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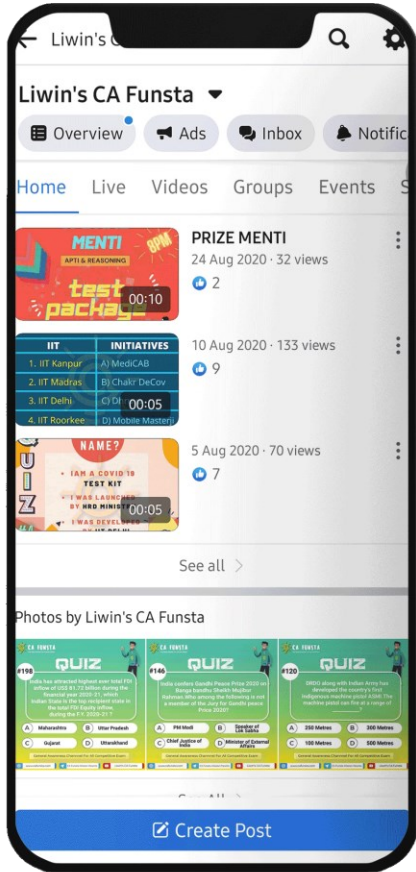


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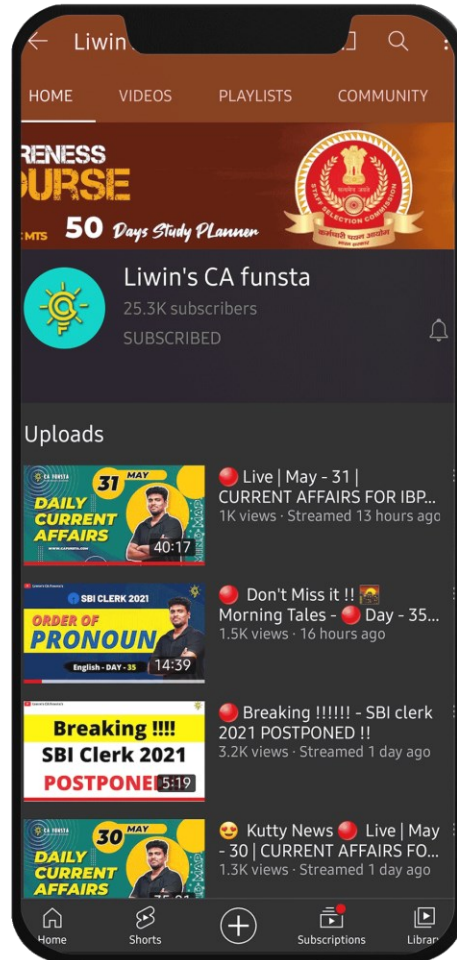
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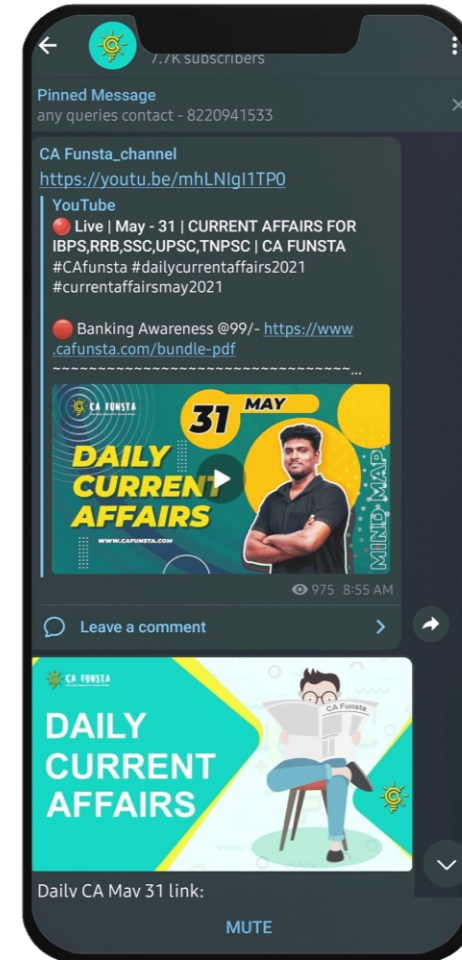
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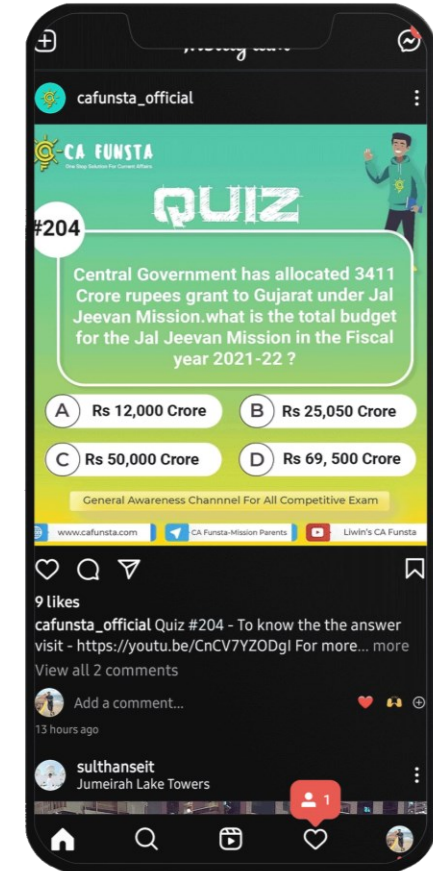
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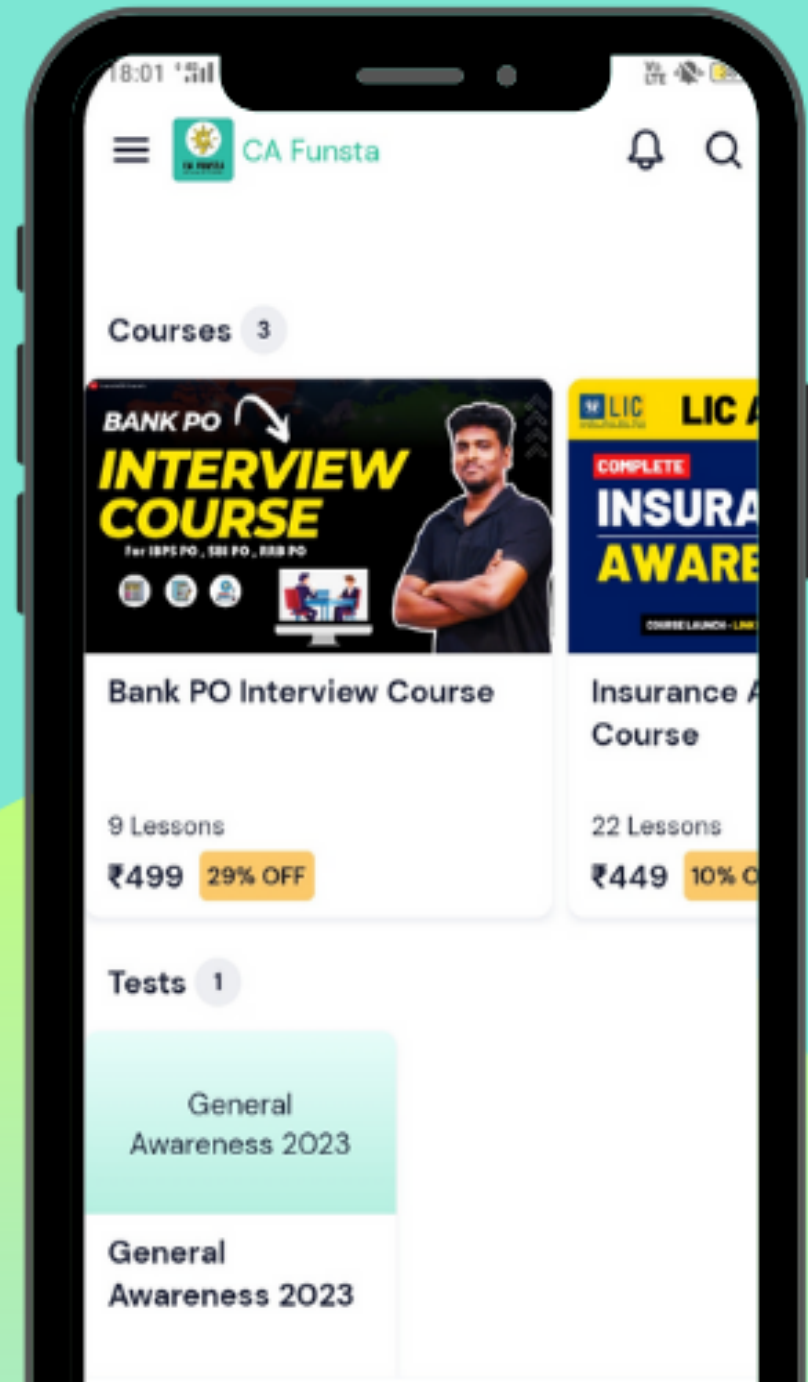
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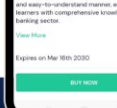
**Shifana**

★★★★★

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# STUDENT REVIEW



**Anjuseela**

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# STUDENT REVIEW



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

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


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**Bhuvana K**  






Cystal clear explanation thank you so much sir


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# STUDENT REVIEW



**Benitta Robinson**
  
 ★★★★★

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

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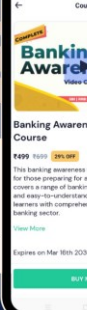
**Mega**

★★★★★

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

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# STUDENT REVIEW



**Vasanthakumar ym**

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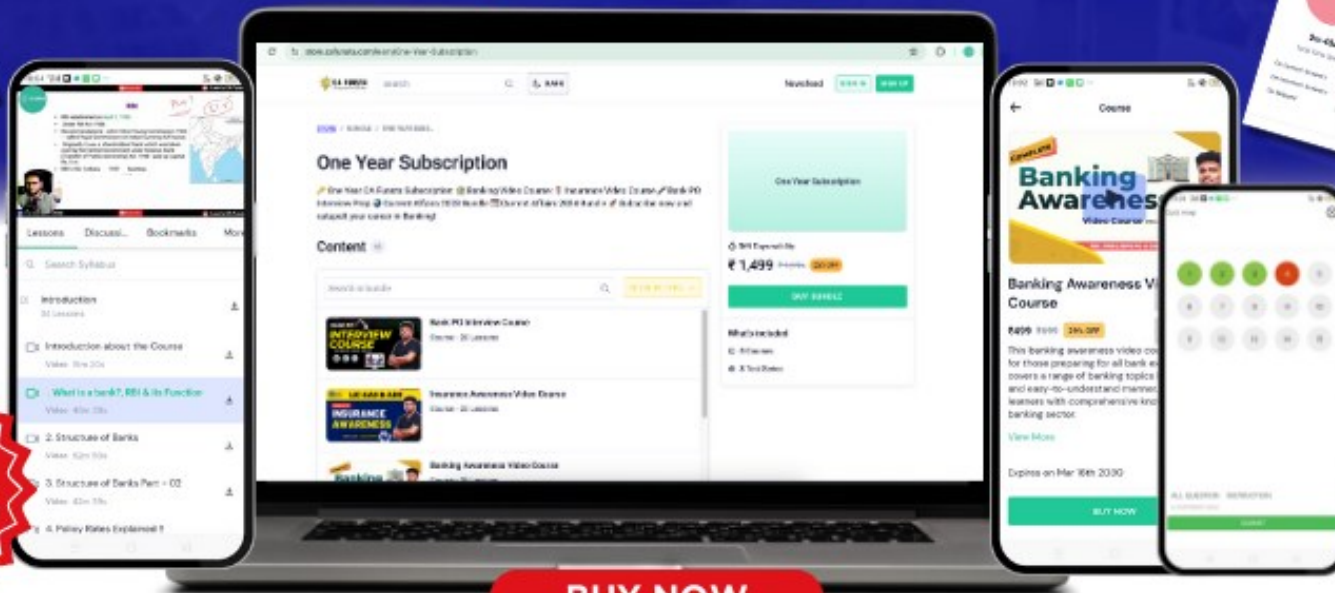
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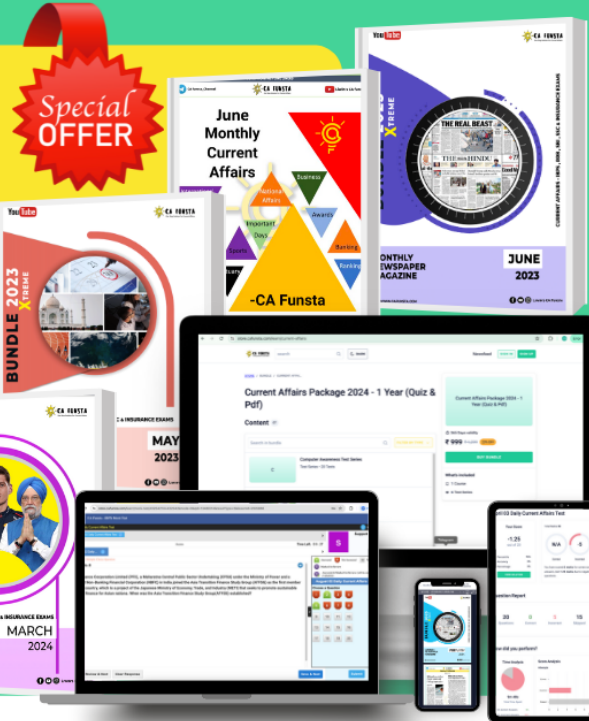


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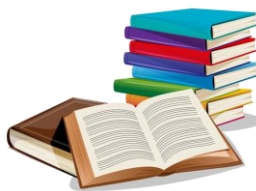


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➤ **Where was the National Paralympic Powerlifting Championship 2026 inaugurated?**

- A) Dehradun
- B) Lucknow
- C) Roorkee
- D) Bhopal
- E) Chandigarh

**Answer**  
**C) Roorkee**



## Event and Location:

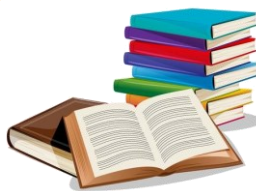
- **Event:** Inauguration of National Paralympic Powerlifting Championship 2026
- **Location:** Roorkee, Uttarakhand (Virtual inauguration from COER University)
- **Date:** January 2026





## Mandates and Objectives:

- **Mandates:** Uttarakhand hosted the National Paralympic Powerlifting Championship, inaugurated by Chief Minister Pushkar Singh Dhami, focusing on showcasing para-athletic talent.
- **Objectives:** To promote inclusive sports, empower persons with disabilities, identify emerging para-athletes, and strengthen India's vision under Khelo India and national sports initiatives.



## Important Terms Explained:

- **Paralympic Powerlifting:** A strength-based sport adapted for athletes with physical impairments. It tests upper body strength and mental resilience, and is part of the Paralympic Games.
- **Inclusive Sports:** Sporting initiatives designed to include persons with disabilities, promoting equal participation, self-confidence, and social integration through sports.
- **Khelo India:** A national programme launched in 2018 aimed at the development of sports across grassroots and elite levels. It promotes youth participation, sports infrastructure, and competitive excellence.



## Tabular Summary:

Parameter	Details
Event name	National Paralympic Powerlifting Championship 2026
Announcement date	January 2026
Location	Roorkee, Uttarakhand (COER University)
Issuing authority	Paralympic Committee of India / Govt of Uttarakhand
Policy/series name	Inclusive Sports Initiative under Khelo India
Key figures	Pushkar Singh Dhami (Chief Minister of Uttarakhand)
Purpose/reason	Empower para-athletes and promote inclusive, competitive sports
Feature details	National-level powerlifting event, virtual inauguration, participation by para-athletes
Validity or status	Held successfully in January 2026
Strategic/significant value	Promotes equal sporting opportunities and positions Uttarakhand as a sports hub



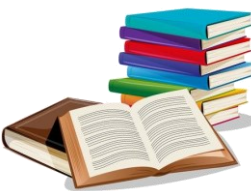


➤ **Which major milestone did Saina Nehwal achieve at the London 2012 Olympics?**

- A) Gold medal in mixed doubles
- B) Silver medal in women's doubles
- C) Bronze medal in women's singles
- D) Quarterfinal finish in women's singles
- E) Bronze medal in mixed doubles

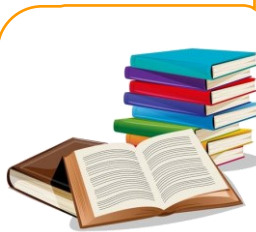
**Answer**

**C) Bronze medal in women's singles**



## Event and Location:

- **Event:** Saina Nehwal announces retirement from professional badminton
- **Location:** India (International sporting impact)
- **Date:** January 2026



## Mandates and Objectives:

- **Mandates:** Indian badminton legend Saina Nehwal officially confirmed her retirement from competitive badminton after battling long-term injuries.
- **Objectives:** To reflect on and honour a historic sporting career that includes Olympic success, global titles, and a transformational impact on Indian badminton, particularly for women in sports.





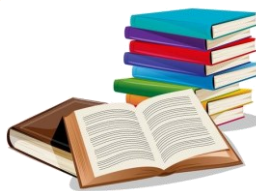
## Important Terms Explained:

- **Cartilage Degeneration & Arthritis:** Chronic knee conditions that severely limit an athlete's mobility and endurance. In Saina's case, these conditions made high-intensity training unsustainable, leading to her retirement.
- **Olympic Bronze – London 2012:** Saina made history by becoming the first Indian woman to win an Olympic badminton medal, boosting the sport's popularity in India.



## Important Terms Explained:

- **World No.1 Ranking (2015):** In April 2015, she became World No.1 in women's singles, a rare achievement for Indian badminton, previously attained only by Prakash Padukone (in men's singles).



## Tabular Summary:

Parameter	Details
Event name	Saina Nehwal announces retirement from badminton
Announcement date	January 2026
Location	India
Issuing authority	Self-announcement by Saina Nehwal
Policy/series name	Career Milestone / Sports Retirement
Key figures	Saina Nehwal, India's first Olympic medallist in badminton
Purpose/reason	Retirement due to chronic knee injuries (cartilage degeneration, arthritis)
Feature details	Olympic bronze, World No.1, multiple medals, Padma honours
Validity or status	Officially retired from competitive badminton
Strategic/significant value	Pioneered Indian women's badminton, inspired a generation of athletes



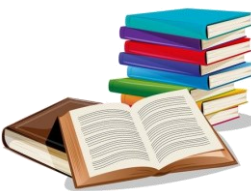
# RANKING



➤ Which city was ranked the safest city in India in the Numbeo Safety Index 2026?

- A) Jaipur
- B) Ahmedabad
- C) Coimbatore
- D) Mangaluru
- E) Thiruvananthapuram

**Answer**  
**D) Mangaluru**





# RANKING



## Event and Location:

- **Event:** Release of Numbeo Safety Index 2026 ranking cities based on safety perception
- **Location:** Global (with Indian highlights)
- **Date:** January 2026



# RANKING



## Mandates and Objectives:

- **Mandates:** Numbeo released its Safety Index 2026, ranking 304 global cities based on perceptions of crime, safety, and urban security, using crowd-sourced survey data.
- **Objectives:** To provide comparative insights into safety levels across cities worldwide, aiding urban governance, planning, and public awareness, and serving as a key source for competitive exams and research.



# RANKING



## Top 10 Safest Cities in the World – Numbeo Safety Index 2026

Global Rank	City	Country	Safety Score
1	Qingdao	China	89.2
2	Abu Dhabi	UAE	88.9
3	Doha	Qatar	84.5
4	Sharjah	UAE	84.5
5	Dubai	UAE	83.9
6	Taipei	Taiwan	83.5
7	Manama	Bahrain	82.0
8	Muscat	Oman	81.3
9	Hong Kong	China	78.6
10	Chiang Mai	Thailand	77.9

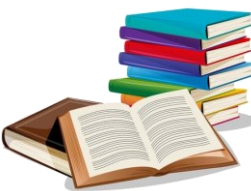


# RANKING



## Top 5 Safest Cities in India – Numbeo Safety Index 2026

India Rank	Global Rank	City	State	Safety Score
1	46	Mangaluru	Karnataka	74.4
2	87	Ahmedabad	Gujarat	68.5
3	106	Jaipur	Rajasthan	65.3
4	123	Coimbatore	Tamil Nadu	62.0
5	132	Thiruvananthapuram	Kerala	61.0





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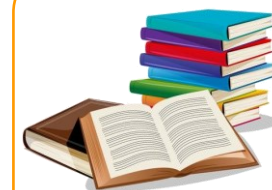


## Safest Countries (Top 3) – Numbeo Safety Index 2026

Country Rank	Country	Safety Score
1	United Arab Emirates (UAE)	86.0
2	Qatar	84.8
3	Andorra	84.8

## Least Safe Countries (Bottom 3) – Numbeo Safety Index 2026

Country Rank (Bottom)	Country	Safety Score
1	Papua New Guinea	[Not provided]
2	Venezuela	[Not provided]
3	Haiti	[Not provided]



# RANKING



## Important Terms Explained:

- **Numbeo Safety Index:** An annual global ranking that evaluates cities based on crowd-sourced perceptions of safety and crime levels, covering metrics like violent crime, property crime, and walking safety.
- **Perceived Safety Score:** A statistical representation of public responses regarding urban safety, with a scale from 0 (least safe) to 100 (most safe).
- **Safety Level Classification:** Cities are categorized into five bands: Very Low (below 20), Low (20–40), Moderate (40–60), High (60–80), and Very High (above 80) based on their scores.



# RANKING



## Tabular Summary:

Parameter	Details
Event name	Release of Numbeo Safety Index 2026
Announcement date	January 2026
Location	Global (304 cities ranked)
Issuing authority	Numbeo
Policy/series name	Numbeo Safety Index
Key figures	Mangaluru (India Rank 1), Qingdao (Global Rank 1)
Purpose/reason	To evaluate and compare safety perceptions across global cities
Feature details	Rankings based on crowd-sourced perceptions of crime and safety
Validity or status	Active for the year 2026
Strategic/significant value	Useful for urban planning, governance, public policy, and exam preparation

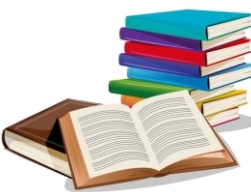


➤ **What is the main purpose of the ₹5,000 crore equity infusion approved by the Union Cabinet for SIDBI?**

- A) To launch a digital MSME portal
- B) To recapitalize public sector banks
- C) To support SIDBI's capital base and boost MSME lending
- D) To provide grants to state MSME departments
- E) To merge SIDBI with NABARD

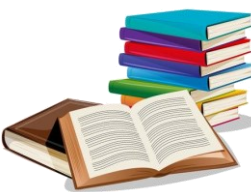
**Answer**

**C) To support SIDBI's capital base and boost MSME lending**



## Event and Location:

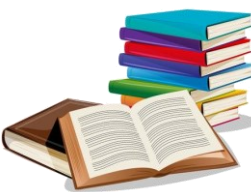
- **Event:** Cabinet approval of ₹5,000 crore equity support to SIDBI
- **Location:** India (national coverage)
- **Date:** 21 January 2026





## Mandates and Objectives:

- **Mandates:** The Union Cabinet approved ₹5,000 crore phased equity infusion into SIDBI through the Department of Financial Services from FY26 to FY28.
- **Objectives:** To strengthen SIDBI's capital adequacy, enhance credit outreach to MSMEs, support employment generation, and sustain financial stability as lending activities expand.



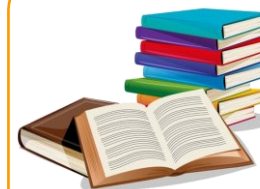
## Important Terms Explained:

- **SIDBI (Small Industries Development Bank of India):**  
A principal financial institution set up to promote, finance, and develop Micro, Small and Medium Enterprises (MSMEs) in India.
- **MSMEs (Micro, Small and Medium Enterprises):**  
Businesses with limited investment and turnover thresholds that play a critical role in India's economic development and employment generation.
- **Equity Infusion:** A financial investment by the government to strengthen the capital base of a financial institution, allowing it to lend more and maintain regulatory capital norms.



## Tabular Summary:

Parameter	Details
Event name	₹5,000 crore equity support to SIDBI
Announcement date	21 January 2026
Location	India
Issuing authority	Union Cabinet, Government of India
Policy/series name	Capital support for MSME credit enhancement via SIDBI
Key figures	Narendra Modi, Ministry of Finance, Department of Financial Services
Purpose/reason	To boost credit access for MSMEs and maintain capital adequacy in SIDBI
Feature details	₹3,000 crore in FY26; ₹1,000 crore each in FY27 and FY28
Validity or status	Approved; phased implementation FY26 to FY28
Strategic/significant value	Expected to benefit 1.02 crore MSMEs and generate 1.12 crore jobs by FY28



# APPOINTMENTS

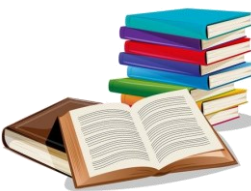


➤ Who has been appointed as the new CEO of Eternal Group following Deepinder Goyal's decision to step down?

- A) Kalyan Krishnamurthy
- B) Albinder Dhindsa
- C) Rajesh Magow
- D) Gaurav Munjal
- E) Nandan Nilekani

**Answer**

**B) Albinder Dhindsa**

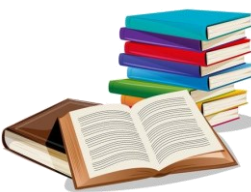


# APPOINTMENTS



## Event and Location:

- **Event:** Albinder Dhindsa appointed as Group CEO of Eternal Group
- **Location:** India
- **Date:** 22 January 2026





# APPOINTMENTS



## Mandates and Objectives:

- **Mandates:** Deepinder Goyal has stepped down as CEO of Eternal Group and will continue as Vice Chairman, subject to shareholder approval. Albinder Dhindsa has been appointed as the new Group CEO.
- **Objectives:** The leadership transition aims to align Goyal's interest in experimental ventures with the company's need for stable operational leadership, while maintaining strategic continuity through board involvement.



# APPOINTMENTS



## Important Terms Explained:

- **CEO (Chief Executive Officer):** The highest-ranking executive responsible for managing a company's overall operations and resources.
- **Vice Chairman:** A senior board-level position that contributes to strategic decision-making while not involved in daily management.
- **Shareholder Approval:** A formal voting process required in public companies for confirming major leadership or structural changes.



# APPOINTMENTS



## Tabular Summary:

Parameter	Details
Event name	CEO transition at Eternal Group
Announcement date	22 January 2026
Location	India
Issuing authority	Eternal Group Board of Directors
Policy/series name	Leadership Succession
Key figures	Deepinder Goyal (Outgoing CEO), Albinder Dhindsa (Incoming CEO)
Purpose/reason	Realignment of leadership based on evolving entrepreneurial focus
Feature details	Goyal to focus on high-risk ideas outside public company governance
Validity or status	Pending shareholder approval
Strategic/significant value	Ensures balance between innovation, operational continuity, and governance standards



# APPOINTMENTS

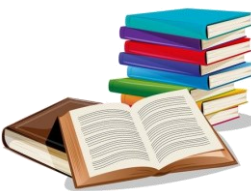


➤ **Who has been reappointed as the Whole-Time Director of HDFC Bank for a three-year term beginning in April 2026?**

- A) Sashidhar Jagdishan
- B) Kaizad Bharucha
- C) Arundhati Bhattacharya
- D) Keki Mistry
- E) Aditya Puri



**Answer**  
**B) Kaizad Bharucha**

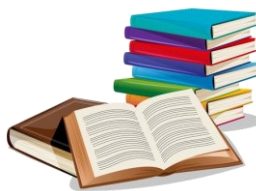


# APPOINTMENTS



## Event and Location:

- **Event:** RBI approves reappointment of Kaizad Bharucha as Whole-Time Director of HDFC Bank
- **Location:** India
- **Date:** 20 January 2026

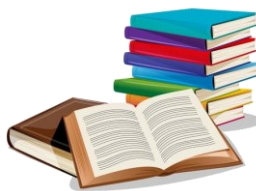


# APPOINTMENTS



## Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) has formally approved the reappointment of Kaizad Bharucha as Whole-Time Director (Deputy Managing Director) of HDFC Bank for a period of three years, effective from 19 April 2026.
- **Objectives:** To ensure leadership continuity, strengthen strategic oversight, and maintain regulatory confidence in India's largest private sector bank during a transformative period in banking operations and digital growth.





# APPOINTMENTS



## Important Terms Explained:

- **Whole-Time Director:** A full-time executive responsible for day-to-day functioning and strategic leadership of a company or bank, often involved in operations, compliance, and growth initiatives.
- **Deputy Managing Director (DMD):** A senior executive role just below the MD & CEO, responsible for key verticals such as risk management, corporate banking, and regulatory liaison.
- **RBI Approval for Bank Appointments:** A regulatory requirement for senior bank roles in India to ensure the individual meets criteria related to experience, integrity, governance, and fit and proper norms.



# APPOINTMENTS



## Tabular Summary:

Parameter	Details
Event name	RBI approval for reappointment of Kaizad Bharucha
Announcement date	20 January 2026
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	Senior Management Appointment in Private Banks
Key figures	Kaizad Bharucha (DMD), Sashidhar Jagdishan (MD & CEO)
Purpose/reason	Ensure stability and continuity in top leadership
Feature details	3-year tenure starting 19 April 2026; oversight of risk, compliance, ops
Validity or status	Approved and confirmed by RBI
Strategic/significant value	Enhances governance standards and operational strength at HDFC Bank



# APPOINTMENTS

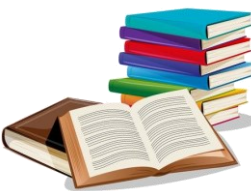


➤ **Who has been appointed as the new Country Head – India for Guardian India Operations Pvt. Ltd.?**

- A) Michael Prestileo
- B) Ritesh Kumar
- C) Karunakaran Azhisur
- D) Amitabh Chaudhry
- E) Deepak Mohanty

**Answer**

**C) Karunakaran Azhisur**

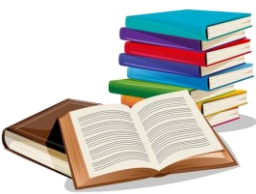


# APPOINTMENTS



## Event and Location:

- **Event:** Appointment of Karunakaran Azhisur as Country Head – India at Guardian India
- **Location:** India (Corporate Office – Guardian India Operations Pvt. Ltd.)
- **Date:** 21 January 2026

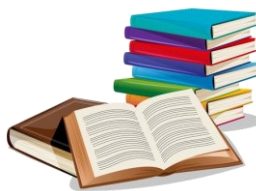


# APPOINTMENTS



## Mandates and Objectives:

- **Mandates:** Karunakaran Azhisur has been appointed as the Country Head – India of Guardian India Operations Pvt. Ltd., while continuing as the Chief Information Officer (CIO).
- **Objectives:** To strengthen leadership at Guardian's global capability centre in India, support technology-led growth, foster innovation, and align India operations with the company's global transformation strategy.

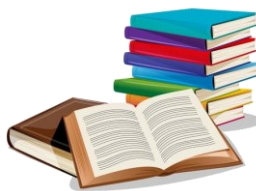


# APPOINTMENTS



## Important Terms Explained:

- **Country Head – India:** The senior-most executive leading a company's operations in India, responsible for business strategy, growth, people, and market alignment within the region.
- **Chief Information Officer (CIO):** An executive responsible for managing and implementing information technology and digital systems within an organization to drive efficiency, innovation, and competitive advantage.



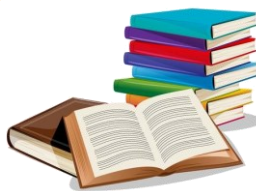


# APPOINTMENTS



## Important Terms Explained:

- **Global Capability Centre (GCC):** Offshore hubs that provide specialized services like IT, analytics, finance, and R&D to global headquarters—Guardian India being one for Guardian Life Insurance Company of America.



# APPOINTMENTS



## Tabular Summary:

Parameter	Details
Event name	Appointment of Country Head – India at Guardian India
Announcement date	21 January 2026
Location	India (Guardian's global capability centre)
Issuing authority	Guardian India Operations Private Limited
Policy/series name	Leadership Strengthening & Digital Transformation Initiative
Key figures	Karunakaran Azhisur (Appointee), Michael Prestileo (CSO & India Chair)
Purpose/reason	To lead Guardian India operations while driving innovation and transformation
Feature details	Dual responsibility: Country Head & Chief Information Officer (CIO)
Validity or status	Active from January 2026
Strategic/significant value	Enhances tech-driven growth, innovation, and global collaboration from India



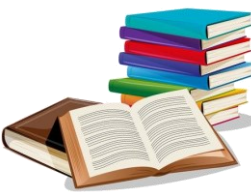
➤ **What is the primary technology being adopted under India's Space-Based Surveillance Phase-3 programme for advanced satellite imaging?**

- A) Infrared Scanning System
- B) Electro-Optical Imaging
- C) Synthetic Aperture Radar
- D) Thermal Balloon Surveillance
- E) GPS Navigation Systems



**Answer**

**C) Synthetic Aperture Radar**



## Event and Location:

- **Event:** India to launch 50+ spy satellites under SBS Phase-3
- **Location:** India (with global coverage via space assets)
- **Date:** January 2026



## Mandates and Objectives:

- **Mandates:** The Indian government has approved the launch of over 50 advanced surveillance satellites under Phase-3 of the Space-Based Surveillance (SBS) programme. The decision follows intelligence gaps observed during Operation Sindoor.
- **Objectives:** To strengthen border monitoring, ensure night-time and all-weather imaging, enhance battlefield awareness, reduce dependence on foreign satellite imagery, and improve real-time military intelligence and national security readiness.



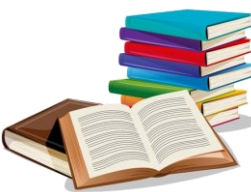
## Important Terms Explained:

- **Synthetic Aperture Radar (SAR):** A form of radar used to create high-resolution images of landscapes or objects. SAR satellites can capture images at night and through clouds, making them ideal for continuous surveillance regardless of weather conditions.
- **Space-Based Surveillance (SBS) Phase-3:** The latest phase in India's space-based defense intelligence initiative involving over 50 new satellites. It was cleared by the Cabinet Committee on Security in October 2025.



## Important Terms Explained:

- **Operation Sindoor:** A recent military standoff with Pakistan that exposed critical surveillance limitations, triggering major upgrades in satellite intelligence capabilities.
- **Bodyguard Satellites:** Satellites specifically developed to detect and counter threats to Indian space assets, ensuring space security in an increasingly militarised orbital environment.





## Tabular Summary:

Parameter	Details
Event name	Launch of 50+ spy satellites post-Operation Sindoor
Announcement date	January 2026
Location	India
Issuing authority	Government of India / Cabinet Committee on Security
Policy/series name	Space-Based Surveillance (SBS) Phase-3
Key figures	ISRO, Indian Defence Forces, private satellite firms
Purpose/reason	To improve military surveillance and fill gaps in night and all-weather intelligence
Feature details	Use of SAR satellites, satellite-to-satellite data transfer, overseas ground stations
Validity or status	Approved and under implementation
Strategic/significant value	Enhances national security, space resilience, and real-time battlefield awareness

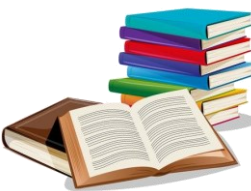


➤ **What is the primary objective of the newly formed Board of Peace chaired by Donald Trump?**

- A) To negotiate oil trade agreements in the Middle East
- B) To oversee the Gaza ceasefire and post-war reconstruction
- C) To replace the United Nations completely
- D) To expand NATO's peacekeeping operations
- E) To launch a global economic recovery plan

**Answer**

**B) To oversee the Gaza ceasefire and post-war reconstruction**

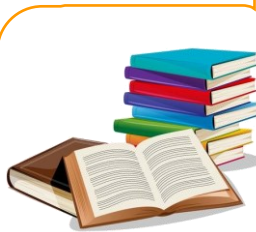


# INTERNATIONAL AFFAIRS



## Event and Location:

- **Event:** Israel joins Trump's Board of Peace to manage Gaza ceasefire efforts
- **Location:** Gaza (West Asia / International coverage)
- **Date:** 21 January 2026



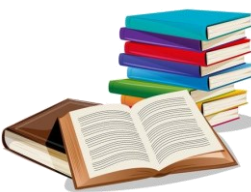
## Mandates and Objectives:

- **Mandates:** Israel has formally agreed to join the Board of Peace, an international body proposed and chaired by Donald Trump, to oversee the Gaza ceasefire agreement, reconstruction, and future governance.
- **Objectives:** The board aims to ensure a coordinated international response to post-war challenges in Gaza, deploy peacekeeping forces, supervise Hamas disarmament, and manage civilian reconstruction via Palestinian technocrats. It also reflects ambitions to become a broader conflict-resolution platform.



## Important Terms Explained:

- **Board of Peace:** A proposed US-led international coalition formed to monitor the implementation of the Gaza ceasefire, reconstruction, and governance, initiated by Donald Trump.
- **Gaza Executive Committee:** A sub-body under the Board of Peace tasked with disarmament of Hamas, deployment of international forces, and supervision of civil administration in Gaza.
- **Ceasefire Framework:** A structured agreement aimed at halting hostilities in Gaza, involving international security deployment, infrastructure rebuilding, and political oversight.

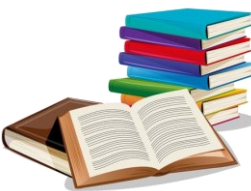


# INTERNATIONAL AFFAIRS



## Tabular Summary:

Parameter	Details
Event name	Israel joins Trump's Board of Peace
Announcement date	21 January 2026
Location	Gaza / International
Issuing authority	Government of Israel and Office of Donald Trump
Policy/series name	Board of Peace Initiative
Key figures	Donald Trump, Benjamin Netanyahu, Bezalel Smotrich
Purpose/reason	Oversee ceasefire, disarmament, and reconstruction efforts in Gaza
Feature details	Gaza executive committee, international peacekeeping, Hamas disarmament
Validity or status	Formation stage; early membership and invitations underway
Strategic/significant value	Potential alternative to UN-led peacekeeping; reflects shift in multilateral diplomacy



# INTERNATIONAL AFFAIRS



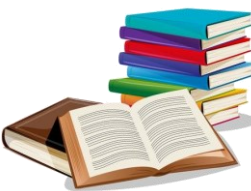
➤ Which of the following sectors was a key focus during the fifth round of India–Namibia Foreign Office Consultations in January 2026?

- A) Tourism and Sports
- B) Defense and Critical Minerals
- C) Maritime Trade and Space Exploration
- D) Aviation and Climate Change
- E) Urban Housing and Textiles



**Answer**

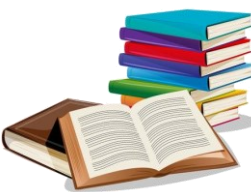
**B) Defense and Critical Minerals**





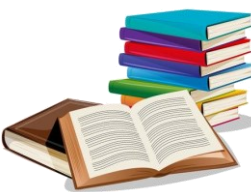
## Event and Location:

- **Event:** Fifth round of India–Namibia Foreign Office Consultations (FOC)
- **Location:** India
- **Date:** 19–20 January 2026



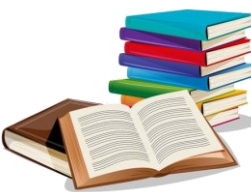
## Mandates and Objectives:

- **Mandates:** India and Namibia held the fifth round of Foreign Office Consultations to review bilateral relations and explore new areas of cooperation.
- **Objectives:** To deepen strategic collaboration in defense, critical minerals, digital public infrastructure (DPI), health, agriculture, and reaffirm commitment to South-South Cooperation and inclusive development.



## Important Terms Explained:

- **Foreign Office Consultations (FOC):** Periodic diplomatic meetings between two countries to assess bilateral relations and identify strategic collaboration opportunities.
- **Critical Minerals:** Naturally occurring minerals vital for modern technologies including clean energy, electronics, and defense; Namibia is rich in these resources.



## Important Terms Explained:

- **Digital Public Infrastructure (DPI):** Foundational digital platforms for identity, payments, and data sharing; India is globally recognised for building scalable DPI systems like Aadhaar, UPI, and DigiLocker.
- **South-South Cooperation:** A framework for collaboration among countries of the Global South (developing nations), promoting mutual growth and development through shared resources, technology, and expertise.

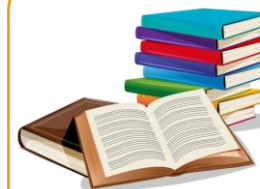


# INTERNATIONAL AFFAIRS



## Tabular Summary:

Parameter	Details
Event name	5th India–Namibia Foreign Office Consultations
Announcement date	19–20 January 2026
Location	India
Issuing authority	Ministry of External Affairs (India) and Ministry of International Relations (Namibia)
Policy/series name	Bilateral Strategic Dialogue
Key figures	Senior officials from India and Namibia
Purpose/reason	Strengthen bilateral ties and expand cooperation in strategic sectors
Feature details	Defense ties, critical mineral access, digital infrastructure, health, agri
Validity or status	Ongoing strategic partnership
Strategic/significant value	Supports India's resource security, digital diplomacy, and South-South Cooperation

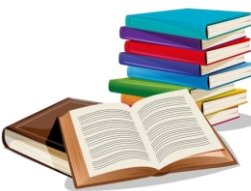


➤ **What is the main feature of Bharat Future City as planned by the Telangana government?**

- A) World's tallest building
- B) Net-zero greenfield smart city
- C) Largest IT park in Asia
- D) World's first underwater metro
- E) Climate-controlled agriculture zone

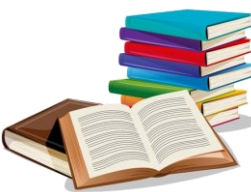
**Answer**

**B) Net-zero greenfield smart city**



## Event and Location:

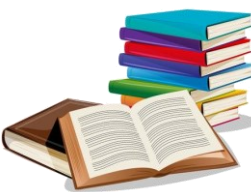
- **Event:** UAE and Telangana agree to collaborate on Bharat Future City development
- **Location:** Telangana, discussions held at World Economic Forum (WEF) 2026, Davos
- **Date:** January 2026





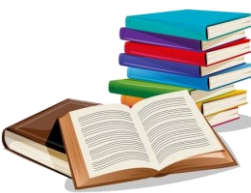
## Mandates and Objectives:

- **Mandates:** Telangana and the United Arab Emirates (UAE) agreed to explore partnership opportunities for the development of Bharat Future City, India's first net-zero greenfield smart city.
- **Objectives:** Strengthen urban sustainability, attract global investment, drive infrastructure-led growth, and align with Telangana Rising 2047 vision to create a \$3 trillion economy by 2047.



## Important Terms Explained:

- **Bharat Future City:** A proposed smart city in Telangana, designed to be India's first net-zero greenfield city—focusing on sustainability, smart infrastructure, and global innovation.
- **Net-Zero City:** A city that offsets or eliminates its carbon emissions through energy-efficient design, green energy, and sustainable urban systems.
- **Telangana Rising 2047:** A long-term state development plan aiming to transform Telangana into a \$3 trillion economy by 2047 through inclusive growth, innovation, and infrastructure development.



# INTERNATIONAL AFFAIRS



## Tabular Summary:

Parameter	Details
Event name	UAE-Telangana partnership on Bharat Future City
Announcement date	January 2026
Location	Davos (World Economic Forum 2026); Project site: Telangana
Issuing authority	Telangana Govt. & UAE Ministry of Economy and Tourism
Policy/series name	Bharat Future City under Telangana Rising 2047
Key figures	A Revanth Reddy (CM, Telangana), Abdulla bin Touq Al Marri (UAE Minister)
Purpose/reason	Develop India's first net-zero smart city through global collaboration
Feature details	Net-zero emissions, innovation hubs, global investment, smart infrastructure
Validity or status	Exploratory partnership (discussions initiated at WEF 2026)
Strategic/significant value	Urban sustainability, economic growth, global partnerships

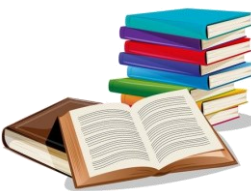


➤ **What is the main objective behind extending the Atal Pension Yojana (APY) till 2030–31?**

- A) To provide housing to low-income families
- B) To ensure pension coverage for unorganised sector workers
- C) To offer free insurance to senior citizens
- D) To create a job portal for informal workers
- E) To provide financial aid for education abroad

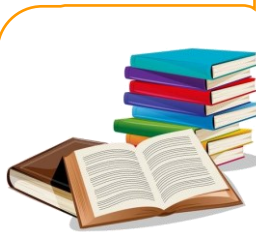
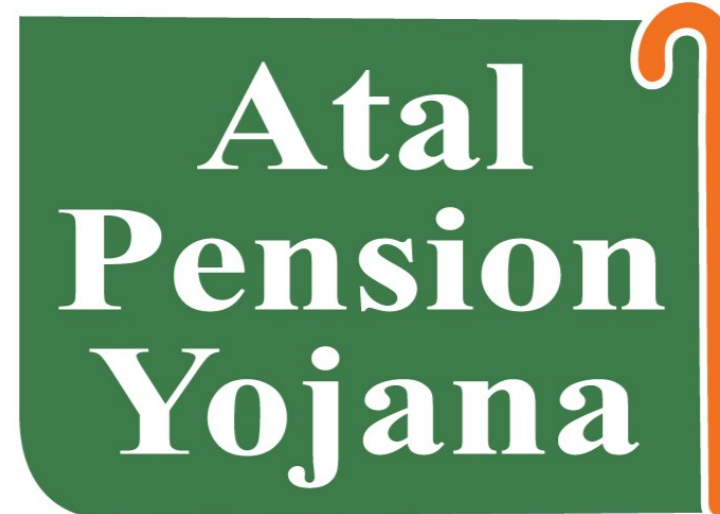
**Answer**

**B) To ensure pension coverage for unorganised sector workers**



## Event and Location:

- **Event:** Extension of Atal Pension Yojana till FY 2030–31
- **Location:** India (National coverage)
- **Date:** 22 January 2026



## Mandates and Objectives:

- **Mandates:** The Union Cabinet, chaired by PM Narendra Modi, approved the continuation of the Atal Pension Yojana (APY) with government support for promotion, capacity building, and gap funding.
- **Objectives:** To strengthen old-age income security for unorganised workers, promote financial inclusion, and support India's long-term vision of a pensioned society under Viksit Bharat @2047.



## Important Terms Explained:

- **Atal Pension Yojana (APY):** A government-backed pension scheme launched in 2015 targeting unorganised sector workers by offering a guaranteed monthly pension between ₹1,000–₹5,000 after age 60.
- **Gap Funding:** Financial support from the government to cover shortfalls in funding to ensure scheme sustainability and viability.
- **Financial Inclusion:** The process of ensuring access to useful and affordable financial products and services to all individuals, especially vulnerable groups, in a fair and transparent manner.





# SCHEMES & INITIATIVES



## Tabular Summary:

Parameter	Details
Event name	Extension of Atal Pension Yojana till FY 2030–31
Announcement date	22 January 2026
Location	India
Issuing authority	Union Cabinet, Government of India
Policy/series name	Atal Pension Yojana (APY)
Key figures	Narendra Modi (PM), Deepak Mohanty (PFRDA Chairman)
Purpose/reason	To ensure retirement income for unorganised workers
Feature details	Guaranteed pension ₹1,000–₹5,000, auto-debit, tax benefits, portability
Validity or status	Extended till FY 2030–31
Strategic/significant value	Supports Viksit Bharat @2047 vision and strengthens social security system

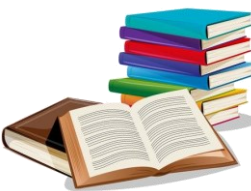


➤ **What key benefit does the integration of SAMPANN with the UMANG platform offer to pensioners?**

- A) Tax filing for senior citizens
- B) Live video consultation with pension officials
- C) Access to PPO number and Life Certificate validity
- D) Online booking of pension-related medical tests
- E) Loan approval for pensioners

**Answer**

**C) Access to PPO number and Life Certificate validity**

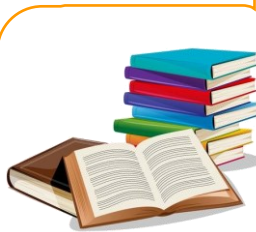


# SCHEMES & INITIATIVES



## Event and Location:

- **Event:** Integration of SAMPANN pension portal with the UMANG platform
- **Location:** India (Nationwide coverage)
- **Date:** 22 January 2026



## Mandates and Objectives:

- **Mandates:** The SAMPANN pension portal has been digitally integrated with UMANG (Unified Mobile Application for New-age Governance), offering pensioners access to their PPO number and Life Certificate validity status online.
- **Objectives:** To promote pensioner-centric governance, enhance transparency, reduce the need for physical visits, and deliver real-time access to pension-related services to approximately 4 lakh Department of Telecommunications (DoT) pensioners.



## Important Terms Explained:

- **SAMPANN (System for Accounting and Management of Pension):** A digital pension platform launched in December 2018 by the Controller General of Communication Accounts, managing the full pension lifecycle, from sanction to grievance redressal.
- **UMANG (Unified Mobile Application for New-age Governance):** A Digital India initiative offering a single unified mobile and web platform to access Central, State, and Local government services, including integration with DigiLocker and Aadhaar.



## Important Terms Explained:

- **PPO Number (Pension Payment Order):** A unique number assigned to a pensioner that enables tracking and management of pension payments and related services.

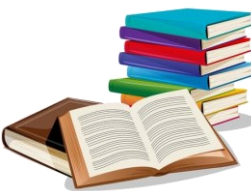


# SCHEMES & INITIATIVES



## Tabular Summary:

Parameter	Details
Event name	Integration of SAMPANN with UMANG
Announcement date	22 January 2026
Location	India
Issuing authority	Office of Controller General of Communication Accounts (CGCA)
Policy/series name	Digital India – e-Governance Pension Services
Key figures	Ashish Joshi (Principal Controller of Communication Accounts)
Purpose/reason	To simplify pension access and promote real-time digital governance
Feature details	Access PPO number and check Life Certificate validity via UMANG
Validity or status	Active and operational
Strategic/significant value	Enhances pension transparency and improves service access for elderly citizens

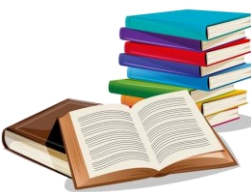




➤ Under the Atal Vichal Agragami Assam scheme, how much monthly financial assistance will Divyang research scholars receive?

- A) ₹15,000
- B) ₹20,000
- C) ₹25,000
- D) ₹30,000
- E) ₹40,000

**Answer**  
**E) ₹40,000**

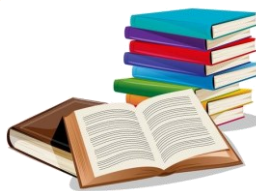


# SCHEMES & INITIATIVES



## Event and Location:

- **Event:** Launch of monthly support scheme for research scholars under Atal Vichal Agragami Assam
- **Location:** Assam
- **Date:** Launching on 11 February 2026



# SCHEMES & INITIATIVES



## Mandates and Objectives:

- **Mandates:** The Assam government has announced a monthly assistance scheme to support research scholars, with enhanced benefits for Divyang (differently-abled) students under the Atal Vichal Agragami Assam programme.
- **Objectives:** To promote research and innovation, reduce financial stress on scholars, ensure inclusive access to higher education, and position Assam as a hub of academic excellence and knowledge-driven development.



# SCHEMES & INITIATIVES



## Important Terms Explained:

- **Atal Vichal Agramami Assam:** A flagship scheme launched by the Government of Assam to provide monthly financial assistance to research scholars enrolled in universities and higher education institutions across the state.
- **Divyang Scholars:** A respectful term used in India for persons with disabilities. Under this scheme, they receive higher monthly assistance to support equal participation in research activities.
- **Inclusive Education:** A principle aimed at ensuring equal access to education opportunities for all, regardless of socio-economic or physical conditions.

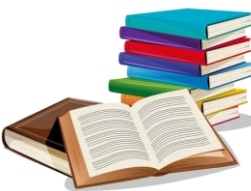


# SCHEMES & INITIATIVES



## Tabular Summary:

Parameter	Details
Event name	Launch of Atal Vichal Agramami Assam Scheme
Announcement date	January 2026
Launch date	11 February 2026
Location	Assam
Issuing authority	Government of Assam
Policy/series name	Atal Vichal Agramami Assam Scheme
Key figures	Himanta Biswa Sarma (Chief Minister)
Purpose/reason	To promote inclusive research and reduce financial burden on scholars
Feature details	₹25,000/month for general scholars; ₹40,000/month for Divyang scholars
Validity or status	Active from February 2026
Strategic/significant value	Encourages in-depth research, inclusion, and builds Assam's academic ecosystem

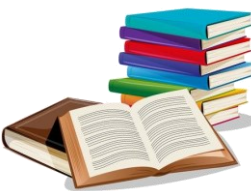


➤ **What is the main focus of the MoU signed between Odisha and Meghalaya in January 2026?**

- A) Promoting organic farming
- B) Tourism development
- C) Early Childhood Care, Education and Development
- D) Disaster response coordination
- E) Skill development for youth

**Answer**

**C) Early Childhood Care, Education and Development**

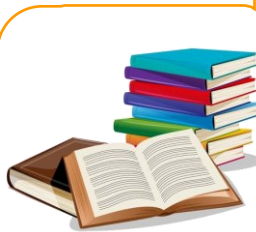


# NATIONAL AFFAIRS



## Event and Location:

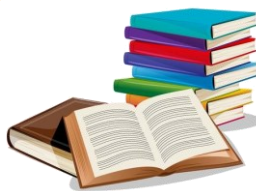
- **Event:** Signing of MoU between Odisha and Meghalaya to strengthen ECCED
- **Location:** India (**Inter-state:** Odisha and Meghalaya)
- **Date:** January 2026





## Mandates and Objectives:

- **Mandates:** Odisha and Meghalaya have signed a Memorandum of Understanding (MoU) to jointly improve Early Childhood Care, Education and Development (ECCED) through knowledge sharing and inter-state collaboration.
- **Objectives:** To improve outcomes in nutrition, health, early learning, and caregiving for children aged 0–8 years by promoting community engagement, capacity building, and the exchange of best practices between the two states.



## Important Terms Explained:

- **ECCED (Early Childhood Care, Education and Development):** A holistic approach addressing the health, nutrition, learning, and care needs of children from birth to 8 years, crucial for long-term human capital development.
- **MoU (Memorandum of Understanding):** A formal agreement between two or more parties outlining mutual goals and collaboration areas without creating legally binding obligations.
- **Cooperative Federalism:** A governance model where states and the central government work collaboratively towards shared national goals, especially through inter-state cooperation.

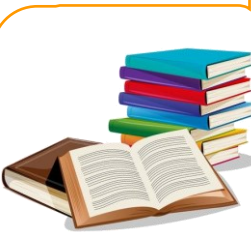


# NATIONAL AFFAIRS



## Tabular Summary:

Parameter	Details
Event name	Odisha–Meghalaya MoU on ECCED
Announcement date	January 2026
Location	India (Odisha and Meghalaya)
Issuing authority	State Governments of Odisha and Meghalaya
Policy/series name	Early Childhood Development Collaboration
Key figures	Officials from Women & Child Development and Health Departments
Purpose/reason	Improve child development outcomes through mutual learning and joint efforts
Feature details	Joint training, knowledge sharing, exposure visits, best practice exchange
Validity or status	Active inter-state collaboration
Strategic/significant value	Promotes inclusive growth, human capital development, and cooperative federalism



➤ **What is ECOFIX, recently highlighted in the push for sustainable road construction in hilly regions?**

- A) A cement brand used in smart cities
- B) A digital traffic monitoring system
- C) A pothole repair mix made using processed steel slag
- D) A mobile app for road safety
- E) A climate resilience policy

**Answer**

**C) A pothole repair mix made using processed steel slag**



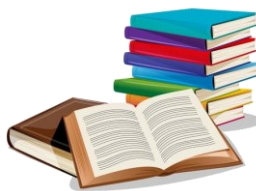
## Event and Location:

- **Event:** Proposal to expand use of steel slag technology for sustainable road construction
- **Location:** Hilly and Himalayan regions across India
- **Date:** January 2026



## Mandates and Objectives:

- **Mandates:** Union MoS Jitendra Singh has called for the wider adoption of steel slag-based road technology to improve road resilience in challenging terrains.
- **Objectives:** To promote sustainable infrastructure, improve road durability in hilly regions, enhance awareness among engineers, reduce waste, and support a circular economy through industrial by-product reuse.



## Important Terms Explained:

- **Steel Slag:** A by-product of steel manufacturing that, when processed, can be reused in road construction to improve strength and water resistance, especially in high-altitude, landslide-prone areas.
- **ECOFIX:** A ready-to-use pothole repair mix developed using steel slag by CSIR–Central Road Research Institute (CRRI), with support from the Technology Development Board (TDB). It works even in wet conditions.
- **Circular Economy:** An economic model that emphasises reuse, recycling, and waste minimisation to reduce dependency on finite natural resources.

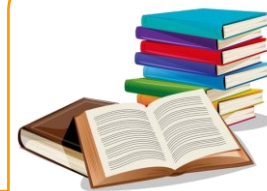


# NATIONAL AFFAIRS



## Tabular Summary:

Parameter	Details
Event name	Promotion of steel slag road technology in hilly regions
Announcement date	January 2026
Location	Hilly and Himalayan states (e.g. J&K, Northeast)
Issuing authority	Ministry of Science and Technology
Policy/series name	Steel Slag–Based Road Construction & ECOFIX Initiative
Key figures	Jitendra Singh (MoS), CSIR-CRRI, TDB
Purpose/reason	Improve road resilience, support sustainability, promote circular economy
Feature details	Steel slag reuse, ECOFIX pothole mix, PPP model, workshops for engineers
Validity or status	Active; implementation and training ongoing
Strategic/significant value	Enhances infrastructure durability, reduces natural resource use, and boosts innovation

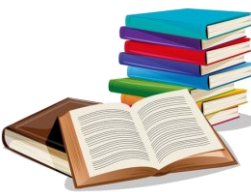




➤ **Where has Andhra Pradesh proposed the development of a new spaceport to support private space launches?**

- A) Araku Valley
- B) Srikalahasti
- C) Hope Island
- D) Sriharikota
- E) Visakhapatnam

**Answer**  
**C) Hope Island**



## Event and Location:

- **Event:** Andhra Pradesh announces new spaceport for private launches
- **Location:** Hope Island, off the coast of Kakinada, Andhra Pradesh
- **Date:** January 17, 2026



## Mandates and Objectives:

- **Mandates:** Establish a new spaceport at Hope Island as part of the Space City initiative to support private launch providers.
- **Objectives:** Strengthen India's commercial space ecosystem, reduce dependence on existing launch sites, and encourage private sector participation in space missions.



## Important Terms Explained:

- **Spaceport:** A site for launching (or receiving) spacecraft, including facilities for rocket assembly, fueling, integration, and launch control.
- **Hope Island:** A small island in the Bay of Bengal near Kakinada, Andhra Pradesh. Formed by Godavari river deposits, it has strategic geographical positioning for satellite launches.
- **Space City Initiative:** A state-level program in Andhra Pradesh aimed at fostering space-tech innovation, infrastructure, and public-private partnerships in aerospace and satellite services.

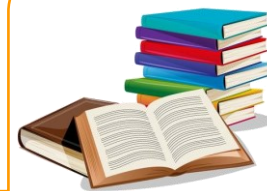


# NATIONAL AFFAIRS



## Tabular Summary:

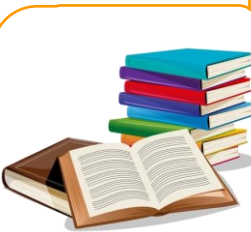
Parameter	Details
Event name	Announcement of new spaceport at Hope Island
Announcement date	January 17, 2026
Location	Hope Island, off Kakinada coast, Andhra Pradesh
Issuing authority	Government of Andhra Pradesh, led by CM N. Chandrababu Naidu
Policy/series name	Space City initiative
Key figures	N. Chandrababu Naidu (CM, Andhra Pradesh)
Purpose/reason	Support private launch missions and boost India's commercial space ecosystem
Feature details	Focus on small & medium-lift private rocket launches, complementary to ISRO sites
Validity or status	Proposed; technical plans yet to be announced
Strategic/significant value	Strengthens space-sector infrastructure and promotes private participation



# QUICK RECALL



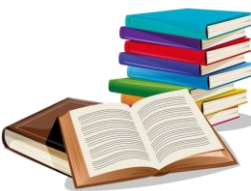
- The National Paralympic Powerlifting Championship was held in Roorkee, Uttarakhand and inaugurated virtually by CM Pushkar Singh Dhami.
- Saina Nehwal has officially announced her retirement from professional badminton in January 2026.
- The Numbeo Safety Index 2026 ranked Mangaluru as the safest city in India and Qingdao as the safest city globally.
- The Union Cabinet approved ₹5,000 crore equity infusion into SIDBI to enhance MSME credit flow.
- Deepinder Goyal has stepped down as CEO of Eternal Group, announcing a shift in his focus toward experimental ventures.
- The Reserve Bank of India has approved the reappointment of Kaizad Bharucha as Whole-Time Director and Deputy Managing Director of HDFC Bank.
- Karunakaran Azhisur has been appointed as the new Country Head – India of Guardian India Operations Pvt. Ltd..
- India will launch over 50 advanced spy satellites using Synthetic Aperture Radar technology under SBS Phase-3.
- Israel has agreed to join the Board of Peace, an international body proposed by US President Donald Trump to oversee the Gaza ceasefire and reconstruction.



# QUICK RECALL



- India and Namibia held their fifth round of Foreign Office Consultations from 19–20 January 2026 in India.
- Telangana and the UAE have agreed to explore a strategic partnership for developing Bharat Future City.
- The Union Cabinet has approved the extension of the Atal Pension Yojana till the financial year 2030–31.
- The SAMPANN pension portal has been integrated with the UMANG platform to provide pensioners with real-time digital access to key services.
- The Assam government has announced the Atal Vichal Agramami Assam scheme to offer financial support to research scholars.
- Odisha and Meghalaya have signed an MoU to jointly improve Early Childhood Care, Education and Development (ECCED).
- The Government of India has pushed for wider adoption of steel slag technology in road construction, especially in hilly areas.
- Andhra Pradesh has announced the establishment of a new spaceport at Hope Island, aimed at supporting private space launch missions.











# ALL IN ONE PACKAGE

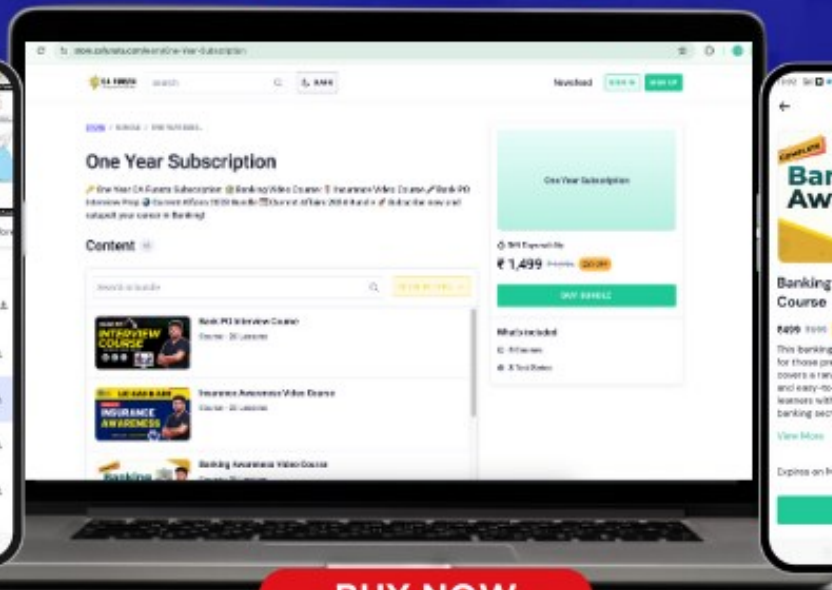
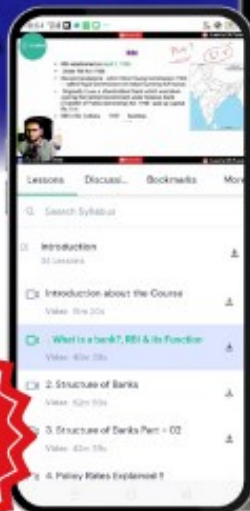
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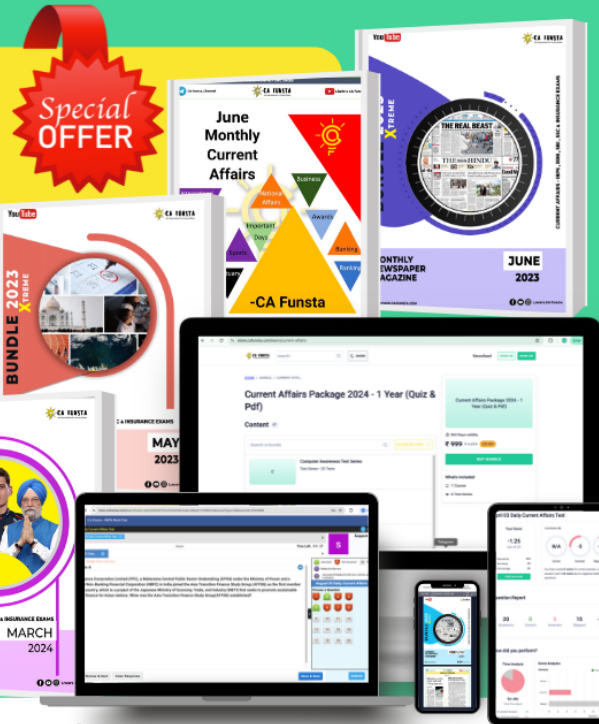


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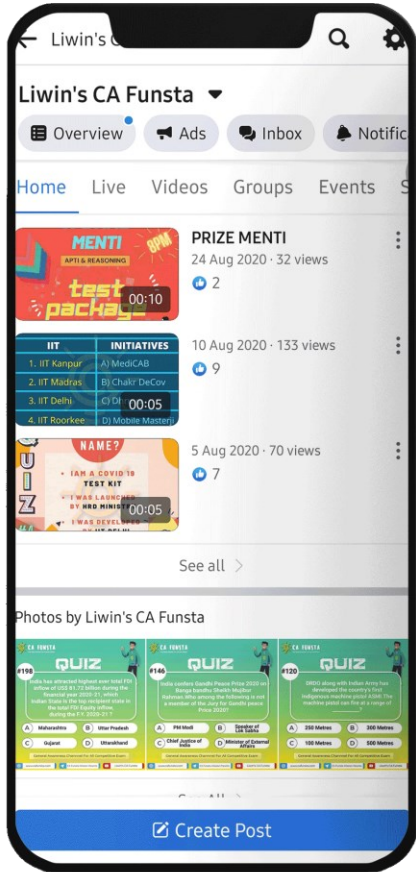
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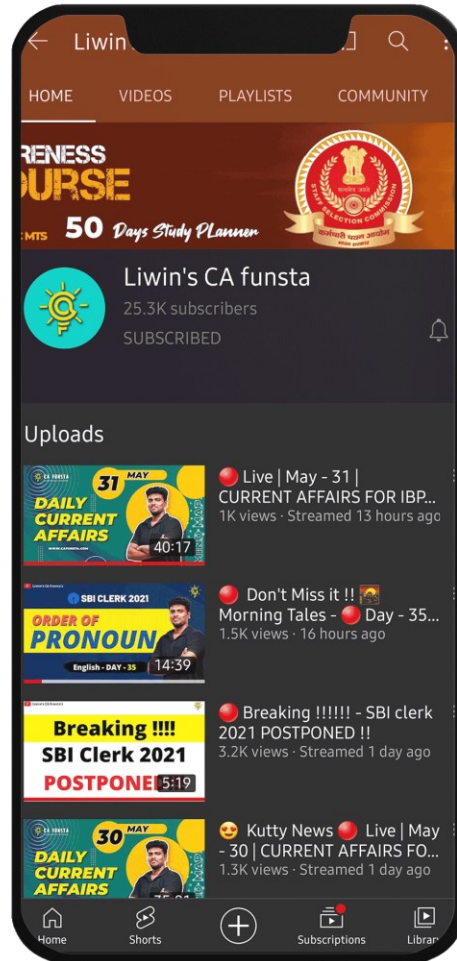


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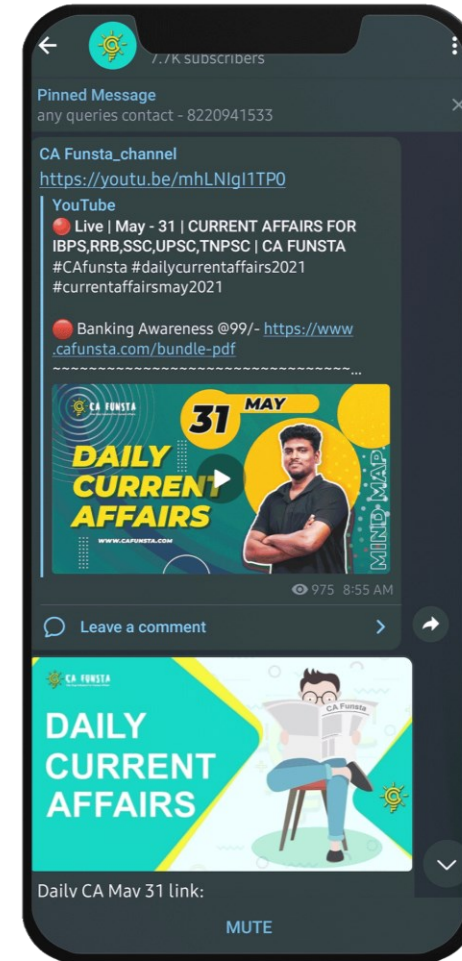
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