Andhra Pradesh, to be commissioned in phases by 2030.
- **Objectives:** To support India's first green ammonia exports, enable decarbonisation of hard-to-abate sectors, boost renewable energy integration, and align with India's National Green Hydrogen Mission and global climate commitments.



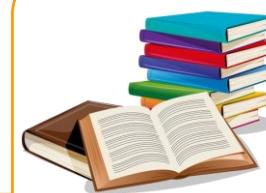
Important Terms Explained:

- **Green Ammonia:** Ammonia produced using renewable electricity and green hydrogen, with zero carbon emissions. It is used as a clean fuel for shipping, power generation, and as a carrier for hydrogen exports.
- **National Green Hydrogen Mission:** A Government of India initiative launched to make India a global hub for green hydrogen production and export. It promotes use of green hydrogen and derivatives like green ammonia to reduce emissions and import dependency.



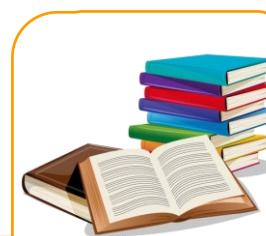
Important Terms Explained:

- **Electrolyser:** A device that uses electricity (preferably from renewable sources) to split water into hydrogen and oxygen, forming the base for green hydrogen and green ammonia production.
- **Pumped Hydro Storage:** A form of energy storage that uses gravity to store and release electricity, ensuring round-the-clock renewable energy supply by balancing solar and wind variability.



Tabular Summary:

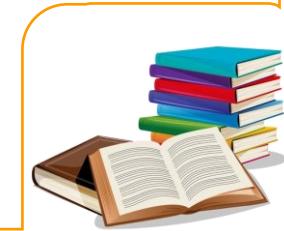
Parameter	Details
Event name	Launch of World's Largest Green Ammonia Project
Announcement date	January 16, 2026
Location	Kakinada, Andhra Pradesh
Issuing authority	AM Green (developer)
Policy/series name	National Green Hydrogen Mission
Key figures	\$10 billion investment, 1.5 MTPA capacity by 2030
Purpose/reason	To support clean fuel exports, energy transition, and decarbonisation
Feature details	7.5 GW RE, 1,950 MW electrolyser, pumped hydro storage, export agreements
Validity or status	Phased commissioning: 0.5 MTPA by 2027, full by 2030
Strategic/significant value	Enables India's first green ammonia exports; boosts energy security



➤ Which CSIR institute celebrated its 5th Foundation Day in January 2026, launching the SVASTIK portal and highlighting traditional knowledge and science communication?

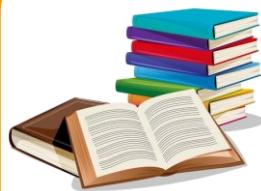
- A) CSIR-NIScPR
- B) CSIR-CEERI
- C) CSIR-NPL
- D) CSIR-NEERI
- E) CSIR-CMERI

Answer
A) CSIR-NIScPR



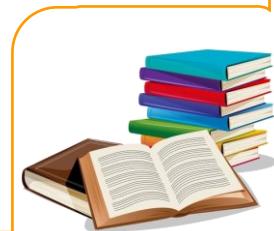
Event and Location:

- **Event:** 5th Foundation Day of CSIR–NIScPR
- **Location:** New Delhi, India (Headquarters)
- **Date:** January 14, 2026



Mandates and Objectives:

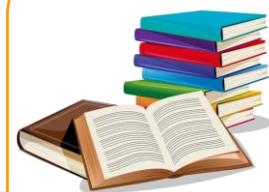
- **Mandates:**
 - Celebrating 5 years of CSIR-NIScPR's role in science communication, evidence-based policy research, and traditional knowledge validation.
 - Launch of the SVASTIK portal for dissemination of scientifically validated traditional knowledge.
- **Objectives:**
 - To enhance science–policy integration through AI-enabled tools, expand regional language outreach, promote digital traditional knowledge systems, and support India's global leadership in science and innovation.



Important Terms Explained:

- **CSIR-NIScPR:**

- The National Institute of Science Communication and Policy Research under CSIR. It focuses on bridging science and society through communication, science policy studies, and validation of traditional Indian knowledge systems.



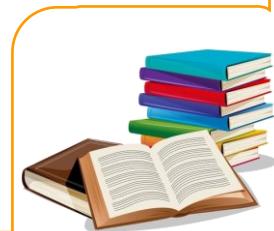
Important Terms Explained:

- **SVASTIK:**

- Scientific Validation and Advancement of Indigenous Knowledge (SVASTIK) is a portal launched to promote evidence-based traditional knowledge. Available in English, 19 Indian languages, and 5 foreign languages, it aims to enhance accessibility and global outreach.

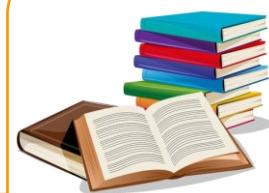
- **TKDL (Traditional Knowledge Digital Library):**

- An internationally acclaimed digitised repository of India's traditional medicinal and wellness practices. It is now fully digitised and used to prevent biopiracy and support scientific validation.



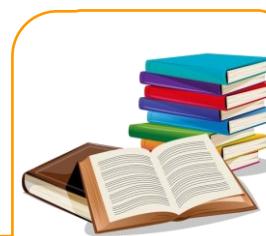
Important Terms Explained:

- **ANRF (Anusandhan National Research Foundation):**
 - A research funding and coordination body under the Department of Science and Technology. It supports interdisciplinary research, global collaborations, and AI-based research tools like Saral AI.



Tabular Summary:

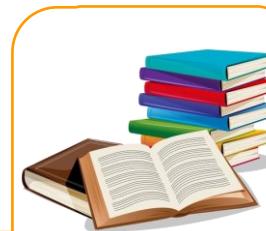
Parameter	Details
Event name	5th Foundation Day of CSIR–NIScPR
Announcement date	January 14, 2026
Location	New Delhi, India
Issuing authority	CSIR–NIScPR
Core focus	Science communication, policy research, AI-based outreach
Key initiative	Launch of SVASTIK web portal
Traditional knowledge	Digitisation and global use of TKDL
Technology integration	AI-driven multilingual science communication and Saral AI tool
National vision	Strengthening India's global role in science and innovation policy
Guest remarks	ANRF CEO urged global thinking and AI-driven public science outreach



QUICK RECALL



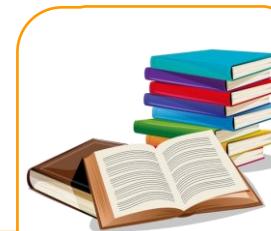
- **India celebrated National Startup Day 2026 to mark the 10th anniversary of the Startup India Initiative.**
- **South African captain Laura Wolvaardt was named ICC Women's Player of the Month for December 2025.**
- **Mitchell Starc was named ICC Men's Player of the Month for December 2025 for his Ashes performance.**
- **The World Economic Forum released the 21st edition of its Global Risks Report on January 16, 2026.**
- **The PLFS Monthly Bulletin for December 2025 reported a yearly high in female labour force participation at 35.3%.**
- **The Pentagon Pizza Index, a meme-based theory, trended again amid rising US–Iran tensions in January 2026.**
- **Kerala recorded the highest share of personal four-wheeler EV adoption among leading EV states in 2025.**
- **MS Dhoni has been appointed Goodwill Ambassador for the Pune Grand Tour 2026, India's first UCI-recognised cycling event.**
- **Yemen's Presidential Leadership Council accepted the resignation of Prime Minister Salem bin Breik in January 2026.**



QUICK RECALL



- American biologist Toby Kiers won the 2026 Tyler Prize for her work on underground fungal networks.
- The United States has suspended immigrant visa processing for 75 countries starting January 21, 2026.
- The Government e-Marketplace's Womaniya Initiative completed 7 years on January 14, 2026.
- Madhya Pradesh signed an MoU with Digital India BHASHINI to integrate multilingual AI tools into its digital governance platforms.
- India Post delivered its first-ever ONDC order on January 15, 2026, marking its entry into digital logistics.
- India will host the Bharat Electricity Summit 2026 from March 19 to 22 at Yashobhoomi, New Delhi.
- Andhra Pradesh will host the world's largest green ammonia project at Kakinada with a \$10 billion investment by AM Green.
- CSIR–NIScPR celebrated its 5th Foundation Day on January 14, 2026, focusing on science communication and policy research.



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Bhuvana K  

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STUDENT REVIEW

Ruban  

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Mariappan B  

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Benitta Robinson  

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STUDENT REVIEW

Rajaganapathy A R  

Worth worth worth varma onnumae theriyama the course start pannam mudikum pothu avalo confidence ah kuduthuchi banking awareness theriyama maala financial awareness kuda easy ah purukku mudiyathu thikku liwin sir

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STUDENT REVIEW

Mega  

Got a clear cut view on banking awareness... I have referred many materials for the past 6 yrs and yours is the best one... Thank you sir

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Priyanga V  

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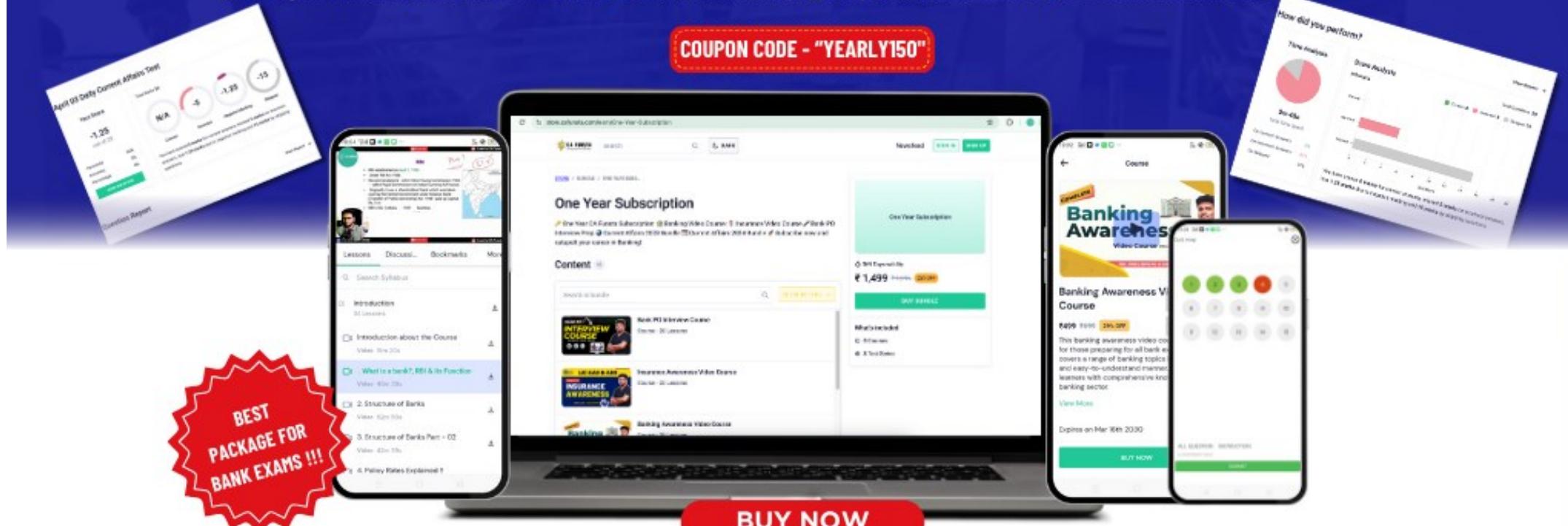


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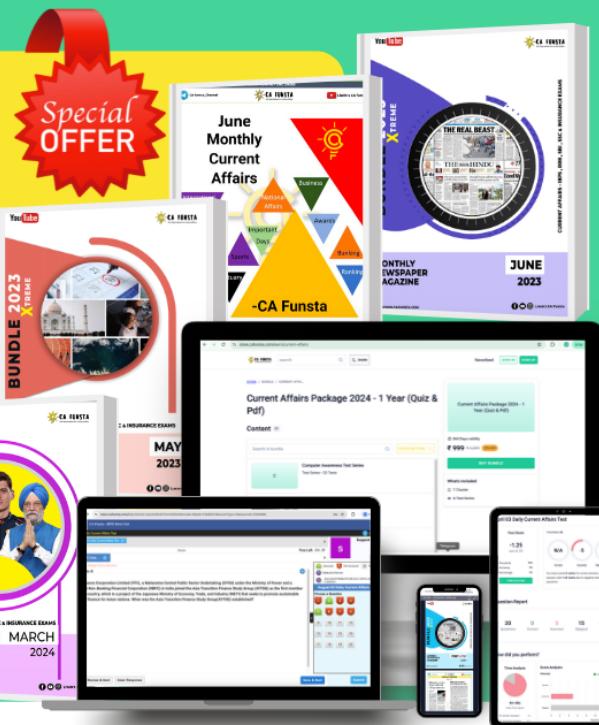
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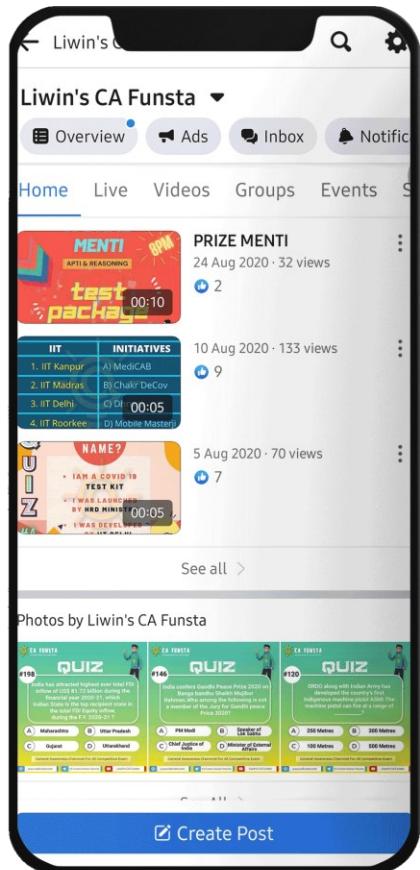
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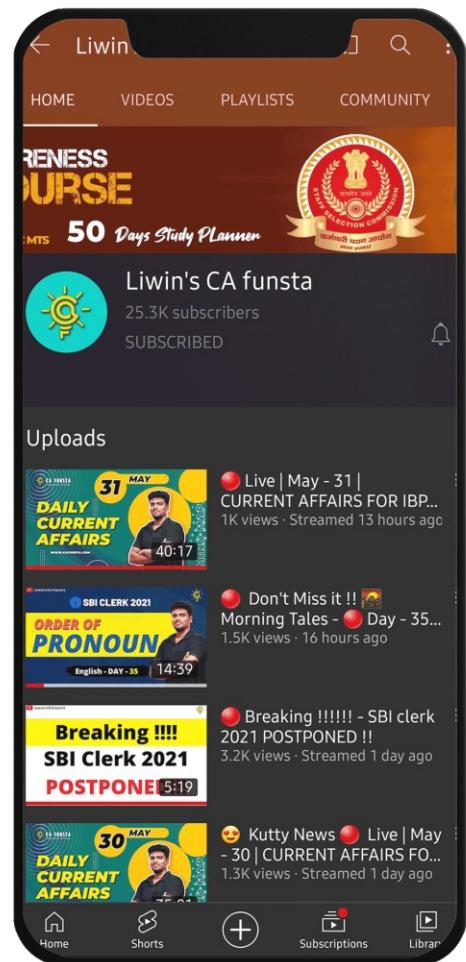


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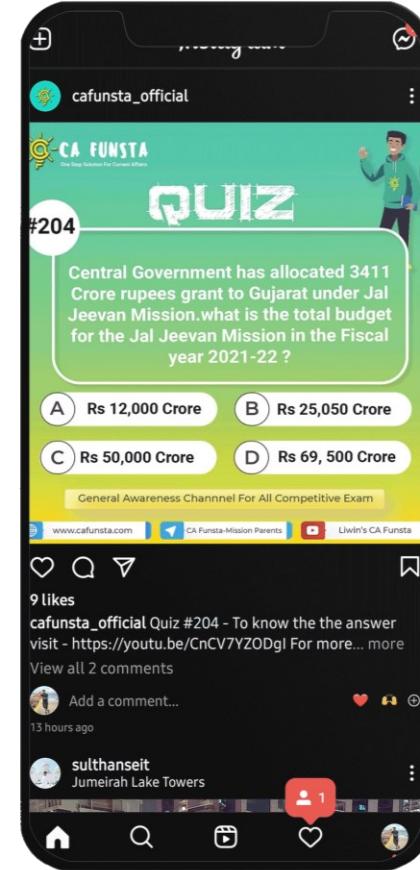
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