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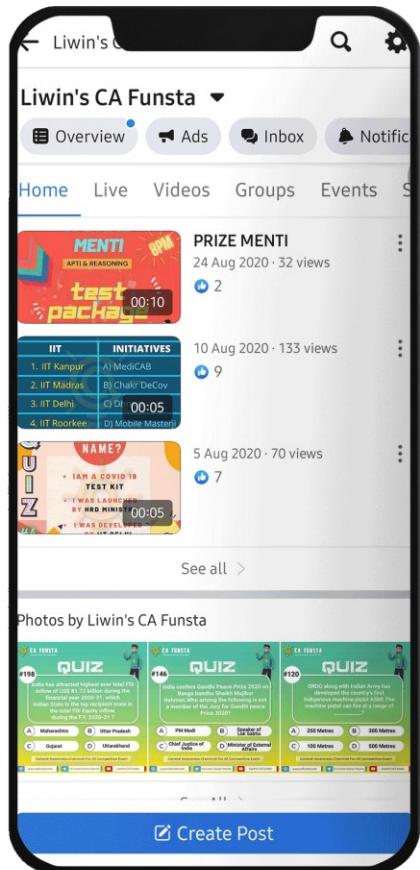
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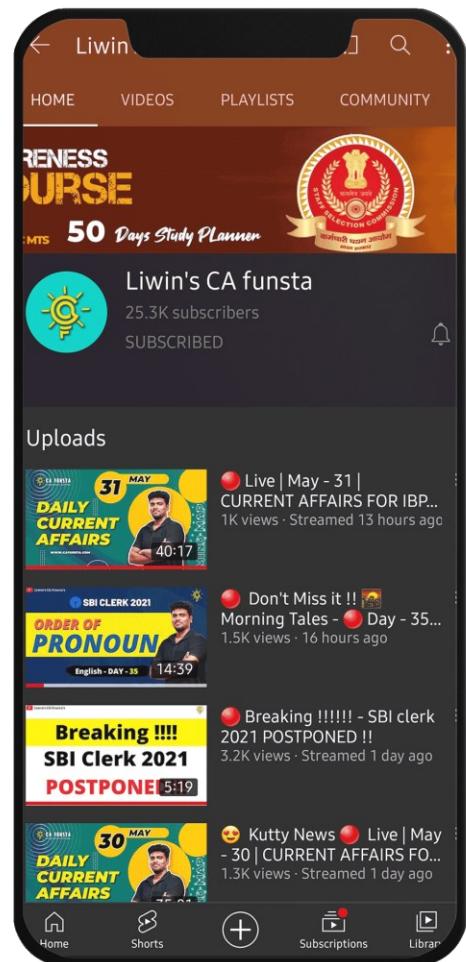
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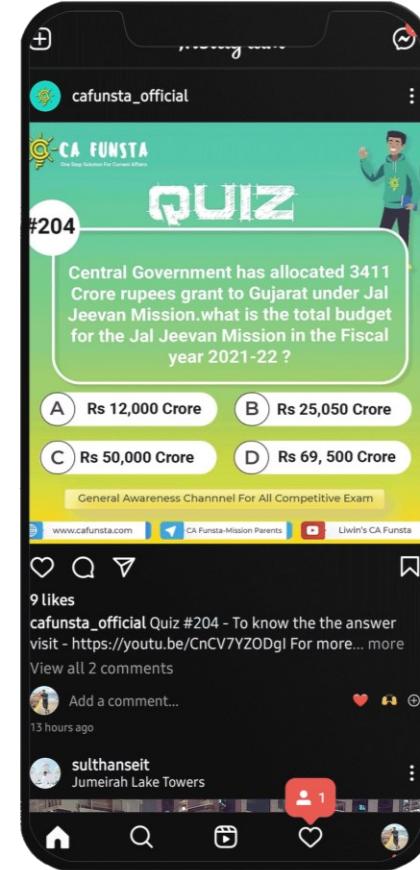
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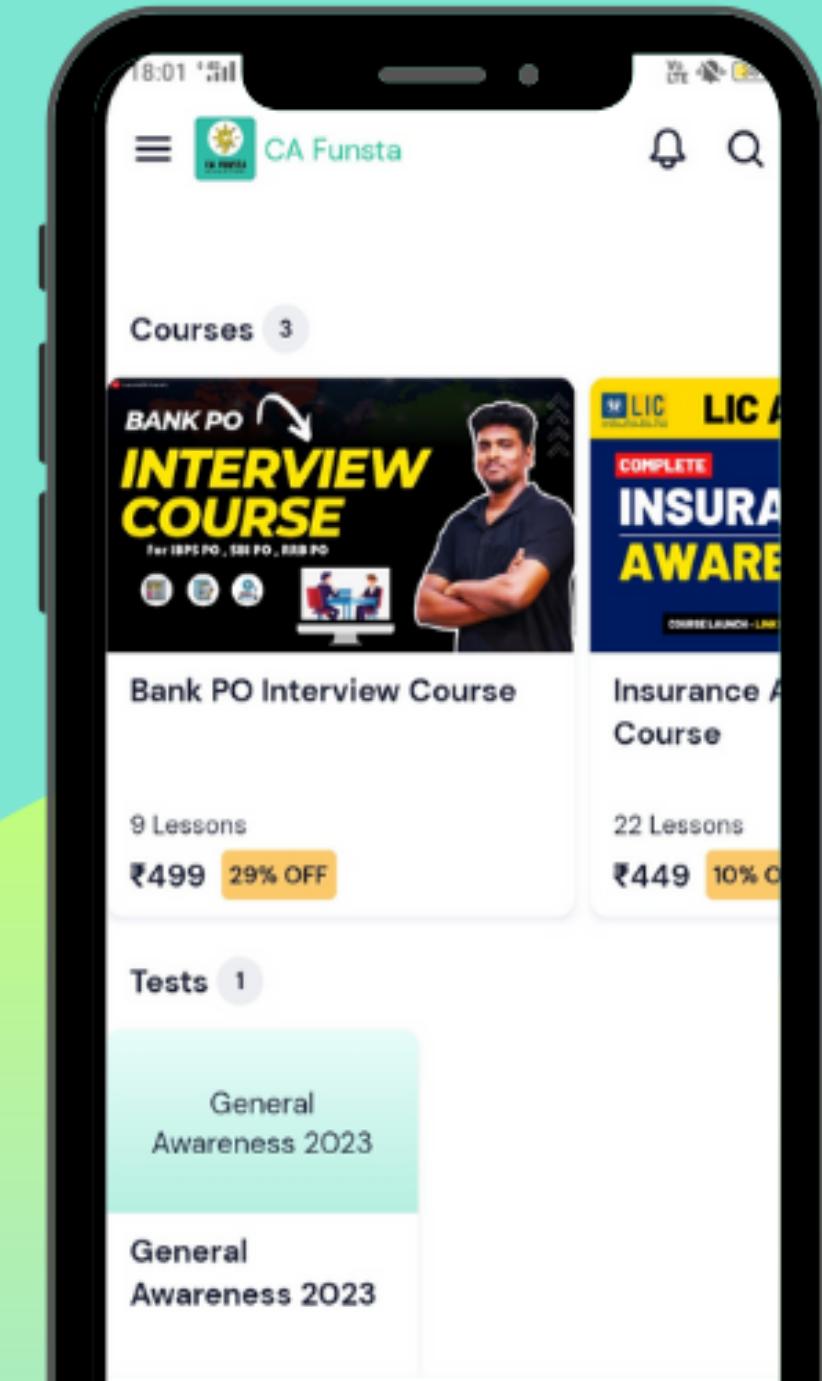
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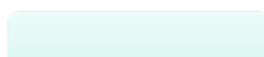
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STUDENT REVIEW

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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STUDENT REVIEW

Priyamurugesan  

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STUDENT REVIEW

Vaishu Chandran  

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

Expires on Mar 16th 2020

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STUDENT REVIEW

Dharani  

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

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STUDENT REVIEW

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  

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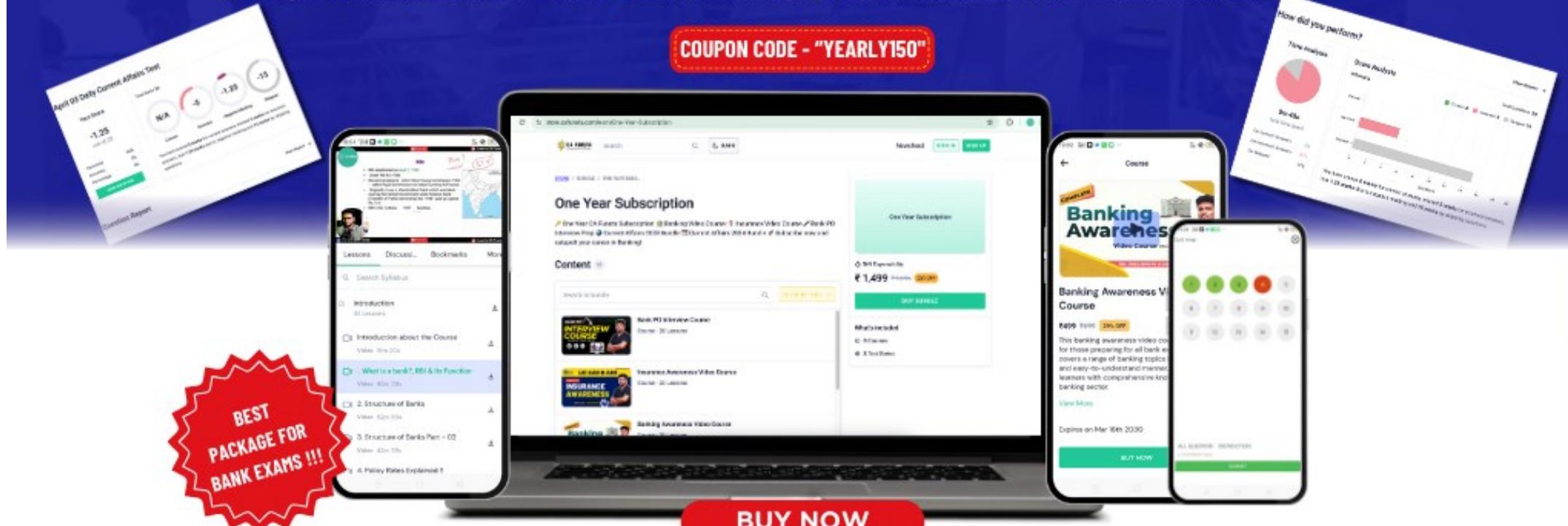


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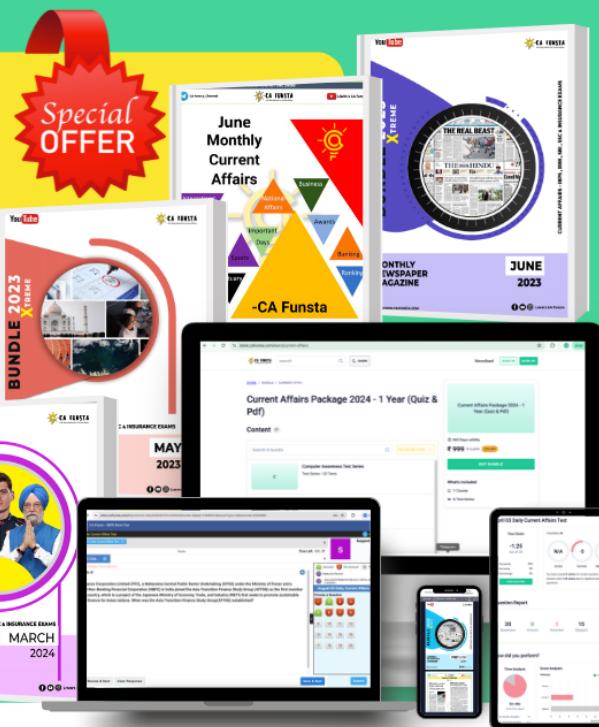
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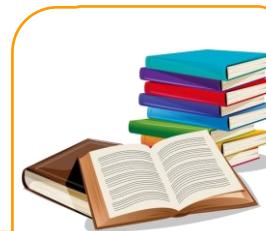


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➤ **On which date did the Lokpal of India observe its Foundation Day in 2026?**

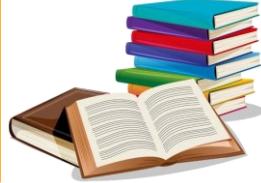
- A) January 12
- B) January 14
- C) January 16
- D) January 18
- E) January 20

Answer
C) January 16



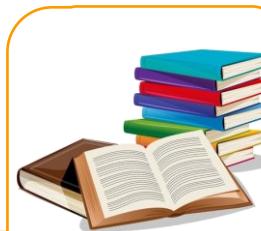
Event and Location:

- **Event:** Lokpal of India observed its Foundation Day, marking 12 years since its legal establishment
- **Location:** New Delhi, India
- **Date:** January 16, 2026



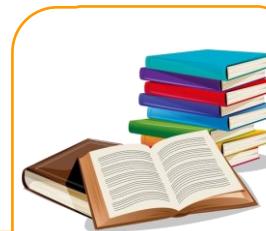
Mandates and Objectives:

- **Mandates:** The Lokpal of India observed its Foundation Day to commemorate the enforcement of the Lokpal and Lokayuktas Act, 2013, reflecting on its anti-corruption journey since its establishment in 2014.
- **Objectives:** The observance reaffirmed Lokpal's commitment to clean governance, institutional accountability, and fair investigation into corruption allegations against public functionaries under a transparent legal framework.



Important Terms Explained:

- **Lokpal:** A statutory anti-corruption body established under the Lokpal and Lokayuktas Act, 2013 to inquire into allegations of corruption against high-level public functionaries at the Union level.
- **Lokpal and Lokayuktas Act, 2013:** A legislation passed by Parliament to set up independent institutions – Lokpal at the Centre and Lokayuktas in States – to combat corruption and ensure accountability in governance.
- **Natural Justice:** A principle of legal fairness that requires unbiased hearings, the right to a fair trial, and adherence to due process in judicial and quasi-judicial proceedings.

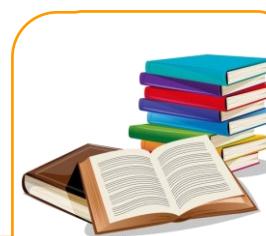


Important Days



Tabular Summary:

Parameter	Details
Event name	Lokpal of India Foundation Day 2026
Announcement date	January 16, 2026
Location	New Delhi
Issuing authority	Lokpal of India
Policy/series name	Lokpal and Lokayuktas Act, 2013
Key figures	Justice A. M. Khanwilkar (Chairperson)
Purpose/reason	To reaffirm commitment to anti-corruption, accountability, and transparency
Feature details	Address by Chairperson, presence of Judicial and Non-Judicial Members
Validity or status	12 years since enactment, 10 years since operationalization
Strategic/significant value	Strengthens public trust and democratic accountability in governance

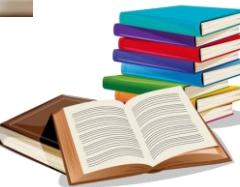


➤ **Which international tournament saw Aaryan Varshney secure his final Grandmaster norm?**

- A) Tata Steel Chess Masters
- B) Sharjah Masters
- C) Asian Continental Championship
- D) Andranik Margaryan Memorial
- E) FIDE World Cup

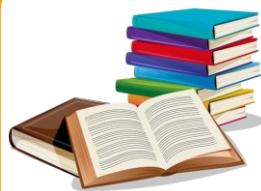
Answer

D) Andranik Margaryan Memorial



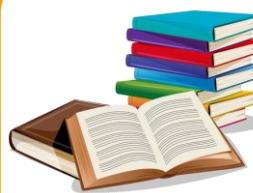
Event and Location:

- **Event:** Aaryan Varshney becomes India's 92nd Chess Grandmaster
- **Location:** Armenia (Andranik Margaryan Memorial Tournament)
- **Date:** January 2026



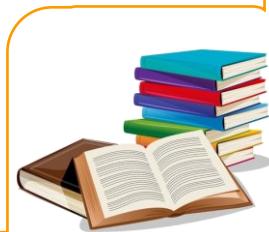
Mandates and Objectives:

- **Mandates:** Indian chess player Aaryan Varshney, aged 21, secured his final GM norm and officially became India's 92nd Grandmaster after a strong performance at the Andranik Margaryan Memorial in Armenia.
- **Objectives:** The achievement highlights India's consistent growth in global chess, showcasing youth talent, international success, and the strengthening of grassroots programs and chess infrastructure.



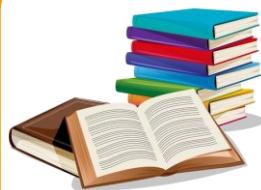
Important Terms Explained:

- **Grandmaster (GM):** The highest title awarded by the International Chess Federation (FIDE), granted to players who secure three GM norms and cross a specified Elo rating threshold (typically 2500+), signifying elite mastery in chess.
- **GM Norm:** A benchmark performance in a FIDE-rated international chess tournament, against a field of titled players. Earning three such norms, under strict performance conditions, is essential for becoming a Grandmaster.



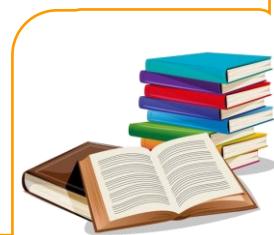
Important Terms Explained:

- **FIDE (International Chess Federation):** The global governing body for competitive chess, responsible for awarding official titles, organizing tournaments, and maintaining world rankings.



Tabular Summary:

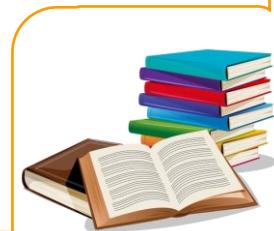
Parameter	Details
Event name	Aaryan Varshney becomes India's 92nd Chess Grandmaster
Announcement date	January 2026
Location	Armenia (Andranik Margaryan Memorial Tournament)
Issuing authority	FIDE (International Chess Federation)
Policy/series name	FIDE Grandmaster Title Norms
Key figures	Aaryan Varshney (21 years old, Delhi-based)
Purpose/reason	Final GM norm secured, reflecting India's rising strength in international chess
Feature details	Victory sealed with a round to spare; eighth GM from Delhi
Validity or status	Officially recognized as Grandmaster
Strategic/significant value	Adds to India's growing GM list; reflects youth talent and training ecosystem



➤ From when will RBI's Central Complaints Processing Centre (CRPC) become operational?

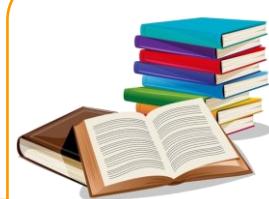
- A) January 1 2026
- B) April 1 2026
- C) July 1 2026
- D) October 1 2026
- E) December 31 2026

Answer
C) July 1 2026



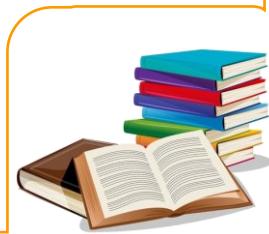
Event and Location:

- **Event:** RBI to launch Central Complaints Processing Centre under Integrated Ombudsman Scheme
- **Location:** Nationwide (India)
- **Date:** July 1, 2026



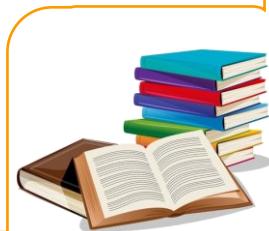
Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) will set up a Central Complaints Processing Centre (CRPC) under the Integrated Ombudsman Scheme to centrally scrutinize grievances received through email and physical formats.
- **Objectives:** The goal is to accelerate complaint handling, ensure consistency, reduce duplication, and make the grievance redressal process more transparent and accessible to consumers of RBI-regulated entities.



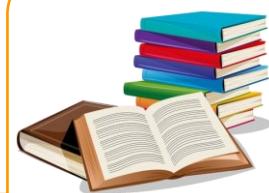
Important Terms Explained:

- **Central Complaints Processing Centre (CRPC):** A centralized hub being established by RBI to handle the initial scrutiny of complaints received through offline channels like email and post under the Ombudsman Scheme.
- **Integrated Ombudsman Scheme:** An RBI initiative that combines three earlier ombudsman schemes into one unified framework, offering quick, non-adversarial, and cost-effective redress for consumers of banks and NBFCs.



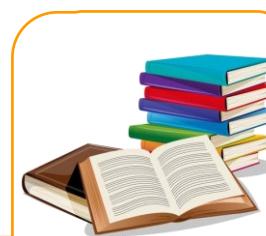
Important Terms Explained:

- **Compensation Provisions:** The Ombudsman can award up to ₹30 lakh for actual financial loss and an additional ₹3 lakh for non-financial losses such as harassment or mental anguish.



Tabular Summary:

Parameter	Details
Event name	RBI to launch Central Complaints Processing Centre (CRPC)
Announcement date	January 2026
Location	Applicable across India
Issuing authority	Reserve Bank of India
Policy/series name	Integrated Ombudsman Scheme
Key figures	RBI Governor Shaktikanta Das
Purpose/reason	Improve speed, transparency, and access in grievance redressal
Feature details	CRPC will handle complaints via email/post and forward admissible ones
Validity or status	Effective from July 1, 2026
Strategic/significant value	Strengthens consumer protection in India's banking and financial system

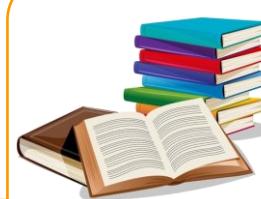


➤ **What key change has SEBI introduced in mutual fund regulations effective from April 1, 2026?**

- A) Fixed management fees for all schemes
- B) Removal of Total Expense Ratio (TER)
- C) Performance-linked expense structure
- D) Disallowing brokerage charges on funds
- E) Replacing SEBI with RBI as fund regulator

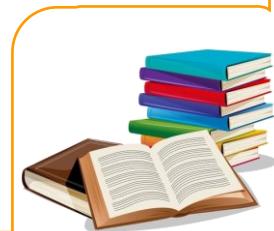
Answer

C) Performance-linked expense structure



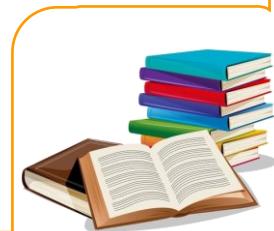
Event and Location:

- **Event:** SEBI notifies new mutual fund rules allowing performance-linked expenses
- **Location:** Applicable across India
- **Date:** April 1, 2026



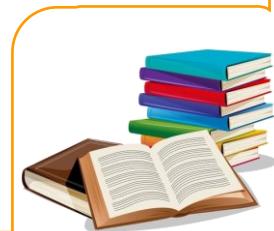
Mandates and Objectives:

- **Mandates:** SEBI has introduced a performance-linked expense structure in mutual fund regulations along with separate cost disclosures and tightened governance rules.
- **Objectives:** The reforms aim to align Asset Management Company (AMC) fees with fund performance, improve cost transparency, and strengthen investor protection through better oversight and governance.



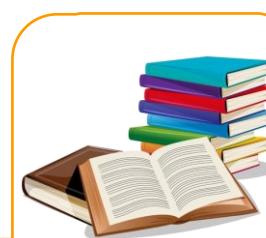
Important Terms Explained:

- **Performance-Linked Expense Charging:** A system where mutual funds can charge a Base Expense Ratio (BER) linked to their performance, incentivizing fund managers to deliver better returns.
- **Base Expense Ratio (BER):** The core fee charged by the AMC for managing investor funds, now separated from other costs like brokerage, stamp duty, and transaction charges to improve transparency.
- **Total Expense Ratio (TER):** The earlier bundled measure of all mutual fund costs; under the new norms, TER is unbundled to show AMC fee (BER) and other transaction-related charges separately.



Tabular Summary:

Parameter	Details
Event name	SEBI notifies new mutual fund rules
Announcement date	December 2025
Location	India-wide applicability
Issuing authority	Securities and Exchange Board of India (SEBI)
Policy/series name	Mutual Fund Regulations Reform 2026
Key figures	Madhabi Puri Buch (SEBI Chairperson)
Purpose/reason	Improve investor protection, align fees with performance
Feature details	Performance-linked BER, disclosure of separate charges, tighter governance
Validity or status	Effective from April 1, 2026
Strategic/significant value	Boosts transparency, lowers cost burden, and improves investor confidence



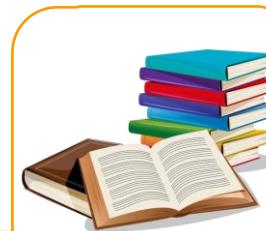
➤ **What was the main contributor to the \$392 million increase in India's forex reserves for the week ended January 9, 2026?**

- A) Rise in Special Drawing Rights
- B) Decline in Foreign Currency Assets
- C) Increase in Gold Reserves
- D) IMF Loan Disbursement
- E) Surge in remittances



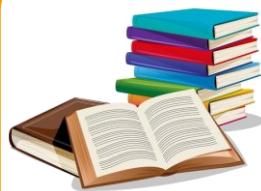
Answer

C) Increase in Gold Reserves



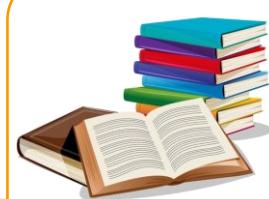
Event and Location:

- **Event:** India's forex reserves rose by \$392 million to \$687.19 billion
- **Location:** India (RBI – National Data)
- **Date:** Week ended January 9, 2026



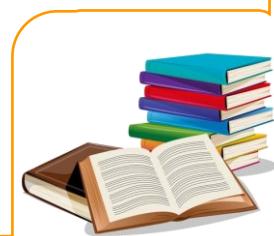
Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) reported that India's foreign exchange reserves rose by \$392 million, with gold reserves contributing the most, while foreign currency assets (FCAs) declined.
- **Objectives:** The increase indicates India's effort to maintain a strong external buffer, manage volatility in global financial markets, and diversify reserve assets through gold holdings to hedge against currency risk.



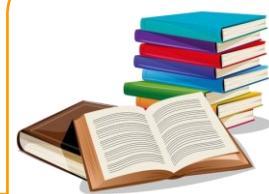
Important Terms Explained:

- **Foreign Exchange Reserves:** A nation's holdings of foreign assets including foreign currencies, gold, Special Drawing Rights (SDRs), and its IMF reserve position, used to back liabilities and support the value of its currency.
- **Foreign Currency Assets (FCAs):** The largest component of forex reserves, comprising assets held in foreign currencies like USD, EUR, GBP, and JPY. FCAs are sensitive to both inflows/outflows and valuation changes due to exchange rate movements.



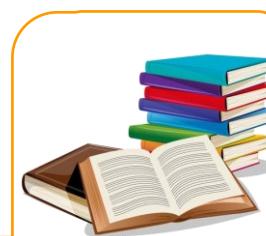
Important Terms Explained:

- **Special Drawing Rights (SDRs):** An international reserve asset created by the International Monetary Fund (IMF) to supplement member countries' official reserves. SDRs represent a claim to foreign currency held by IMF members.



Tabular Summary:

Parameter	Details
Event name	Weekly rise in India's foreign exchange reserves
Announcement date	January 17, 2026
Location	India (Nationwide data by RBI)
Issuing authority	Reserve Bank of India (RBI)
Policy/series name	Forex Reserve Weekly Statistical Release
Key figures	Forex reserves at \$687.19 billion, Gold reserves at \$112.83 billion
Purpose/reason	Buffer against external shocks, currency volatility, and global risk
Feature details	\$1.124 billion drop in FCAs; \$1.568 billion jump in gold reserves
Validity or status	Data for the week ended January 9, 2026
Strategic/significant value	Reflects economic stability and RBI's proactive reserve diversification strategy

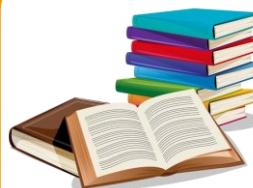


➤ **Which books were released by Dr Jitendra Singh at India's first NAMO Book Fest?**

- A) Exam Warriors and India 2030
- B) Mahatma and Gen V Bano
- C) Mann Ki Baat and Bharat@75
- D) Modi@20 and Sankalp Se Siddhi
- E) India Positive and Why I Am A Hindu

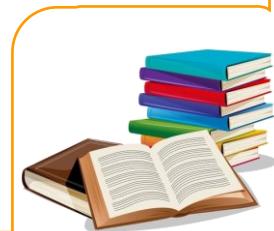
Answer

B) Mahatma and Gen V Bano



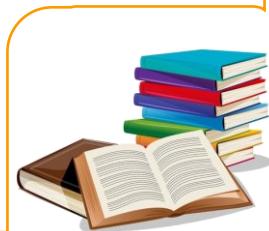
Event and Location:

- **Event:** Release of two books at India's first NAMO Book Fest by Dr Jitendra Singh
- **Location:** New Delhi, India
- **Date:** January 2026



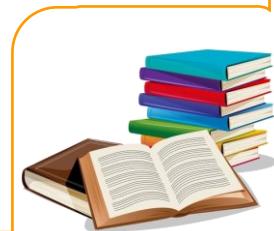
Mandates and Objectives:

- **Mandates:** Union Minister Dr Jitendra Singh released two books titled 'Gen V Bano' and 'Mahatma' at the first-ever NAMO Book Fest, aimed at encouraging leadership and value-based engagement among youth.
- **Objectives:** The initiative aims to foster literary discussion, youth empowerment, and public engagement with ideas around governance, values, and leadership, especially those reflected in the life and vision of Prime Minister Narendra Modi.



Important Terms Explained:

- **NAMO Book Fest:** A national literary festival dedicated to books on the life, leadership, and ideas of Narendra Modi, designed to promote reading, intellectual discourse, and youth interaction with contemporary governance themes.
- **Gen V Bano:** A newly launched book (title meaning "Become Generation V"), likely focused on youth empowerment, vision, and values for modern India.
- **Mahatma (book):** A book launched during the fest, presumably highlighting themes of leadership, ethics, or Gandhian values adapted to current contexts.

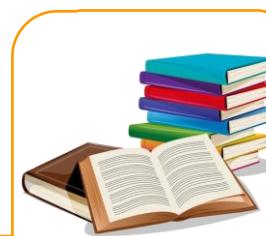


BOOKS AND AUTHORS



Tabular Summary:

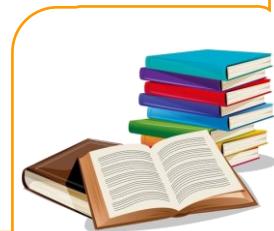
Parameter	Details
Event name	First NAMO Book Fest and book releases by Dr Jitendra Singh
Announcement date	January 2026
Location	New Delhi, India
Issuing authority	Government of India (supported by literary and youth bodies)
Policy/series name	NAMO Book Fest
Key figures	Dr Jitendra Singh
Purpose/reason	Promote reading, youth leadership, and dialogue on governance
Feature details	Release of two books – 'Gen V Bano' and 'Mahatma'; participation of authors and youth
Validity or status	Inaugural edition successfully conducted
Strategic/significant value	Supports intellectual culture, national identity, and youth engagement



➤ Who was appointed as Vigilance Commissioner in the Central Vigilance Commission in January 2026?

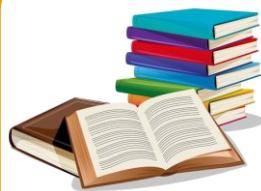
- A) Rakesh Asthana
- B) Kiran Bedi
- C) Praveen Vashista
- D) Rajiv Jain
- E) Alok Verma

Answer
C) Praveen Vashista



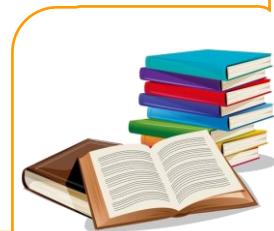
Event and Location:

- **Event:** Appointment of Shri Praveen Vashista as Vigilance Commissioner in CVC
- **Location:** India (Central Vigilance Commission Headquarters)
- **Date:** January 16, 2026



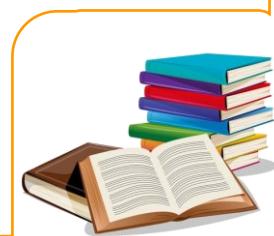
Mandates and Objectives:

- **Mandates:** Shri Praveen Vashista, a 1991-batch IPS officer of the Bihar cadre, has been appointed as Vigilance Commissioner in the Central Vigilance Commission (CVC) under Section 4(1) of the CVC Act, 2003.
- **Objectives:** The appointment strengthens India's anti-corruption and vigilance architecture, leveraging Vashista's experience in policing, investigation, and internal security to uphold institutional integrity and transparency.



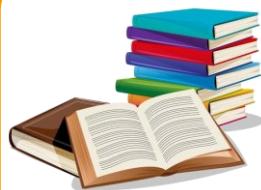
Important Terms Explained:

- **Central Vigilance Commission (CVC):** An apex vigilance body established to oversee and advise the Central Government on vigilance matters. It functions independently and supervises vigilance work in central government bodies and the CBI in corruption cases.
- **Vigilance Commissioner:** One of the members of the multi-member CVC, tasked with assisting the Central Vigilance Commissioner in performing statutory and advisory duties related to vigilance and integrity enforcement.



Important Terms Explained:

- **CVC Act, 2003:** The statute that gave legal status to the Central Vigilance Commission, outlining its powers, structure, appointment processes, tenure, and functions. It ensures the CVC's autonomy from executive interference.

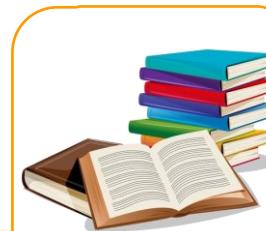


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of Shri Praveen Vashista as Vigilance Commissioner
Announcement date	Appointment: December 12, 2025; Oath: January 16, 2026
Location	India (CVC Headquarters, New Delhi)
Issuing authority	President of India
Policy/series name	Central Vigilance Commission Act, 2003
Key figures	Shri Praveen Vashista; Central Vigilance Commissioner
Purpose/reason	Strengthen India's vigilance and anti-corruption framework
Feature details	1991 IPS officer, experience in MHA, CBI, EOW, CID, and internal security
Validity or status	Appointed and assumed office on January 16, 2026
Strategic/significant value	Enhances institutional integrity, supports clean governance mechanisms

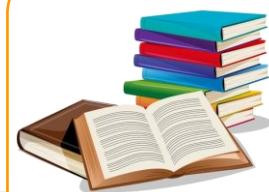


➤ **Which statement is correct regarding
Maria Corina Machado's Nobel Peace Prize medal gesture?**

- A) Trump officially received the Nobel Prize
- B) Nobel Prize can be revoked if transferred
- C) Nobel Prize status is legally transferable
- D) Nobel Prize remains with the original laureate
- E) Trump was awarded jointly with Machado

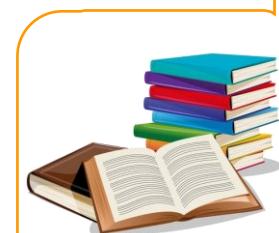
Answer

D) Nobel Prize remains with the original laureate



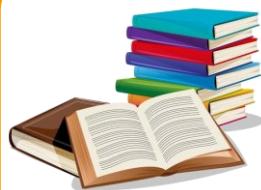
Event and Location:

- **Event:** Maria Corina Machado symbolically handed over her Nobel Peace Prize medal to Donald Trump
- **Location:** White House, Washington D.C., USA
- **Date:** January 2026



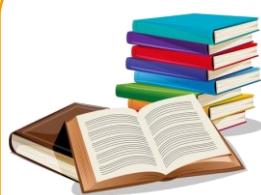
Mandates and Objectives:

- **Mandates:** Maria Corina Machado voluntarily gave her Nobel Peace Prize medal to Donald Trump during a White House visit, as a symbolic gesture recognizing his support for Venezuela's democracy.
- **Objectives:** The purpose was to acknowledge Trump's perceived role in supporting Venezuelan freedom efforts after the fall of Nicolás Maduro, despite no legal basis for transferring the Nobel Prize title.



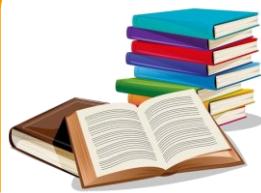
Important Terms Explained:

- **Nobel Peace Prize:** An international award presented annually by the Norwegian Nobel Committee to individuals or organizations who have made significant contributions to peace efforts across the world.
- **Nobel Foundation Statutes:** These are the legal rules governing the Nobel Prize, which state that the award is final, cannot be appealed, revoked, or reassigned, and is held only by the individual officially declared the laureate.



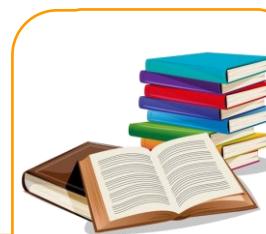
Important Terms Explained:

- **Symbolic Gesture:** A non-legally binding act done for ceremonial or personal significance; in this case, it refers to Machado's action of gifting the medal without transferring the legal laureate title.



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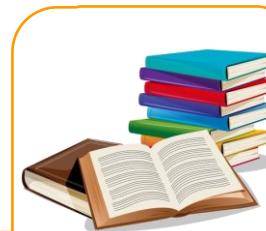
Parameter	Details
Event name	Nobel Peace Prize medal symbolically handed to Donald Trump
Announcement date	January 2026
Location	White House, USA
Issuing authority	Norwegian Nobel Institute (clarification authority)
Policy/series name	Nobel Foundation Statutes
Key figures	Maria Corina Machado, Donald Trump
Purpose/reason	Symbolic recognition of Trump's role in Venezuelan democratic transition
Feature details	Machado gifted her Nobel medal; Trump accepted and posed with it publicly
Validity or status	Nobel title remains legally with Machado; gesture has no official effect
Strategic/significant value	Sparked global debate on the legal and symbolic use of international awards



- What is the name of Google's newly launched open-source translation model suite announced in January 2026?

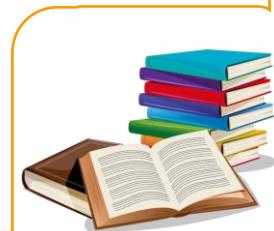
- A) Gemini Translate
- B) Google Polyglot
- C) TranslateGemma
- D) LangGemma AI
- E) TransAI Vision

Answer



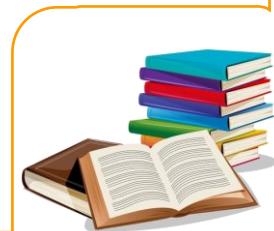
Event and Location:

- **Event:** Google launched TranslateGemma, an open translation model suite
- **Location:** Global (announced by Google HQ)
- **Date:** January 15, 2026



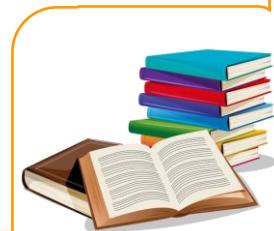
Mandates and Objectives:

- **Mandates:** Google has introduced TranslateGemma, a family of open-source AI translation models based on the Gemma 3 architecture, supporting 55 languages with versions in 4B, 12B, and 27B parameter sizes.
- **Objectives:** The models aim to deliver efficient, high-quality translation across devices – from mobile phones to cloud platforms – and make AI-powered multilingual communication accessible, scalable, and adaptable for global developers and researchers.



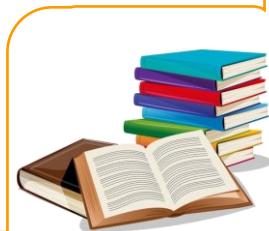
Important Terms Explained:

- **TranslateGemma:** A new suite of open translation models developed by Google, derived from Gemma 3, offering state-of-the-art translation in 55 languages with optimized versions for mobile (4B), local (12B), and cloud (27B) usage.
- **Gemma 3 Architecture:** The underlying foundation for Google's compact large language models (LLMs), balancing performance and efficiency. It powers both multilingual and multimodal AI applications.



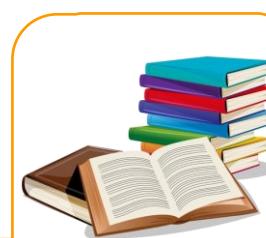
Important Terms Explained:

- **Supervised Fine-Tuning (SFT):** A training process where models are refined using carefully labeled datasets (e.g., human-translated texts) to improve performance and accuracy.
- **Reinforcement Learning (RL):** A machine learning technique where models are trained using feedback or reward signals, enabling context-aware and naturally accurate translations.



Tabular Summary:

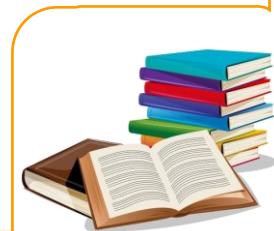
Parameter	Details
Event name	Launch of TranslateGemma by Google
Announcement date	January 15, 2026
Location	Global (Developed by Google)
Issuing authority	Google LLC
Policy/series name	TranslateGemma (built on Gemma 3)
Key figures	Sundar Pichai (CEO, Google)
Purpose/reason	Enable open-source, multilingual translation with high efficiency
Feature details	Available in 4B, 12B, 27B sizes; supports 55+ languages; fast and accurate
Validity or status	Officially launched and accessible to developers
Strategic/significant value	Promotes AI accessibility, cross-lingual communication, and global research



➤ Which country signed a Joint Declaration of Intent with India on telecommunications cooperation in January 2026?

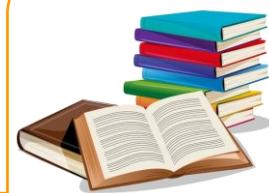
- A) France
- B) Germany
- C) Japan
- D) Australia
- E) United Kingdom

Answer
B) Germany



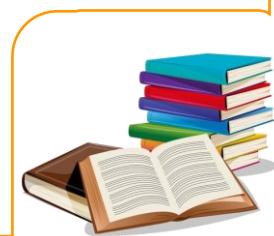
Event and Location:

- **Event:** India and Germany signed a Joint Declaration of Intent (JDI) on Telecommunications Cooperation
- **Location:** India (during official visit of German Chancellor)
- **Date:** January 2026



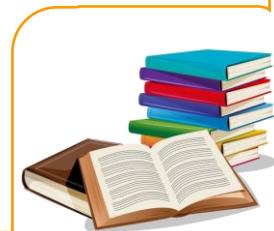
Mandates and Objectives:

- **Mandates:** India's Department of Telecommunications (DoT) and Germany's Federal Ministry for Digital Transformation and Government Modernisation (BMDS) signed a Joint Declaration of Intent (JDI) to enhance bilateral cooperation in telecom and ICT sectors.
- **Objectives:** The JDI aims to foster innovation, improve regulatory collaboration, promote joint efforts in global digital governance, and support inclusive digital transformation and industry-led growth in both countries.



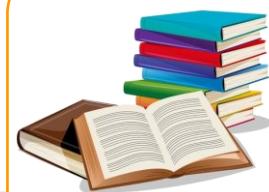
Important Terms Explained:

- **Joint Declaration of Intent (JDI):** A formal agreement between two governments to pursue mutual cooperation in specific sectors without creating legally binding obligations. It establishes a structured framework for collaboration.
- **Telecommunications and ICT Cooperation:** Refers to mutual efforts in developing, regulating, and promoting the telecom and digital sectors, including emerging technologies, policy harmonisation, and digital infrastructure development.



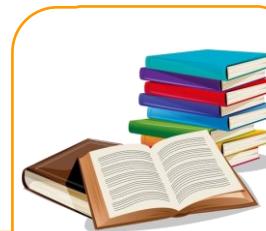
Important Terms Explained:

- **Digital Governance:** The systems, rules, and international norms that guide the operation, development, and regulation of digital ecosystems, including data protection, privacy, innovation, and cross-border digital flow.



Tabular Summary:

Parameter	Details
Event name	India–Germany Joint Declaration on Telecommunications Cooperation
Announcement date	January 2026
Location	India (signed during official German Chancellor visit)
Issuing authority	DoT (India) and BMDS (Germany)
Policy/series name	Joint Declaration of Intent (JDI) on Telecommunications Cooperation
Key figures	Amit Agrawal (India), Philipp Ackermann (Germany)
Purpose/reason	Strengthen cooperation in telecom, ICT, digital innovation, and governance
Feature details	Focus on policy exchange, innovation, manufacturing, global digital norms
Validity or status	Signed and active framework for bilateral cooperation
Strategic/significant value	Supports inclusive digital growth and enhances India–Germany digital partnership

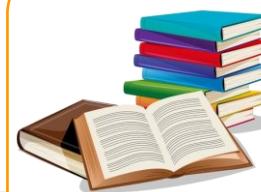


➤ **Which expressway corridor hosts the newly completed GAIL 694-km gas pipeline project?**

- A) Delhi–Mumbai Expressway
- B) Purvanchal Expressway
- C) Samruddhi Mahamarg
- D) Bangalore–Chennai Expressway
- E) Mumbai–Ahmedabad Expressway

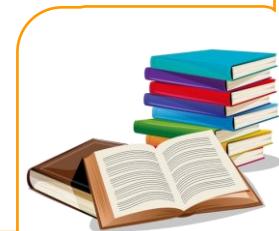
Answer

C) Samruddhi Mahamarg



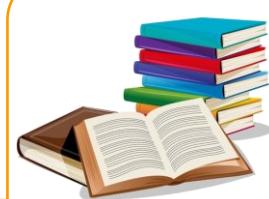
Event and Location:

- **Event:** Completion of 694-km Mumbai–Nagpur Natural Gas Pipeline by GAIL
- **Location:** Along Samruddhi Mahamarg Expressway, Maharashtra
- **Date:** January 2026



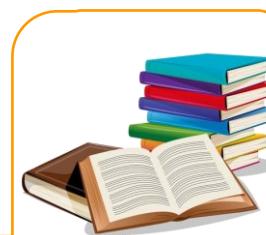
Mandates and Objectives:

- **Mandates:** GAIL (India) Ltd has completed a 694-km natural gas pipeline project, with 96% of the line built inside a 3-metre-wide utility corridor along the Samruddhi Mahamarg expressway.
- **Objectives:** The project aims to demonstrate integrated infrastructure under the PM GatiShakti framework, boost natural gas access, support clean energy use, and enable efficient multi-utility corridor development in India.



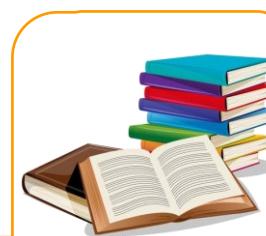
Important Terms Explained:

- **PM GatiShakti:** A national master plan launched by the Government of India to integrate and coordinate infrastructure projects across sectors, enhancing planning, execution, and efficiency.
- **Horizontal Directional Drilling (HDD):** An advanced trenchless technology used to install pipelines in challenging terrains like hills or dense areas by drilling underground with minimal surface disruption.
- **MMSCMD:** Million Standard Cubic Metres per Day – a unit of measurement for gas capacity; the MNPL pipeline has a capacity of 16.5 MMSCMD, enabling widespread distribution across multiple sectors.



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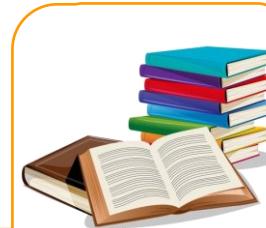
Parameter	Details
Event name	Completion of Mumbai–Nagpur Natural Gas Pipeline
Announcement date	January 2026
Location	Along Samruddhi Mahamarg Expressway, Maharashtra
Issuing authority	GAIL (India) Ltd
Policy/series name	PM GatiShakti Infrastructure Model
Key figures	Sandeep Kumar Gupta (GAIL Chairman & MD)
Purpose/reason	Use expressway corridor for utility infrastructure and clean energy access
Feature details	694-km pipeline with 96% built in a 3-metre strip; 16.5 MMSCMD capacity
Validity or status	Project completed and operational
Strategic/significant value	Supports city gas access in 16 districts, boosts clean fuel and industrial growth



➤ **Which law enabled the Indian government's enforcement action against illegal online betting platforms in January 2026?**

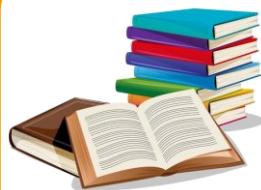
- A) Information Technology Act
- B) Online Gaming Act
- C) Prevention of Money Laundering Act
- D) Digital Transactions Regulation Act
- E) Cybersecurity Enforcement Bill

Answer
B) Online Gaming Act



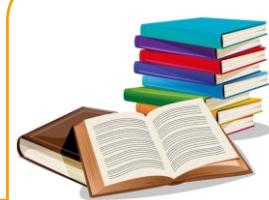
Event and Location:

- **Event:** Government blocked 242 illegal betting and gambling website links
- **Location:** India (National-level enforcement)
- **Date:** January 2026



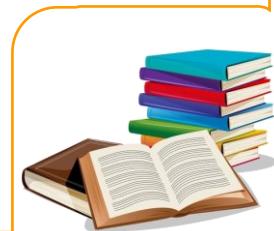
Mandates and Objectives:

- **Mandates:** The Government of India has blocked 242 illegal online betting and gambling links, as part of a larger crackdown that has resulted in over 7,800 such websites being blocked so far.
- **Objectives:** The enforcement aims to protect digital users, especially youth, from the financial, legal, and social risks of unregulated online betting by strengthening digital safety, consumer protection, and regulated online gaming norms under the Online Gaming Act.



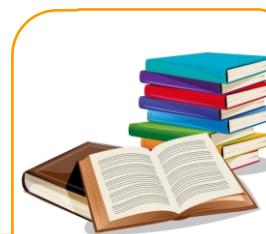
Important Terms Explained:

- **Online Gaming Act:** A new law that provides a legal framework for regulating online gaming in India, distinguishing between permissible skill-based games and illegal betting/wagering platforms, while empowering enforcement bodies to act swiftly.
- **Illegal Online Betting:** Platforms that offer gambling or betting services without legal permission, often hosted offshore, that evade taxes, promote addiction, and expose users to fraud.
- **Domain-level Blocking:** A strategy where access to specific websites or digital services is restricted by internet service providers, preventing users from accessing harmful or unlawful platforms.



Tabular Summary:

Parameter	Details
Event name	Blocking of 242 illegal betting and gambling websites
Announcement date	January 2026
Location	Nationwide enforcement in India
Issuing authority	Government of India (via MeitY and enforcement agencies)
Policy/series name	Online Gaming Act
Key figures	Over 7,800 illegal websites blocked so far
Purpose/reason	Safeguard youth and general public from digital fraud and addiction
Feature details	Domain-level blocking, enforcement against offshore betting platforms
Validity or status	Ongoing regulatory crackdown
Strategic/significant value	Promotes responsible gaming, digital safety, and financial consumer protection

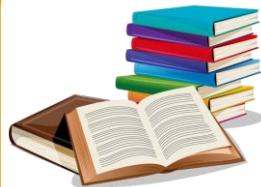


➤ **Where was the 300–400-year-old giant black coral recently discovered?**

- A) Great Barrier Reef, Australia
- B) Mariana Trench, Pacific Ocean
- C) Fiordland, New Zealand
- D) Galápagos Islands, Ecuador
- E) Coral Sea, Papua New Guinea

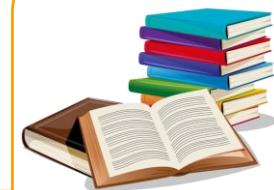
Answer

C) Fiordland, New Zealand



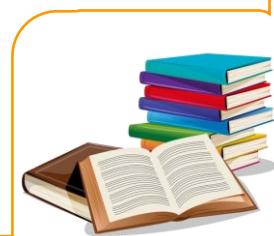
Event and Location:

- **Event:** Discovery of a 300–400-year-old giant black coral in New Zealand
- **Location:** Fiordland, New Zealand (deep-sea marine region)
- **Date:** January 2026



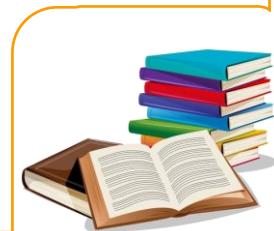
Mandates and Objectives:

- **Mandates:** Marine researchers from Victoria University of Wellington discovered a 13-foot tall, 15-foot wide black coral in New Zealand's deep-sea waters, marking the largest and one of the oldest of its kind recorded in the country.
- **Objectives:** The discovery aims to enhance understanding of deep-sea biodiversity, reinforce the importance of protecting ancient marine ecosystems, and promote sustainable marine conservation practices through scientific mapping and legal protection.



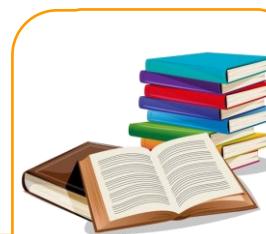
Important Terms Explained:

- **Black Coral:** A deep-sea coral species with a black skeleton, known for its extremely slow growth and long lifespan. Despite the name, it often appears pale or white when alive due to its outer living tissue.
- **Fiordland:** A pristine marine and mountainous region in New Zealand's South Island, renowned for its deep fjords and rich biodiversity, making it an ideal site for deep-sea research and conservation.
- **New Zealand Wildlife Act:** A national legislation providing legal protection to various native and vulnerable species, including deep-sea corals, prohibiting their collection, damage, or disturbance.



Tabular Summary:

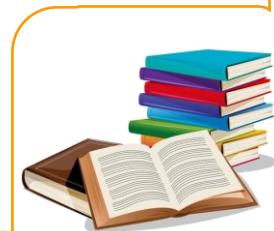
Parameter	Details
Event name	Discovery of giant 300–400-year-old black coral
Announcement date	January 2026
Location	Fiordland, New Zealand
Issuing authority	Marine scientists from Victoria University of Wellington
Policy/series name	Wildlife Protection & Deep-sea Conservation Framework
Key figures	13 feet tall, 15 feet wide coral specimen
Purpose/reason	Study ocean history, long-term stability, and deep-sea ecosystems
Feature details	Black coral with centuries-old uninterrupted growth
Validity or status	Protected under New Zealand's Wildlife Act
Strategic/significant value	Highlights importance of marine biodiversity and long-term ocean monitoring



➤ Which district is primarily affected by Karnataka's reform of Jamma Bane land records under the Second Amendment Act, 2025?

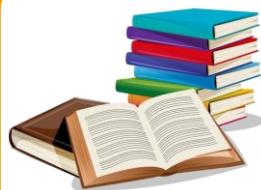
- A) Chikmagalur
- B) Mandya
- C) Kodagu
- D) Hassan
- E) Tumakuru

Answer
C) Kodagu



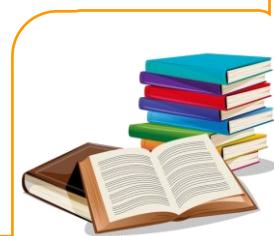
Event and Location:

- **Event:** Karnataka amended its land law to reform Jamma Bane land records
- **Location:** Kodagu district, Karnataka
- **Date:** Governor's assent on January 7, 2026



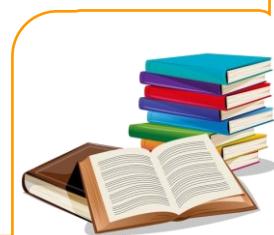
Mandates and Objectives:

- **Mandates:** The Karnataka Land Revenue (Second Amendment) Act, 2025 was notified to address legacy errors in Jamma Bane land records in Kodagu, empowering Tahsildars to update ownership details in the official Record of Rights.
- **Objectives:** The amendment aims to resolve decades-old record mismatches, improve land mutation and inheritance processes, and support digitisation under the Bhoomi project, ultimately ensuring legal clarity and access to credit and services for rightful landholders.



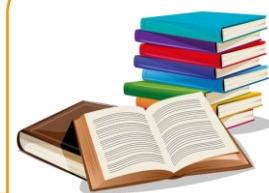
Important Terms Explained:

- **Jamma Bane Lands:** A historical category of land tenure in Kodagu district, originally granted for military service under Coorg kings and later by the British. These lands include forested uplands and paddy fields, often passed down through generations but poorly updated in revenue records.
- **Karnataka Land Revenue Act, 1964:** The principal law governing land revenue administration in Karnataka. The 2025 Second Amendment adds provisions allowing correction of hereditary anomalies in records specific to Kodagu.



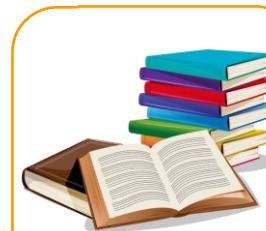
Important Terms Explained:

- **Bhoomi Project:** A land record digitisation initiative by the Karnataka government to modernise and computerise land ownership documentation, enabling real-time updates and legal transparency.



Tabular Summary:

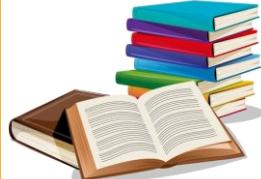
Parameter	Details
Event name	Reform of Jamma Bane land records through legal amendment
Announcement date	Governor's assent on January 7, 2026
Location	Kodagu district, Karnataka
Issuing authority	Government of Karnataka
Policy/series name	Karnataka Land Revenue (Second Amendment) Act, 2025
Key figures	Tahsildars, landowners, Kodava community
Purpose/reason	Legalise actual land ownership and fix historical anomalies
Feature details	Section 127 amended to allow correction of legacy entries in land records
Validity or status	Amendment notified and operational
Strategic/significant value	Supports legal ownership, land digitisation, rural credit access, and justice



➤ Which river has been recognised as the world's oldest surviving flowing river system?

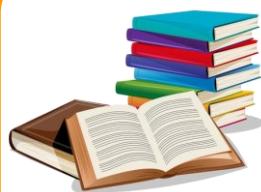
- A) Nile
- B) Ganga
- C) Yangtze
- D) Finke
- E) Amazon

Answer
D) Finke



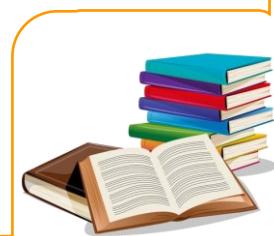
Event and Location:

- **Event:** Finke River recognised as the world's oldest flowing river
- **Location:** Northern Territory and South Australia, Australia
- **Date:** January 2026 (based on recent geological findings)



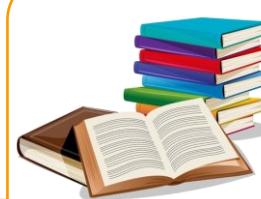
Mandates and Objectives:

- **Mandates:** Geological studies have confirmed that the Finke River, also known as Larapinta by Indigenous communities, is the world's oldest surviving river system, dating back 300–400 million years.
- **Objectives:** This recognition enhances scientific understanding of Earth's ancient geological history, highlights the importance of preserving natural heritage, and draws attention to rare antecedent river systems that predate even the formation of nearby mountain ranges.



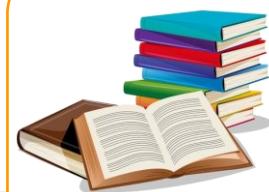
Important Terms Explained:

- **Finke River:** A non-perennial river in central Australia, flowing intermittently through waterholes and dry channels across deserts. It stretches over 640 km and cuts through the MacDonnell Ranges, indicating its prehistoric origin.
- **Antecedent River:** A river that predates the uplift of surrounding mountains or landforms and maintains its original course by cutting through rising terrain. The Finke River is a classic global example.



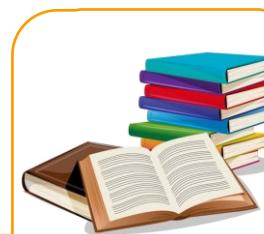
Important Terms Explained:

- **MacDonnell Ranges:** A rugged mountain range in central Australia, composed of ancient quartzite formations. The Finke River cuts directly through these ranges, providing key geological evidence of its great age.



Tabular Summary:

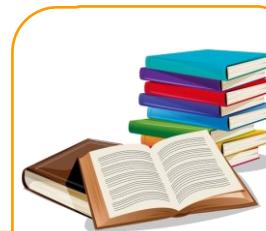
Parameter	Details
Event name	Recognition of Finke River as the world's oldest flowing river
Announcement date	January 2026
Location	Northern Territory and South Australia, Australia
Issuing authority	Based on scientific/geological consensus
Policy/series name	Geological studies on antecedent rivers
Key figures	Age estimated at 300–400 million years
Purpose/reason	To identify and protect Earth's ancient geological features
Feature details	River cuts through mountains due to antecedence, maintains original course
Validity or status	Confirmed by recent geological analysis
Strategic/significant value	Enhances global understanding of Earth's ancient river systems and tectonics



QUICK RECALL



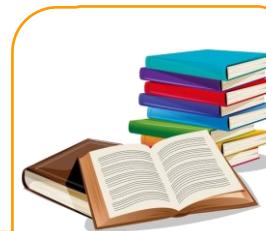
- The Lokpal of India observed its Foundation Day on January 16, 2026, marking 12 years since the Lokpal and Lokayuktas Act, 2013 came into force.
- Aryan Varshney has become India's 92nd Grandmaster after a breakthrough performance at the Andranik Margaryan Memorial in Armenia.
- The Reserve Bank of India will operationalize a Central Complaints Processing Centre (CRPC) under its Integrated Ombudsman Scheme from July 1, 2026.
- SEBI has notified a major reform in mutual fund regulations allowing performance-based expense structures from April 1, 2026.
- India's foreign exchange reserves rose by \$392 million to \$687.19 billion in the week ending January 9, 2026.
- Dr Jitendra Singh released two books, Gen V Bano and Mahatma, at India's first NAMO Book Fest held in New Delhi.
- Shri Praveen Vashista, a 1991-batch IPS officer of the Bihar cadre, has been appointed as Vigilance Commissioner in the CVC.
- Maria Corina Machado handed her Nobel Peace Prize medal to Donald Trump during a symbolic ceremony at the White House.
- Google launched TranslateGemma on January 15, 2026, introducing a family of open-source translation models based on Gemma 3.



QUICK RECALL



- India and Germany signed a Joint Declaration of Intent to enhance cooperation in telecommunications and ICT sectors in January 2026.
- GAIL has completed a 694-km Mumbai–Nagpur Natural Gas Pipeline using a narrow 3-metre corridor along the Samruddhi Mahamarg.
- The Government of India blocked 242 illegal betting and gambling website links in January 2026 under the Online Gaming Act.
- Marine scientists discovered a 300–400-year-old giant black coral off the coast of Fiordland, New Zealand, in January 2026.
- The Karnataka government has notified the Second Amendment to its Land Revenue Act to fix Jamma Bane land record anomalies in Kodagu.
- The Finke River in Australia has been recognised as the oldest flowing river system on Earth, estimated to be 300–400 million years old.



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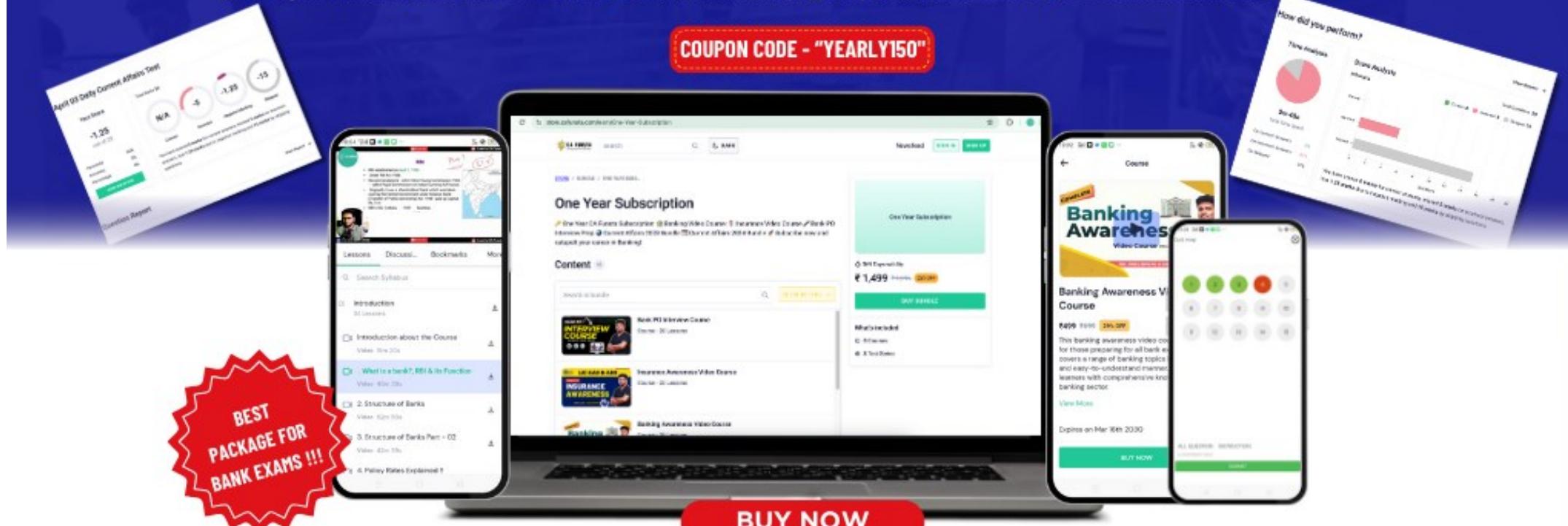


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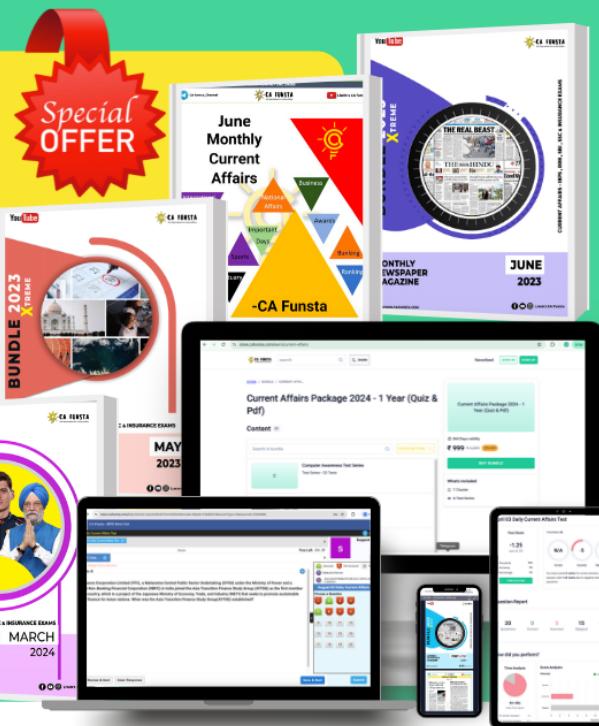
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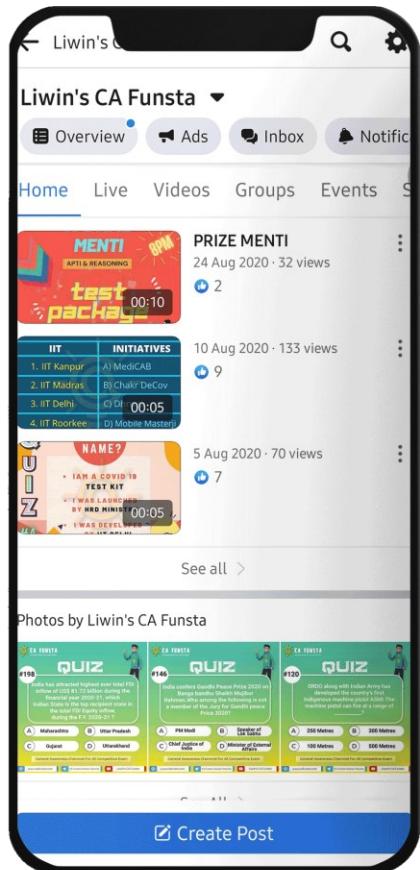
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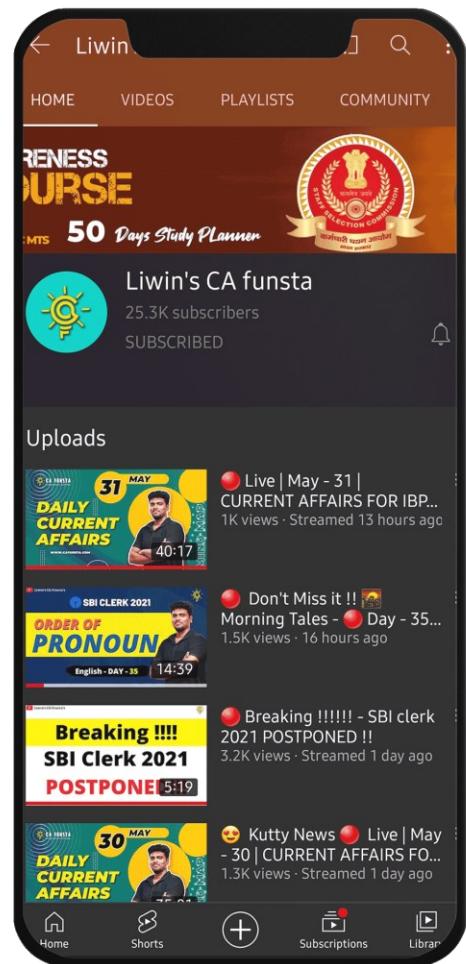


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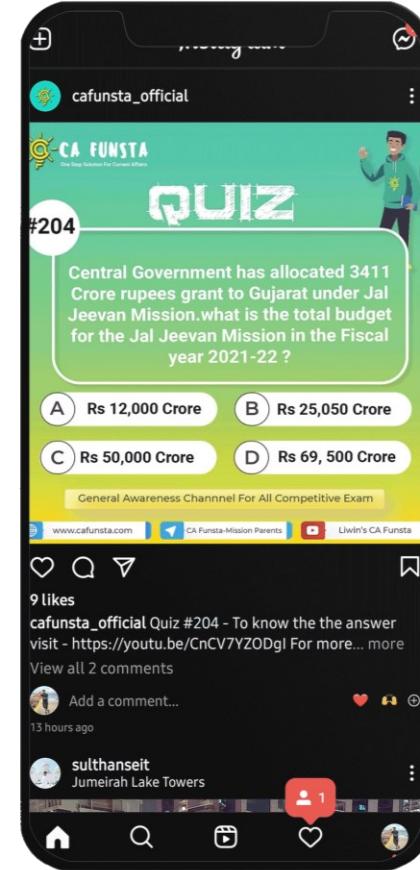
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