



DAILY

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January 23

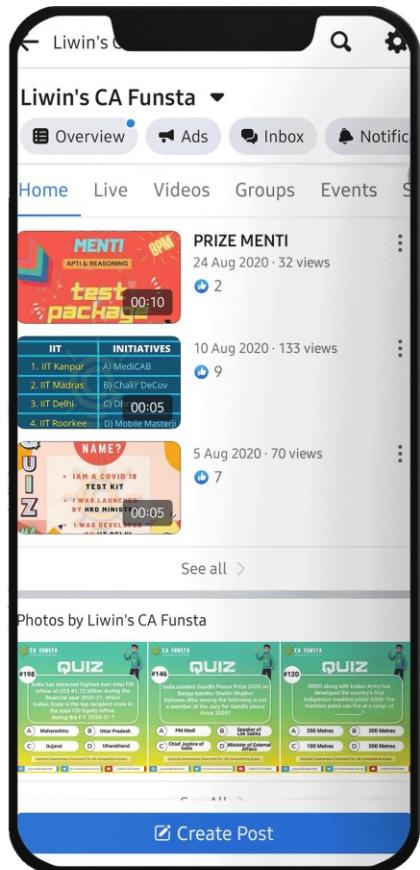


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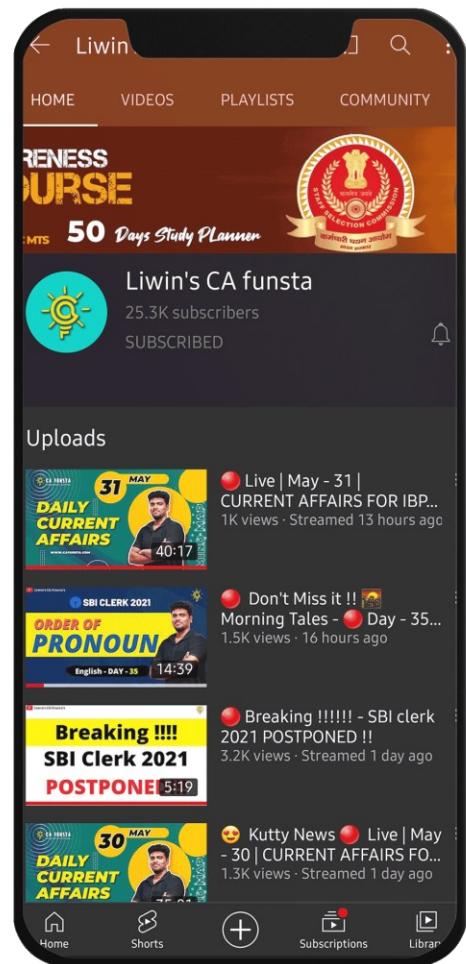
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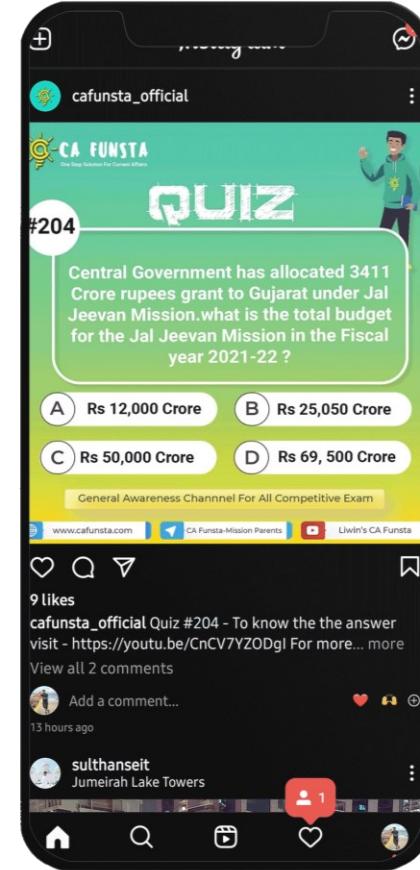
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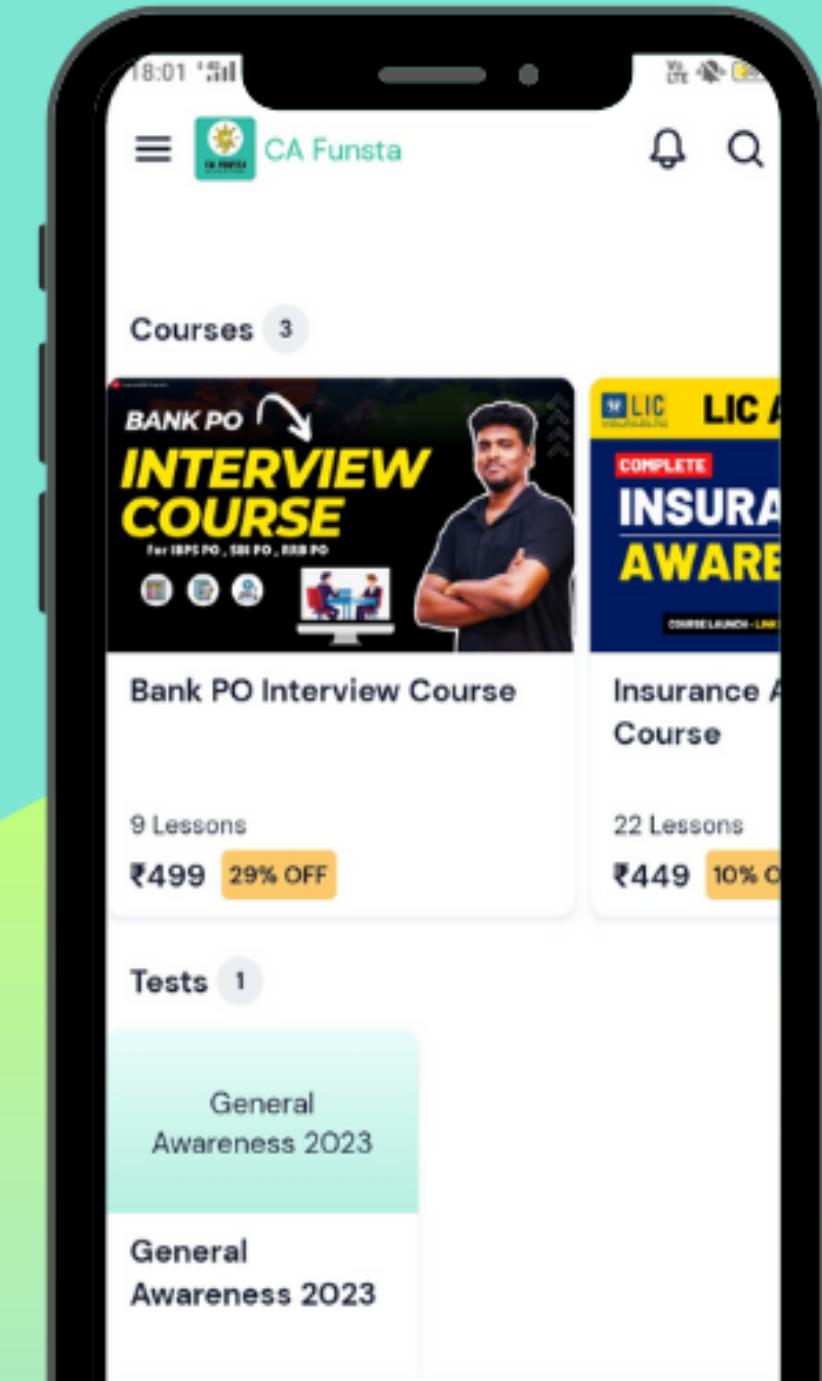
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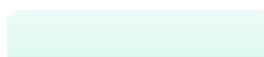
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STUDENT REVIEW

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STUDENT REVIEW

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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 apm 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

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 iruk. 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 pannu mudikum pothu avalo confidence ah kuduthuchi banking awareness theriyama maala financial awareness kuda easy ah purukku mudiyathu thks liwin bro

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STUDENT REVIEW

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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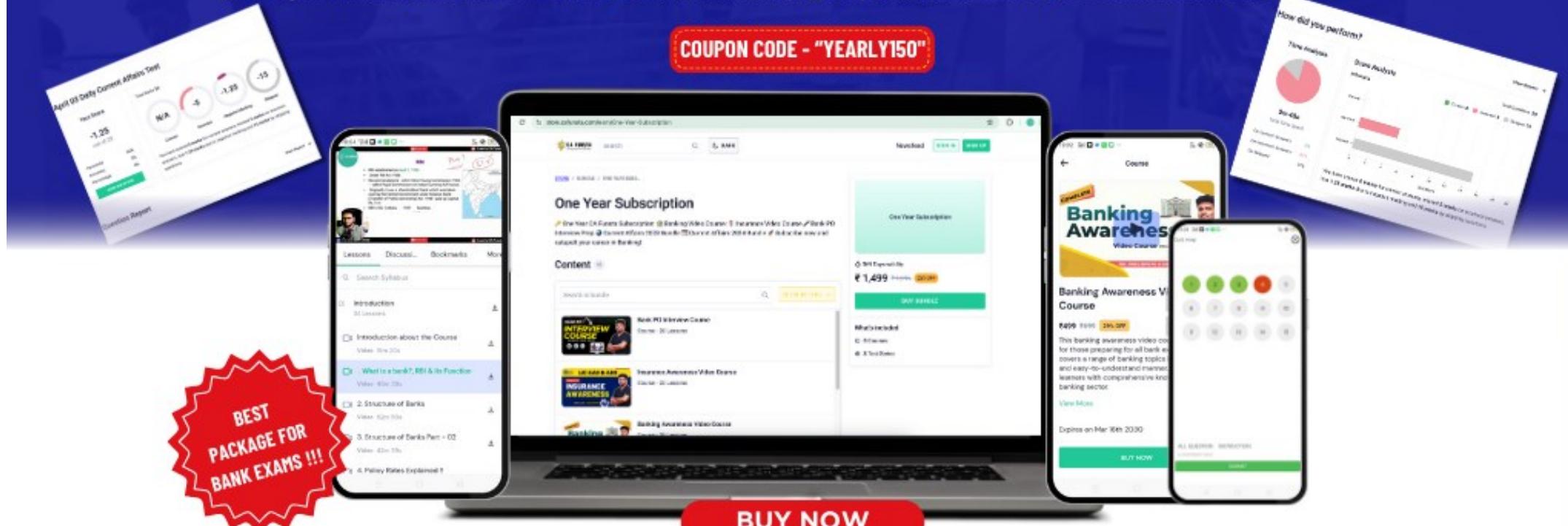


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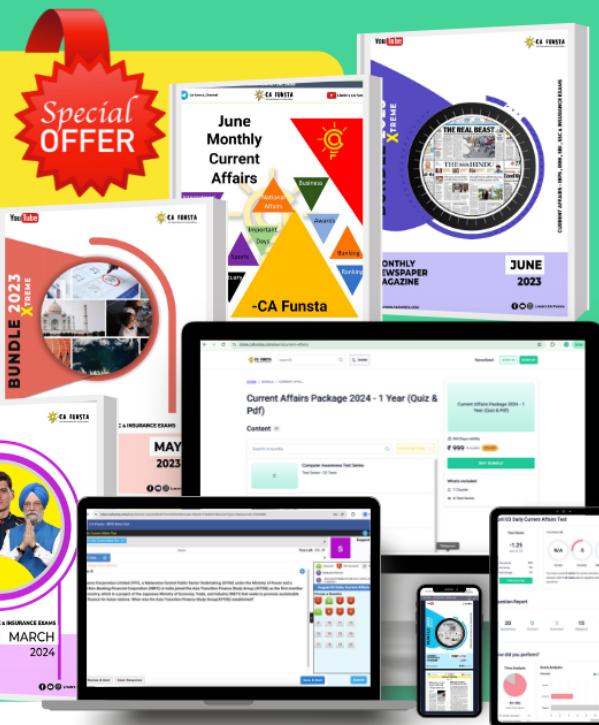
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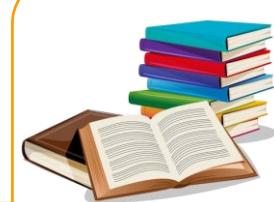


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➤ **When is Parakram Diwas observed every year to honour Netaji Subhas Chandra Bose?**

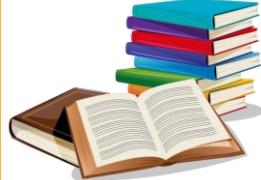
- A) 26 January
- B) 15 August
- C) 23 January
- D) 30 January
- E) 2 October

Answer
C) 23 January



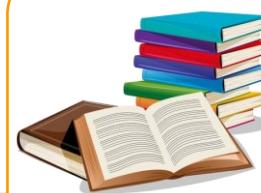
Event and Location:

- **Event:** Celebration of Parakram Diwas to commemorate Netaji Subhas Chandra Bose's birth anniversary
- **Location:** Nationwide (India)
- **Date:** 23 January 2026



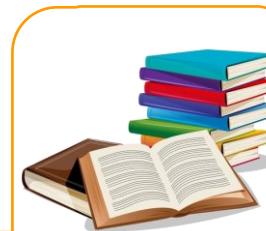
Mandates and Objectives:

- **Mandates:** The Government of India observes Parakram Diwas on 23 January every year to pay tribute to Netaji Subhas Chandra Bose and his contributions to India's freedom struggle.
- **Objectives:** To instill patriotism, courage, and dedication among citizens, especially students and youth, by remembering the life and leadership of Netaji Subhas Chandra Bose.



Important Terms Explained:

- **Parakram Diwas:** A national observance initiated by the Government of India in 2021 to mark the birth anniversary of Netaji Subhas Chandra Bose, symbolising courage and patriotic spirit.
- **Indian National Army (INA):** A military force formed by Indian nationalists during World War II, led by Netaji Subhas Chandra Bose, to fight for India's independence from British rule.
- **Delhi Chalo:** A powerful slogan coined by Netaji Subhas Chandra Bose, motivating the Indian National Army to march towards Delhi and liberate India from British rule.

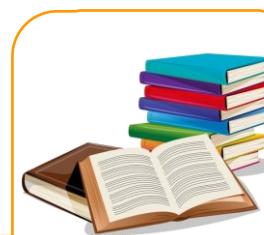


Important Days



Tabular Summary:

Parameter	Details
Event name	Parakram Diwas 2026
Announcement date	First declared on 19 January 2021
Location	India (Nationwide celebration)
Issuing authority	Government of India
Policy/series name	Parakram Diwas
Key figures	Netaji Subhas Chandra Bose
Purpose/reason	To honour the legacy and bravery of Netaji Subhas Chandra Bose
Feature details	Educational events, patriotic programmes, cultural activities in schools
Validity or status	Celebrated annually on 23 January
Strategic/significant value	Inspires youth with patriotism, unity, discipline, and national devotion



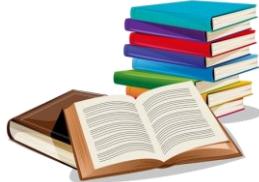
OBITUARY



➤ **Which Karnataka-born environmentalist, known as Singapore's "Tree Lady," passed away in January 2026?**

- A) Sunita Narain
- B) Vandana Shiva
- C) Kirtida Mekani
- D) Medha Patkar
- E) Lakshmi Menon

Answer
C) Kirtida Mekani

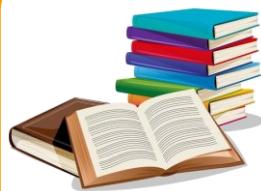


OBITUARY



Event and Location:

- **Event:** Karnataka-born environmentalist Kirtida Mekani passes away at 66
- **Location:** Singapore
- **Date:** 19 January 2026

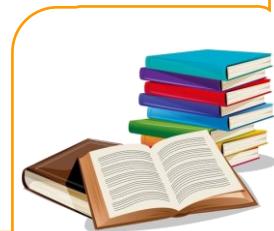


OBITUARY



Mandates and Objectives:

- **Mandates:** Kirtida Mekani, a Karnataka-born environmentalist, passed away in Singapore at the age of 66. She was widely known as the “Tree Lady” for her leadership in tree planting, conservation, and sustainable living efforts in Singapore.
- **Objectives:** To honour a life dedicated to environmental awareness, community gardening, youth education, and artistic innovation, and to reflect on her transformative impact on urban sustainability and biodiversity through citizen-driven initiatives.

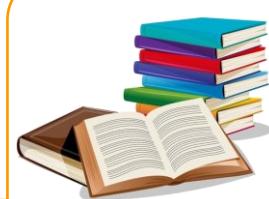


OBITUARY



Important Terms Explained:

- **Plant-A-Tree Programme:** A nationwide initiative launched in 2007 in collaboration with Singapore's National Parks Board, which enabled citizens to plant over 76,000 trees, encouraging active community participation in urban greening.
- **Community in Bloom:** A Singaporean initiative promoting community gardens as spaces for nature interaction, neighbourhood bonding, and urban ecology; supported extensively by Kirtida Mekani as an ambassador.

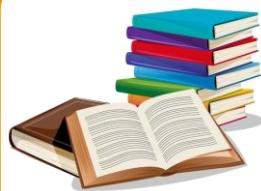


OBITUARY



Important Terms Explained:

- **Biomimicry Singapore Network:** A group co-founded by Kirtida Mekani in 2016 to promote nature-inspired sustainable innovation, uniting scientists, designers, and environmentalists to solve real-world problems through biomimicry.

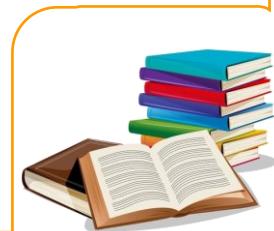


OBITUARY



Tabular Summary:

Parameter	Details
Event name	Death of Kirtida Mekani, Singapore's "Tree Lady"
Announcement date	23 January 2026
Location	Singapore (originally from Karnataka, India)
Issuing authority	Public Tributes by Environment & Arts Institutions
Policy/series name	Plant-A-Tree Programme, Community in Bloom, Biomimicry Network
Key figures	Kirtida Mekani, Bharat Mekani (husband), National Parks Board Singapore
Purpose/reason	Honouring a leading figure in urban sustainability, community care, and the arts
Feature details	Led 76,000+ tree plantings, supported community gardens, youth education
Validity or status	Obituary update; her work continues through ongoing projects and recognition
Strategic/significant value	Her legacy inspires urban greening, people-led conservation, and eco-conscious living

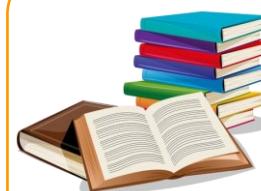


➤ **What is the primary focus of Tata Group's proposed AI Innovation City near Navi Mumbai International Airport?**

- A) Electric mobility and solar energy
- B) Biotechnology and healthcare innovation
- C) Artificial intelligence and semiconductor services
- D) Agricultural modernization and logistics
- E) Real estate and infrastructure development

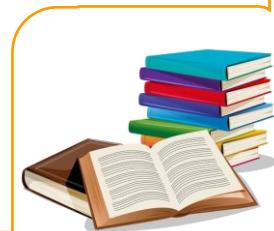
Answer

C) Artificial intelligence and semiconductor services



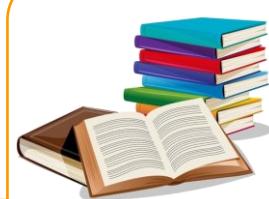
Event and Location:

- **Event:** Tata Group to invest \$11 billion in building an AI Innovation City
- **Location:** Maharashtra, India (near Navi Mumbai International Airport)
- **Date:** January 2026 (announced at World Economic Forum, Davos)



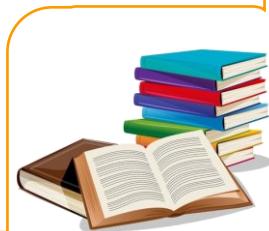
Mandates and Objectives:

- **Mandates:** Tata Group will develop a large-scale AI Innovation City with a focus on artificial intelligence, semiconductor services, and data centre infrastructure.
- **Objectives:** To support India's global ambitions in next-generation technology, attract foreign investments, generate employment, and transform Maharashtra into a tech-driven innovation hub.



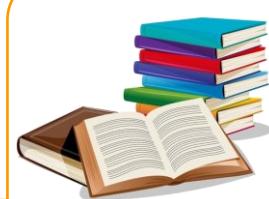
Important Terms Explained:

- **Artificial Intelligence (AI):** A branch of computer science that focuses on creating systems capable of performing tasks that typically require human intelligence, such as speech recognition, decision-making, and language translation.
- **Semiconductor Services:** Services related to the design, fabrication, and testing of semiconductor devices which are essential components in modern electronics, enabling computing and digital technologies.



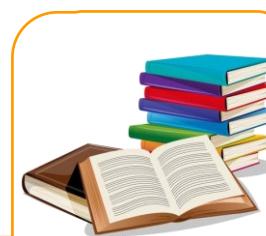
Important Terms Explained:

- **Data Centres:** Dedicated facilities housing computing infrastructure used for storing, processing, and managing large volumes of data crucial for digital services and cloud computing.



Tabular Summary:

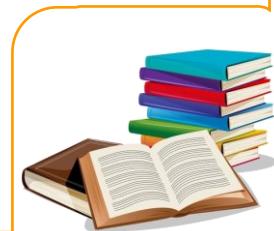
Parameter	Details
Event name	Tata Group's \$11 billion AI Innovation City project
Announcement date	January 2026
Location	Near Navi Mumbai International Airport, Maharashtra
Issuing authority	Tata Group
Policy/series name	AI Innovation City
Key figures	Natarajan Chandrasekaran, Devendra Fadnavis
Purpose/reason	To promote India's leadership in AI and advanced technologies
Feature details	Includes AI research, semiconductor services, large-scale data centres
Validity or status	Proposed, backed by government and announced at World Economic Forum
Strategic/significant value	Boosts employment, attracts FDI, and strengthens Maharashtra's tech ecosystem



➤ **What is the revised employer contribution to NPS for PSGIC employees who joined after April 1, 2010?**

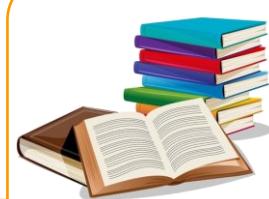
- A) 10%
- B) 12%
- C) 14%
- D) 16%
- E) 8%

Answer
C) 14%



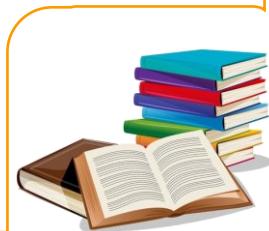
Event and Location:

- **Event:** Government of India approves wage and pension revisions for employees of PSGICs, NABARD, and RBI
- **Location:** Nationwide (India)
- **Date:** January 2026



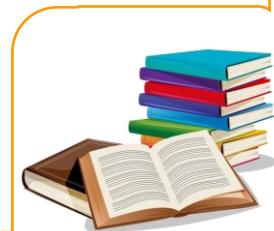
Mandates and Objectives:

- **Mandates:** The Central Government has approved wage and pension revisions for employees and pensioners of Public Sector General Insurance Companies (PSGICs), NABARD, and the Reserve Bank of India (RBI).
- **Objectives:** To enhance employee compensation, strengthen retirement security, provide family pension support, and improve social welfare coverage for staff serving in India's financial institutions.



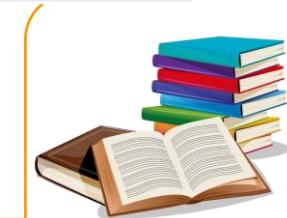
Important Terms Explained:

- **National Pension System (NPS):** A government-sponsored pension scheme. The employer contribution for PSGIC employees joining after April 1, 2010, has been increased from 10% to 14% to boost post-retirement benefits.
- **Family Pension:** A pension paid to the family of a deceased employee or pensioner. For PSGICs, it is now revised to a uniform 30% of basic pay, supporting 14,615 family pensioners.
- **Pension Parity:** The policy ensures that NABARD retirees (pre-Nov 1, 2017) now receive pensions equal to ex-RBI NABARD retirees, resolving long-standing discrepancies.



Tabular Summary:

Parameter	Details
Event name	Gol approves wage and pension revision for PSGICs, NABARD, and RBI
Announcement date	January 2026
Location	Nationwide
Issuing authority	Government of India
Policy/series name	Financial Sector Compensation & Pension Reform
Key figures	Shaktikanta Das (RBI), Shaji K. V. (NABARD), Finance Ministry
Purpose/reason	Enhance salary structure and retirement security in key financial institutions
Feature details	Salary hikes, NPS rise, family pension at 30%, pension parity for NABARD retirees
Validity or status	Effective retrospectively from August 1, 2022 (PSGICs) and November 1, 2022 (NABARD, RBI)
Strategic/significant value	Boosts financial well-being of over 93,000 staff and pensioners in financial sector

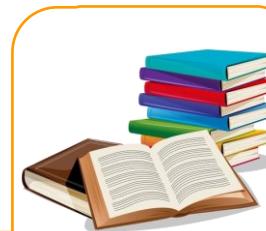


➤ **What is the title of the book on Ram Janmabhoomi launched by Vice President C. P. Radhakrishnan?**

- A) Faith and Temple
- B) Ram Janmabhoomi: The Truth
- C) Chalice of Ambrosia
- D) Dharma and Democracy
- E) Shri Ram's Legacy

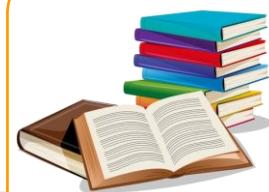


Answer
C) Chalice of Ambrosia



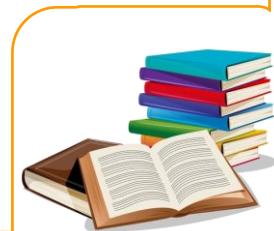
Event and Location:

- **Event:** Vice President C. P. Radhakrishnan launches a book on the Ram Janmabhoomi journey
- **Location:** Vice President's Enclave, New Delhi
- **Date:** 23 January 2026



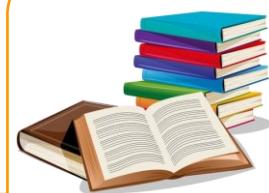
Mandates and Objectives:

- **Mandates:** Release of the book titled “Chalice of Ambrosia: Ram Janmabhoomi – Challenge and Response”, authored by Surendra Kumar Pachauri, documenting the historical, legal, and cultural journey of the Ram Janmabhoomi movement.
- **Objectives:** To present the facts and phases of the Ram Janmabhoomi struggle with clarity and scholarship, honour the spirit of dharma, highlight the role of democracy in resolving faith-based issues, and preserve history for future generations.



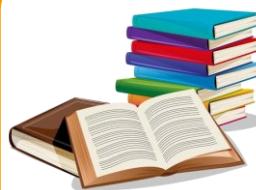
Important Terms Explained:

- **Ram Janmabhoomi:** Refers to the birthplace of Lord Shri Ram in Ayodhya, central to a long-standing religious, legal, and socio-political dispute that was resolved by the Supreme Court verdict in 2019.
- **Shri Ram Mandir:** A grand temple being constructed at the Ram Janmabhoomi site in Ayodhya following the historic court judgment; seen as a symbol of cultural identity and spiritual heritage.



Important Terms Explained:

- **Supreme Court Verdict 2019:** A unanimous judgment by a five-judge Constitution Bench of the Supreme Court of India, awarding the disputed land in Ayodhya to the Shri Ram Janmabhoomi Teerth Kshetra Trust for temple construction, based on legal and archaeological evidence.

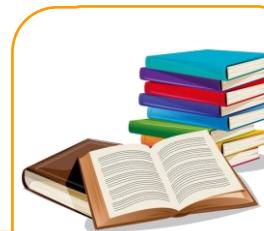


BOOKS AND AUTHORS



Tabular Summary:

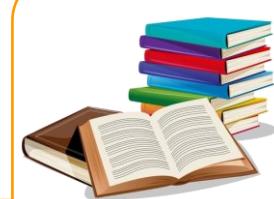
Parameter	Details
Event name	Book launch on Ram Janmabhoomi by Vice President
Announcement date	23 January 2026
Location	Vice President's Enclave, New Delhi
Issuing authority	Vice President of India – Shri C. P. Radhakrishnan
Policy/series name	Chalice of Ambrosia: Ram Janmabhoomi – Challenge and Response
Key figures	C. P. Radhakrishnan, Surendra Kumar Pachauri, Nripendra Mishra, Vinod Rai
Purpose/reason	To document the historical, legal, and cultural journey of Ram Janmabhoomi
Feature details	Legal struggle, ASI evidence, democratic process, national sentiment
Validity or status	Book officially launched, available to public
Strategic/significant value	Highlights India's democratic handling of faith-based issues and preserves cultural legacy



➤ **Who has been appointed as the CEO-designate of Tata Communications?**

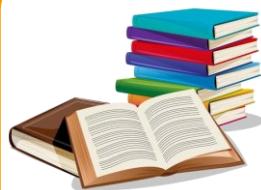
- A) A S Lakshminarayanan
- B) Sanjiv Mehta
- C) Gopal Vittal
- D) Ganesh Lakshminarayanan
- E) Rajesh Gopinathan

Answer
D) Ganesh Lakshminarayanan



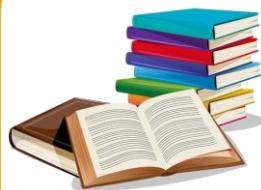
Event and Location:

- **Event:** Tata Communications appoints Ganesh Lakshminarayanan as MD & CEO-designate
- **Location:** Mumbai, Maharashtra (Company HQ)
- **Date:** January 2026



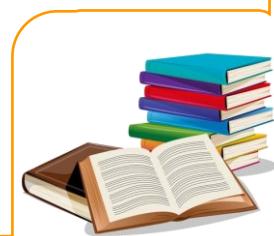
Mandates and Objectives:

- **Mandates:** Tata Communications, the digital arm of Tata Group, has appointed Ganesh Lakshminarayanan as its MD & CEO-designate, pending regulatory approvals.
- **Objectives:** To lead the next phase of growth with a focus on enterprise connectivity, digital services, and data-led strategy, following the upcoming retirement of current MD & CEO A S Lakshminarayanan.



Important Terms Explained:

- **CEO-Designate:** A person named to be the next Chief Executive Officer, awaiting formal confirmation or regulatory clearance before officially taking charge.
- **EBITDA (Earnings Before Interest, Tax, Depreciation and Amortization):** A financial metric indicating a company's profitability from core operations; Tata Communications posted ₹1,228 crore in Q3 FY26.
- **New Labour Codes:** Labour reforms introduced by the Indian government consolidating 29 laws into 4 codes; affect wage structures, employee benefits, and compliance costs for companies.

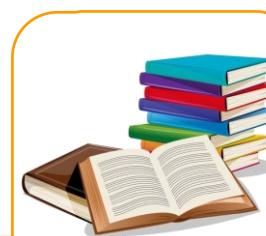


APPOINTMENTS



Tabular Summary:

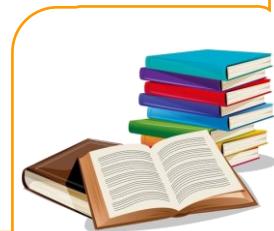
Parameter	Details
Event name	Appointment of Ganesh Lakshminarayanan as Tata Communications CEO-designate
Announcement date	January 2026
Location	Mumbai, Maharashtra
Issuing authority	Tata Communications Board
Policy/series name	Leadership Transition & Q3 FY26 Performance
Key figures	Ganesh Lakshminarayanan, A S Lakshminarayanan
Purpose/reason	Strengthen leadership and maintain growth in digital and enterprise services
Feature details	54.3% rise in net profit, ₹6,189 crore revenue, ₹1,228 crore EBITDA
Validity or status	CEO-designate pending regulatory clearance; transition to take place by April 2026
Strategic/significant value	Reinforces Tata Communications' long-term digital growth and operational focus



➤ Which Indian state recently launched the 'Semmozhi Illakiya Virudhu', a national-level literary award for Indian languages?

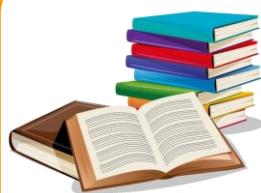
- A) Kerala
- B) West Bengal
- C) Tamil Nadu
- D) Karnataka
- E) Maharashtra

Answer
C) Tamil Nadu



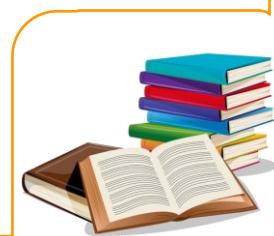
Event and Location:

- **Event:** Tamil Nadu launches Semmozhi Illakiya Virudhu, a new national-level literary award
- **Location:** Chennai, Tamil Nadu (announced at the Chennai International Book Fair)
- **Date:** January 2026



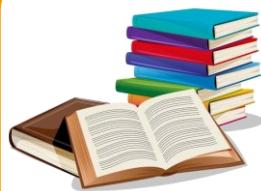
Mandates and Objectives:

- **Mandates:** The Tamil Nadu government has instituted the Semmozhi Illakiya Virudhu, an annual literary award for outstanding books in selected Indian languages, excluding Hindi, with an aim to promote multilingual literary diversity.
- **Objectives:** To institutionalise literary recognition, foster inclusive cultural policies, encourage regional language literature, and offer autonomy and transparency in literary honours amid rising concerns of political interference at the national level.



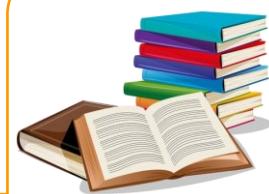
Important Terms Explained:

- **Semmozhi Illakiya Virudhu:** A state-backed national literary award initiated by the Tamil Nadu government in 2026 to honour high-quality literary works in Indian languages other than Hindi, with a cash prize of ₹5 lakh per language.
- **Sahitya Akademi:** India's national academy for literature, established in 1954, that recognises and promotes Indian literature; currently under criticism for perceived lack of transparency and alleged political influence.



Important Terms Explained:

- **Independent Selection Committees:** Under the Semmozhi Illakiya Virudhu, each language will have a separate panel of experts and reputed writers to judge entries, ensuring fair and unbiased selection, with the state playing no role in the decision-making.

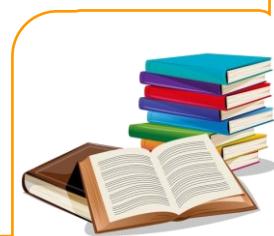


AWARDS



Tabular Summary:

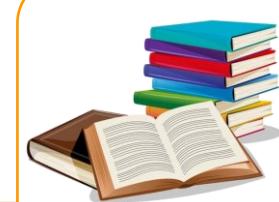
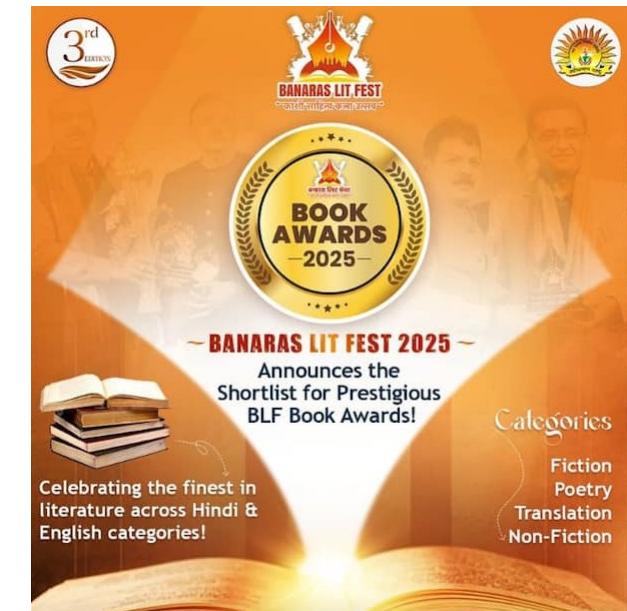
Parameter	Details
Event name	Launch of Semmozhi Illakiya Virudhu literary award
Announcement date	January 2026
Location	Tamil Nadu (announced at Chennai International Book Fair)
Issuing authority	Tamil Nadu State Government
Policy/series name	Semmozhi Illakiya Virudhu – Classical Language Literary Award
Key figures	M. K. Stalin (Chief Minister), Tamil literary community
Purpose/reason	To support literary excellence in Indian languages and counter centralisation
Feature details	₹5 lakh award per language; 7 languages in phase 1; independent selection
Validity or status	Launched; annual award from 2026 onward
Strategic/significant value	Promotes linguistic diversity, decentralises literary recognition, ensures cultural autonomy



➤ Who received the Bhartendu Harishchandra Lifetime Achievement Award at the Banaras Lit Fest Book Awards 2026?

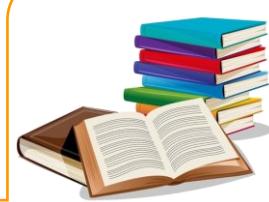
- A) Mahadev Toppo
- B) Abhay K
- C) Mamta Kalia
- D) Namita Gokhale
- E) Parag Pawan

Answer
D) Namita Gokhale



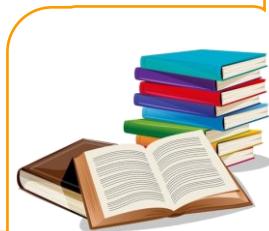
Event and Location:

- **Event:** Banaras Lit Fest Book Awards 2026 honour prominent Indian authors across languages
- **Location:** Banaras (Varanasi), Uttar Pradesh
- **Date:** January 30 to February 1, 2026 (award ceremony dates)



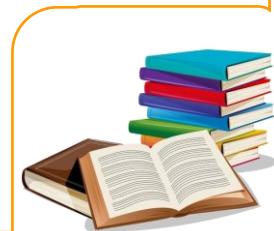
Mandates and Objectives:

- **Mandates:** The Banaras Literature Festival announced the 2nd edition of its annual Book Awards, recognising excellence in fiction, poetry, non-fiction, and translation in English, Hindi, and other Indian languages.
- **Objectives:** To celebrate literary excellence, honour veteran and emerging writers, promote multilingual creativity, and provide a prestigious platform for diverse voices in Indian literature.



Important Terms Explained:

- **Bhartendu Harishchandra Lifetime Achievement Award:** A top honour named after the father of modern Hindi literature, conferred to Namita Gokhale for her outstanding lifetime contribution to Indian literary culture.
- **Kalidas Award for Indian Languages:** A special category honouring literary excellence in Indian regional languages; awarded to Mahadev Toppo in 2026.
- **Banaras Literature Festival:** A major literary event held in Varanasi, promoting literary dialogue across Indian and global languages, and celebrating notable works through its annual Book Awards.

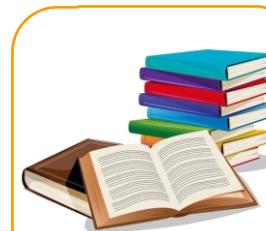


AWARDS



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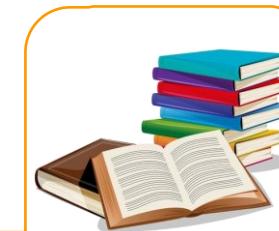
Parameter	Details
Event name	Banaras Lit Fest Book Awards 2026
Announcement date	January 2026
Location	Banaras (Varanasi), Uttar Pradesh
Issuing authority	Banaras Literature Festival Organising Committee
Policy/series name	Banaras Lit Fest Book Awards (2nd Edition)
Key figures	Namita Gokhale, Mahadev Toppo, Peggy Mohan, Abhay K, Arunava Sinha
Purpose/reason	To honour literary excellence across Indian languages and genres
Feature details	Awards in fiction, poetry, non-fiction, translation, youth writing, and lifetime achievement
Validity or status	To be presented between January 30 – February 1, 2026
Strategic/significant value	Boosts national literary visibility, promotes multilingualism, and nurtures cultural talent



➤ **How much cancer medicine did India recently send as humanitarian aid to Kabul, Afghanistan?**

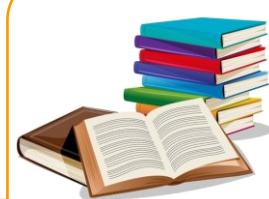
- A) 2 tonnes
- B) 5 tonnes
- C) 7.5 tonnes
- D) 10 tonnes
- E) 12.5 tonnes

Answer
C) 7.5 tonnes



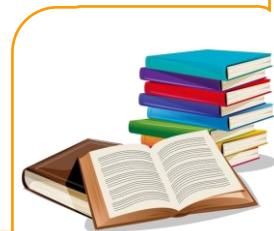
Event and Location:

- **Event:** India delivers 7.5 tonnes of cancer medicines as humanitarian aid to Afghanistan
- **Location:** Kabul, Afghanistan
- **Date:** January 2026



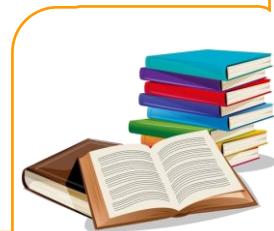
Mandates and Objectives:

- **Mandates:** The Ministry of External Affairs facilitated the dispatch of 7.5 tonnes of life-saving cancer medicines to Kabul, Afghanistan, as part of India's ongoing humanitarian assistance programme.
- **Objectives:** To address urgent medical needs in Afghanistan's health sector, ensure continuity of cancer treatment for vulnerable patients, and reaffirm India's commitment to people-first diplomacy and healthcare-driven foreign cooperation.



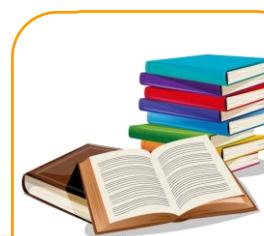
Important Terms Explained:

- **Humanitarian Assistance:** Aid provided for humanitarian purposes, typically in response to crises or emergencies; includes food, medical support, and essential services to protect lives and alleviate suffering.
- **People-First Diplomacy:** A foreign policy approach focused on supporting citizens of other countries through development, humanitarian aid, and health assistance rather than political interests alone.
- **Ministry of External Affairs (MEA):** The nodal ministry responsible for managing India's foreign relations and international cooperation, including humanitarian outreach programmes.



Tabular Summary:

Parameter	Details
Event name	India's delivery of life-saving cancer medicines to Afghanistan
Announcement date	January 2026
Location	Kabul, Afghanistan
Issuing authority	Ministry of External Affairs, Government of India
Policy/series name	Humanitarian Medical Assistance Programme
Key figures	MEA, Indian Embassy (Afghanistan operations), Afghan hospitals
Purpose/reason	To provide urgent support for cancer patients and healthcare facilities
Feature details	7.5 tonnes of oncology medicines, humanitarian aid to meet medical shortages
Validity or status	Delivered; in use for treatment and medical relief
Strategic/significant value	Reinforces India-Afghanistan humanitarian ties and soft power diplomacy

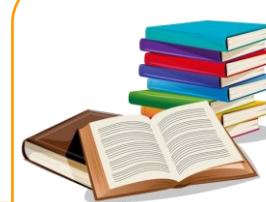


➤ **What is the name of the initiative launched under the MSDE-WEF MoU to enhance skill development in India?**

- A) Skill India 2.0
- B) India Skills Mission
- C) Global Skilling Hub
- D) India Skills Accelerator
- E) Bharat Vocational Path

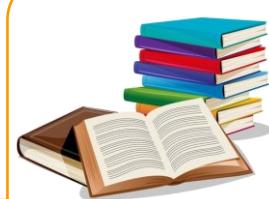


Answer
D) India Skills Accelerator



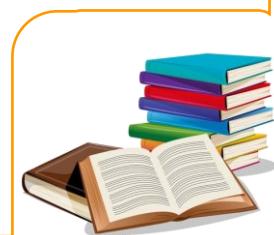
Event and Location:

- **Event:** MSDE signs MoU with World Economic Forum to boost vocational education and skills
- **Location:** India (National Agreement)
- **Date:** 23 January 2026



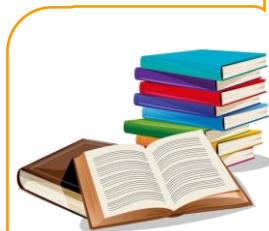
Mandates and Objectives:

- **Mandates:** The Ministry of Skill Development and Entrepreneurship (MSDE) has signed a Memorandum of Understanding (MoU) with the World Economic Forum (WEF) to strengthen India's vocational education and technical training ecosystem through global cooperation.
- **Objectives:** To launch the India Skills Accelerator for addressing current and future skill gaps, aligning training with global labour market needs, enhancing employability, and supporting lifelong learning in line with NEP 2020 and Vision India@2047.



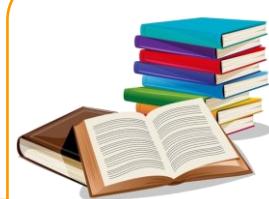
Important Terms Explained:

- **India Skills Accelerator:** A multi-stakeholder platform introduced under the MSDE-WEF MoU to drive innovation in skilling and promote upskilling, reskilling, and lifelong learning across industry sectors.
- **NEP 2020 (National Education Policy):** A comprehensive policy reform in India's education sector, promoting integration of vocational education with formal education and emphasis on flexibility, digital learning, and employability.



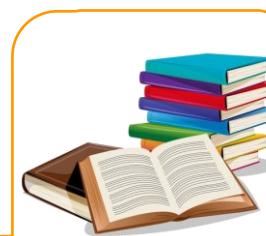
Important Terms Explained:

- **Vision India@2047:** A strategic vision document outlining India's development roadmap for becoming a global leader by 2047, the centenary of independence, with skilling, innovation, and inclusive growth as core pillars.



Tabular Summary:

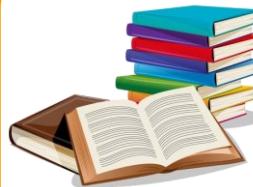
Parameter	Details
Event name	MSDE-WEF MoU for Vocational Education and Skill Development
Announcement date	23 January 2026
Location	India (National-level collaboration)
Issuing authority	Ministry of Skill Development and Entrepreneurship (MSDE)
Policy/series name	India Skills Accelerator
Key figures	Jayant Chaudhary, Klaus Schwab, Sanjiv Bajaj, Shobana Kamineni
Purpose/reason	To bridge skill gaps and make India's workforce future-ready
Feature details	Outcome-based skilling, flexible curriculum, PPPs, alignment with industry
Validity or status	MoU signed; implementation to begin with institutional support
Strategic/significant value	Aligns skilling ecosystem with global standards; supports Vision India@2047



➤ **What is the revised employer contribution to the National Pension System (NPS) for insurance employees joining after April 1, 2010?**

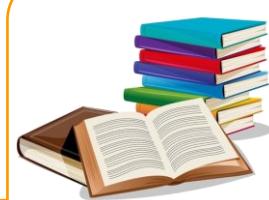
- A) 10 percent
- B) 12 percent
- C) 14 percent
- D) 15 percent
- E) 8 percent

Answer
C) 14 percent



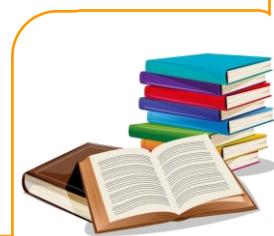
Event and Location:

- **Event:** Government approves pay and pension revision for staff and retirees of insurance companies, NABARD, and RBI
- **Location:** Nationwide (India)
- **Date:** January 2026



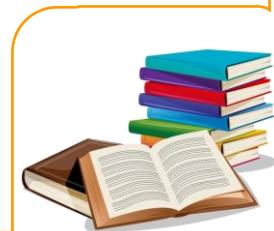
Mandates and Objectives:

- **Mandates:** The Central Government has cleared salary and pension revisions for public sector insurance employees, NABARD staff, and RBI retirees, including wage hikes, family pension changes, and increased NPS contributions.
- **Objectives:** To provide financial relief to serving employees and pensioners, address long-pending demands, enhance retirement benefits, and ensure parity and fairness across public sector institutions.



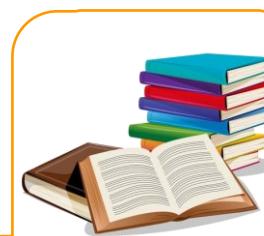
Important Terms Explained:

- **National Pension System (NPS):** A government-backed retirement savings scheme for employees, where contributions are made by both the employee and the employer; now revised to 14% employer contribution for eligible insurance staff.
- **Family Pension:** A pension provided to the family of a deceased employee or retiree; now revised to a uniform 30% rate for insurance sector family pensioners.
- **Arrears:** The accumulated payment owed due to retrospective application of revised salary or pension from a previous effective date.



Tabular Summary:

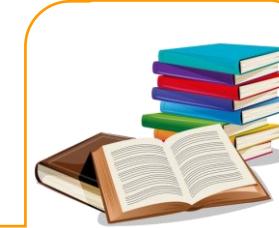
Parameter	Details
Event name	Government clears pay and pension hike for insurance, NABARD, and RBI staff
Announcement date	January 2026
Location	Nationwide (India)
Issuing authority	Central Government of India
Policy/series name	Salary and Pension Revision (Public Sector Financial Institutions)
Key figures	43,247 insurance employees, 3,800 NABARD staff, 30,769 RBI pensioners
Purpose/reason	To enhance financial security and dignity for employees and pensioners
Feature details	Salary hike (12.41%), family pension at 30%, NPS hike to 14%, pension parity
Validity or status	Effective from dates ranging between Aug 1, 2022 and Nov 1, 2022
Strategic/significant value	Strengthens public sector morale, addresses long-pending benefits, and ensures equity



➤ Which edition of Bharat Rang Mahotsav will be held in 2026, featuring performances across 40 locations in India?

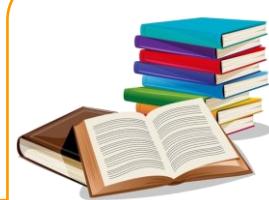
- A) 20th
- B) 22nd
- C) 25th
- D) 30th
- E) 28th

Answer
C) 25th



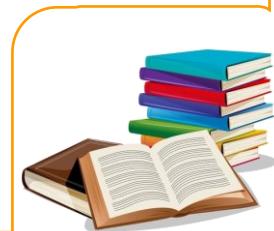
Event and Location:

- **Event:** 25th edition of Bharat Rang Mahotsav, India's largest international theatre festival
- **Location:** Across 40 locations in India
- **Date:** 27 January to 20 February 2026



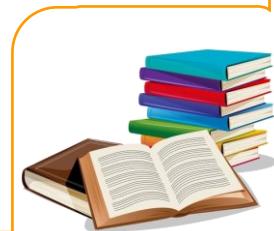
Mandates and Objectives:

- **Mandates:** The National School of Drama (NSD) is organising Bharat Rang Mahotsav 2026, featuring 277 productions, 228 languages, and performances in 40 locations, including remote regions and global representation from all continents.
- **Objectives:** To promote inclusive, diverse, and regional theatre, honour cultural and linguistic richness, empower underrepresented communities, and strengthen global cultural collaboration through one of the world's largest performing arts platforms.



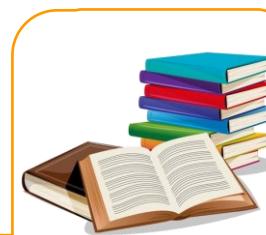
Important Terms Explained:

- **Bharat Rang Mahotsav (BRM):** An annual international theatre festival organized by the National School of Drama, established in 1999; it showcases Indian and global theatrical talent and promotes cultural exchange.
- **Adirang Mahotsav:** A sub-festival within BRM focused on tribal theatre, dance, and crafts, celebrating India's indigenous heritage.
- **Shruti Initiative:** A literary and publishing initiative under BRM to launch and promote new books, particularly focusing on theatre scripts and original works.



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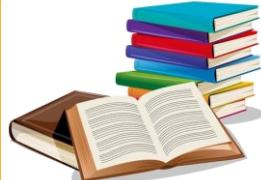
Parameter	Details
Event name	Bharat Rang Mahotsav 2026
Announcement date	January 2026
Location	40 locations across India, including remote regions
Issuing authority	National School of Drama (NSD)
Policy/series name	Bharat Rang Mahotsav – 25th Edition
Key figures	NSD leadership, international collaborators
Purpose/reason	Promote theatre, cultural diversity, global exchange, and inclusion
Feature details	277 productions, 228 languages, 12 international plays, 17 book launches
Validity or status	Scheduled from 27 January to 20 February 2026
Strategic/significant value	Enhances India's global cultural footprint and fosters regional participation



➤ **What is the total number of obligated entities under the Indian Carbon Market after the latest GEI target notification?**

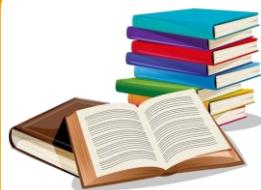
- A) 208
- B) 312
- C) 490
- D) 402
- E) 521

Answer
C) 490



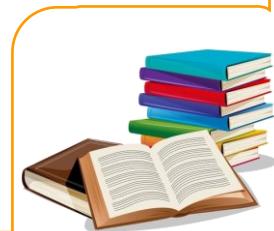
Event and Location:

- **Event:** Government expands Carbon Credit Trading Scheme with new GEI targets
- **Location:** India (Nationwide implementation)
- **Date:** January 2026



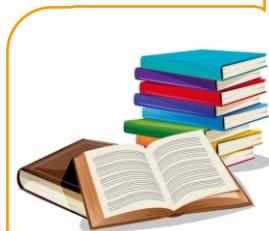
Mandates and Objectives:

- **Mandates:** The Ministry of Environment, Forest and Climate Change has notified Greenhouse Gas Emission Intensity (GEI) targets for 208 additional carbon-intensive entities under the Carbon Credit Trading Scheme (CCTS).
- **Objectives:** To strengthen India's carbon market, promote industrial decarbonisation, incentivise cleaner technologies, and align emission-intensive sectors with national climate action goals.



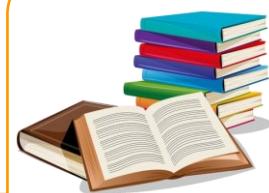
Important Terms Explained:

- **Greenhouse Gas Emission Intensity (GEI):** Refers to the amount of greenhouse gas emissions per unit of output; GEI targets aim to reduce emission intensity rather than total emissions, allowing economic growth with improved efficiency.
- **Carbon Credit Trading Scheme (CCTS):** A market-based mechanism in which obligated entities either meet GEI targets or trade carbon credits. Entities reducing emissions beyond targets can sell credits, while those falling short must buy them.



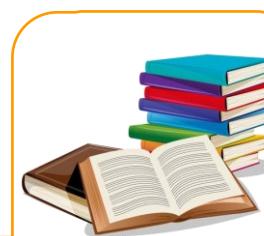
Important Terms Explained:

- **Carbon Credit:** A tradeable certificate representing the reduction or removal of one tonne of carbon dioxide equivalent; promotes cost-effective emissions control and investment in low-carbon technologies.



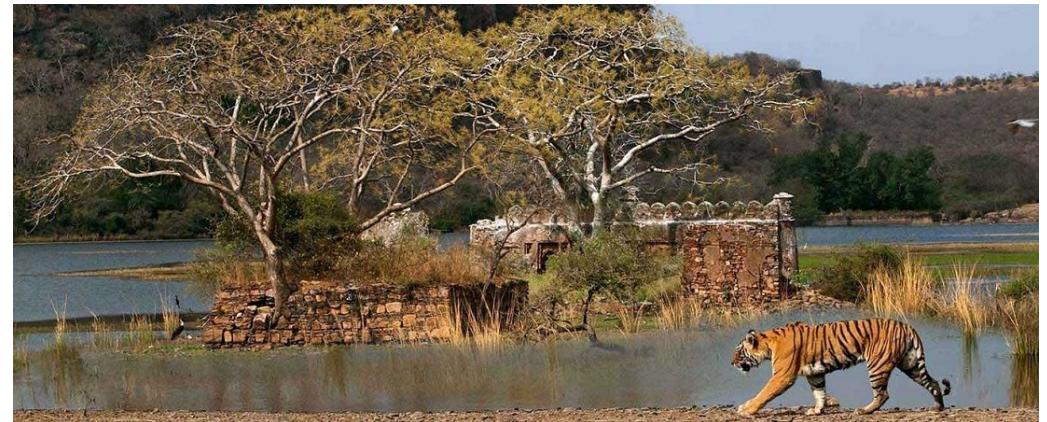
Tabular Summary:

Parameter	Details
Event name	Expansion of Carbon Credit Trading Scheme with new GEI targets
Announcement date	January 2026
Location	India
Issuing authority	Ministry of Environment, Forest and Climate Change (MoEFCC)
Policy/series name	Carbon Credit Trading Scheme (CCTS)
Key figures	Bhupender Yadav (MoEFCC), 208 new entities, total 490 obligated entities
Purpose/reason	To promote low-carbon industrial growth and improve emission accountability
Feature details	GEI-based targets, carbon trading, incentives for clean tech adoption
Validity or status	Newly notified and active under compliance framework
Strategic/significant value	Strengthens India's carbon market and supports long-term climate commitments

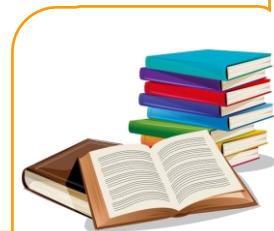


➤ Which district in Rajasthan will host a new biological park featuring 81 wildlife species and multiple safaris?

- A) Jaipur
- B) Alwar
- C) Udaipur
- D) Bikaner
- E) Jodhpur

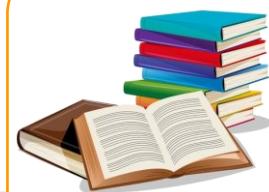


Answer
B) Alwar



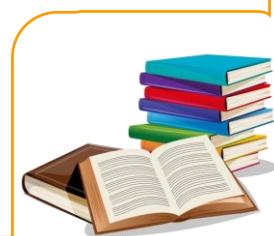
Event and Location:

- **Event:** Rajasthan to develop a major biological park with 81 wildlife species
- **Location:** Alwar district, Rajasthan
- **Date:** January 2026 (project update and planning phase)



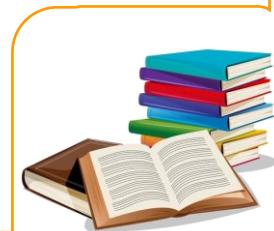
Mandates and Objectives:

- **Mandates:** A new biological park is planned between Kati Ghati and Jaisamand in Alwar, spanning nearly 100 hectares, featuring safaris, rescue centres, and a veterinary hospital.
- **Objectives:** To promote wildlife conservation, provide modern animal care, enhance eco-tourism in the NCR region, and offer educational and research opportunities through interaction with 81 wildlife species and 400+ animals.



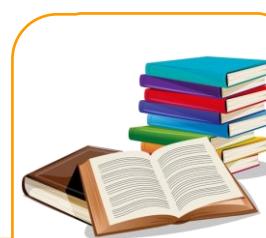
Important Terms Explained:

- **Biological Park:** A specially planned area for wildlife conservation and public awareness, combining animal housing, safaris, rescue operations, veterinary care, and educational zones.
- **Safari:** A guided tour in a protected area where visitors can observe wild animals in natural or semi-natural settings; the park will include lion, tiger, and herbivore safaris.
- **Animal Rescue Centre:** A facility that rehabilitates and treats injured or distressed animals, often modeled on established centres like the one at Gir National Park, Gujarat.



Tabular Summary:

Parameter	Details
Event name	Development of Alwar Biological Park
Announcement date	January 2026
Location	Kati Ghati to Jaisamand area, Alwar, Rajasthan
Issuing authority	Rajasthan Forest Department (with final approval from MoEFCC)
Policy/series name	Alwar Biological Park Development Project
Key figures	Rajasthan Forest Department, Union Ministry of Environment
Purpose/reason	Promote wildlife conservation and eco-tourism
Feature details	100-hectare park, 81 species, 400+ animals, multiple safaris, rescue centre
Validity or status	Awaiting final clearance; construction to begin post-approval
Strategic/significant value	First of its kind in NCR region; boosts conservation, education and tourism

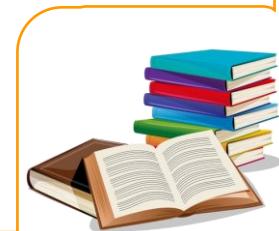


➤ **From which date will higher GST and excise duties on tobacco and pan masala products come into effect in India?**

- A) January 1, 2026
- B) March 1, 2026
- C) February 1, 2026
- D) April 1, 2026
- E) December 31, 2025

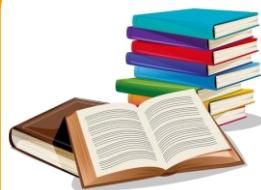


Answer
C) February 1, 2026



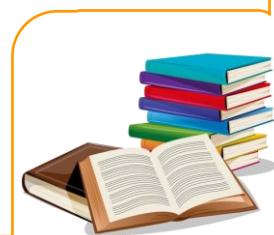
Event and Location:

- **Event:** Odisha announces a complete ban on gutkha, pan masala, and all tobacco and nicotine products
- **Location:** Odisha, India
- **Date:** January 2026 (Ban announcement); effective tax changes from February 1, 2026



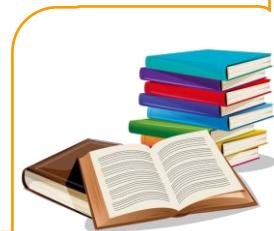
Mandates and Objectives:

- **Mandates:** The Odisha Health and Family Welfare Department has issued a complete ban on the manufacturing, sale, storage, transport, and distribution of gutkha, pan masala, and all tobacco/nicotine-based products, including both packaged and unpackaged forms.
- **Objectives:** To protect public health, ensure compliance with Supreme Court directives, prevent misuse of chewable tobacco products, and align with national anti-tobacco initiatives through legal enforcement and higher taxation.



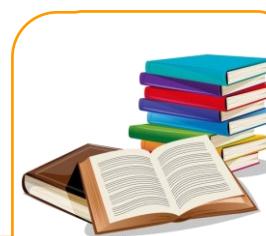
Important Terms Explained:

- **Gutkha and Pan Masala Ban:** A complete prohibition on all forms of chewable tobacco or flavored areca nut mixtures (gutkha), covering production, storage, and sale to curb health hazards.
- **GST on Tobacco Products:** From February 1, 2026, GST will be 40% on pan masala and cigarettes, and 18% on beedis. Additional Health & National Security Cess and excise duty will also apply.
- **SC Tobacco Ban Compliance:** The move aligns Odisha with Supreme Court directions calling for strict enforcement of the pan-India ban on gutkha and similar harmful products.



Tabular Summary:

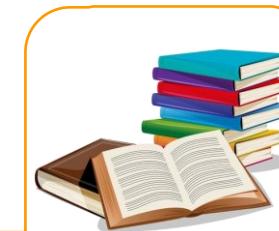
Parameter	Details
Event name	Complete ban on gutkha, pan masala, and tobacco in Odisha
Announcement date	January 2026
Location	Odisha
Issuing authority	Odisha Health and Family Welfare Department
Policy/series name	Comprehensive Tobacco and Nicotine Product Ban
Key figures	Aswathy S (Health Secretary), Finance Ministry
Purpose/reason	To safeguard public health and comply with SC directions
Feature details	Covers manufacturing, sale, transport, storage of all tobacco/nicotine items
Validity or status	Active; tax changes from February 1, 2026
Strategic/significant value	Strengthens public health policy and discourages harmful consumption patterns



➤ Which city has become the first in Uttar Pradesh to achieve 100% scientific processing of fresh municipal waste?

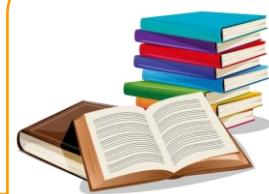
- A) Kanpur
- B) Varanasi
- C) Ghaziabad
- D) Lucknow
- E) Prayagraj

Answer
D) Lucknow



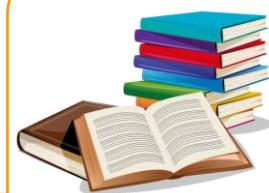
Event and Location:

- **Event:** Lucknow achieves 100% scientific processing of fresh municipal waste
- **Location:** Lucknow, Uttar Pradesh
- **Date:** January 2026



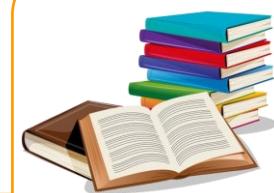
Mandates and Objectives:

- **Mandates:** The Lucknow Municipal Corporation (LMC) commissioned its third fresh waste processing plant at Shivari, enabling complete scientific treatment of all newly generated municipal solid waste and eliminating open dumping.
- **Objectives:** To establish a zero fresh waste dump city, promote sustainable urban waste management, implement circular economy principles, and improve environmental quality and public health.



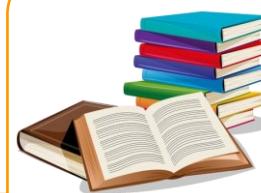
Important Terms Explained:

- **Scientific Waste Processing:** Treatment of municipal waste using environmentally safe methods such as composting, biomethanation, recycling, and fuel recovery instead of open dumping.
- **Refuse Derived Fuel (RDF):** Fuel produced from non-biodegradable waste fractions, supplied to cement and paper industries for co-processing as an alternative energy source.



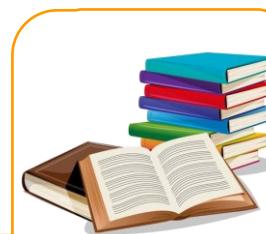
Important Terms Explained:

- **Legacy Waste:** Old accumulated waste stored at dumping sites; Lucknow has scientifically processed a major portion to reclaim land and reduce environmental hazards.
- **Waste-to-Energy (WtE) Plant:** A facility that generates electricity from processed waste; Lucknow plans a 15 MW WtE plant at Shivari using RDF.



Tabular Summary:

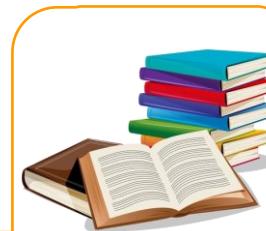
Parameter	Details
Event name	Lucknow becomes UP's first zero fresh waste dump city
Announcement date	January 2026
Location	Lucknow, Uttar Pradesh
Issuing authority	Lucknow Municipal Corporation
Policy/series name	Scientific Municipal Waste Processing Initiative
Key figures	Lucknow Municipal Corporation officials
Purpose/reason	To eliminate open dumping and ensure sustainable waste management
Feature details	Three waste plants with 2,100 MT/day capacity, RDF generation, composting, recycling
Validity or status	Achieved and operational
Strategic/significant value	Sets a benchmark for urban waste management and circular economy adoption



QUICK RECALL



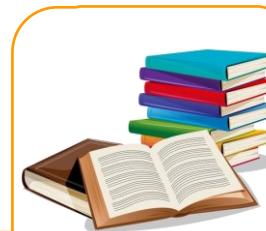
- **Parakram Diwas 2026** was celebrated on 23 January to honour the birth anniversary of Netaji Subhas Chandra Bose.
- Karnataka-born environmentalist Kirtida Mekani, known as Singapore's "Tree Lady," passed away at 66 on January 19, 2026.
- Tata Group has announced a \$11 billion investment to establish an AI Innovation City in Maharashtra.
- The Central Government has approved salary and pension revisions for employees of PSGICs, NABARD, and RBI.
- Vice President C. P. Radhakrishnan launched the book "Chalice of Ambrosia: Ram Janmabhoomi – Challenge and Response" in New Delhi.
- Tata Communications has appointed Ganesh Lakshminarayanan as its MD and CEO-designate, effective after regulatory approval.
- Tamil Nadu has launched the Semmozhi Illakiya Virudhu, a national-level literary award for Indian languages excluding Hindi.
- Namita Gokhale received the Bhartendu Harishchandra Lifetime Achievement Award at the Banaras Lit Fest Book Awards 2026.
- India has delivered 7.5 tonnes of cancer medicines to Kabul to support Afghanistan's struggling healthcare system.



QUICK RECALL



- The Ministry of Skill Development and Entrepreneurship signed an MoU with the World Economic Forum to enhance vocational training in India.
- The government has approved a 12.41% wage hike for over 43,000 public sector general insurance employees with effect from August 1, 2022.
- Bharat Rang Mahotsav 2026 will feature 277 productions in 228 languages across 40 Indian locations.
- The Government of India has notified Greenhouse Gas Emission Intensity targets for 208 new entities under the Carbon Credit Trading Scheme.
- Rajasthan will develop a major biological park in Alwar with over 400 wild animals across 81 species.
- Odisha has announced a complete ban on gutkha, pan masala, and all tobacco or nicotine products.
- Lucknow has become the first city in Uttar Pradesh to scientifically process 100% of its fresh municipal waste.



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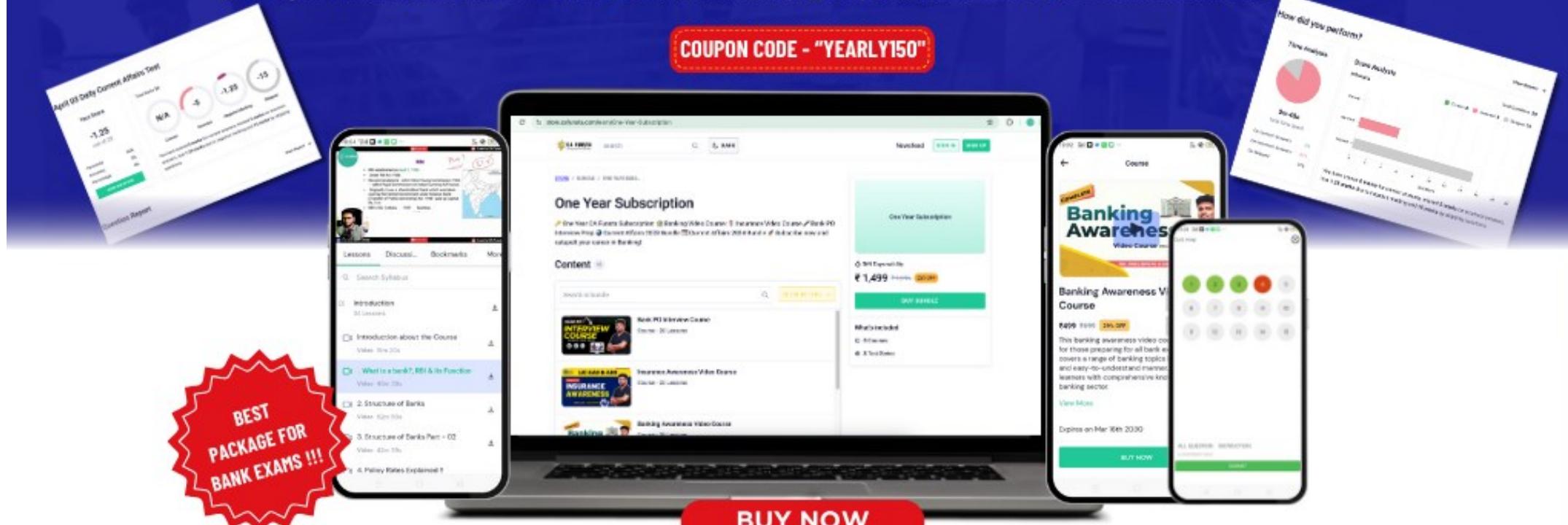


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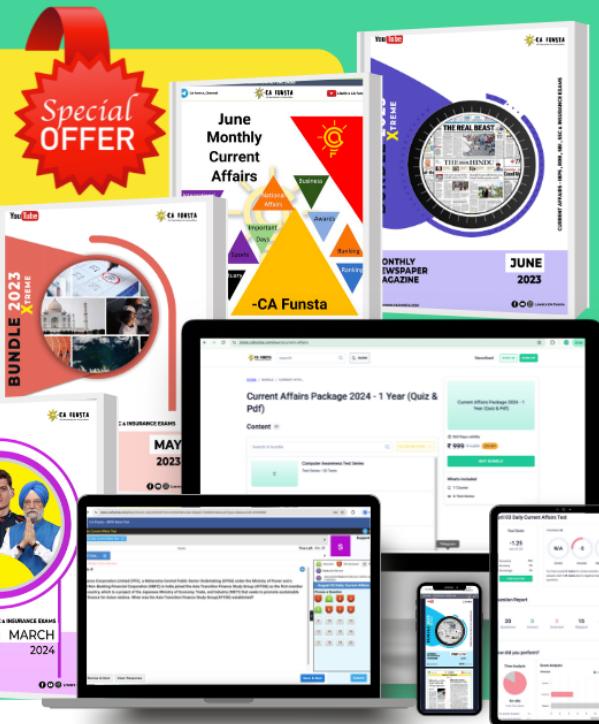
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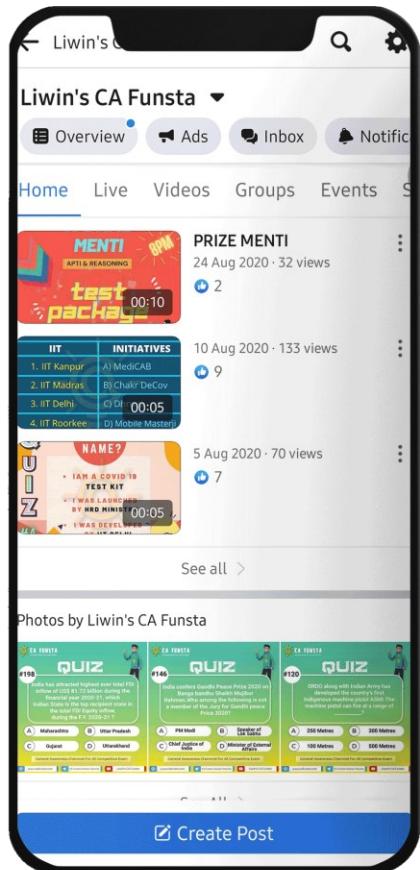
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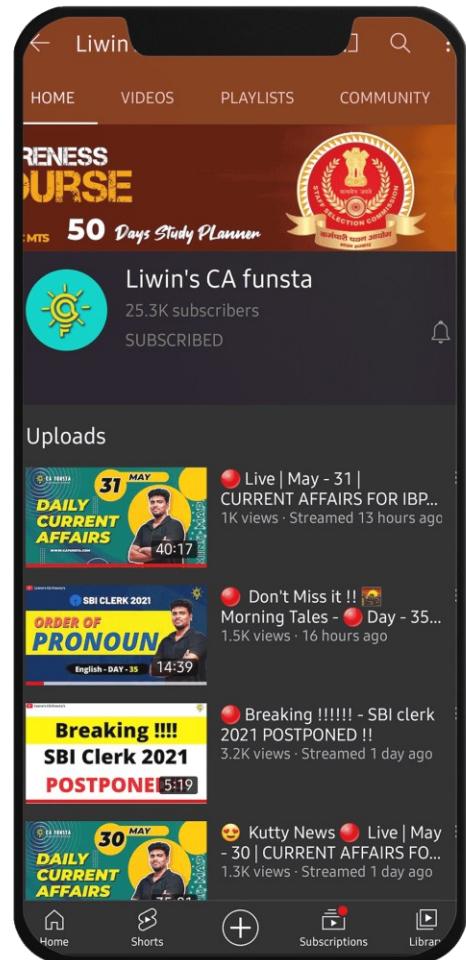


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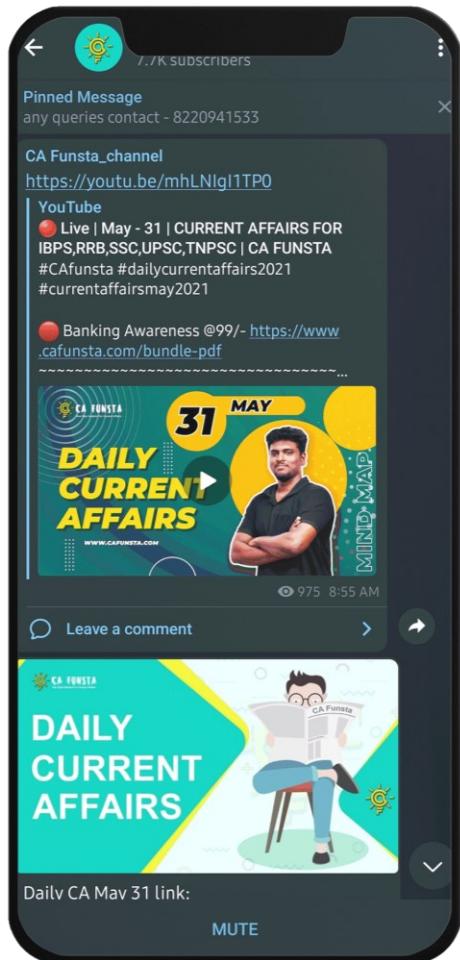
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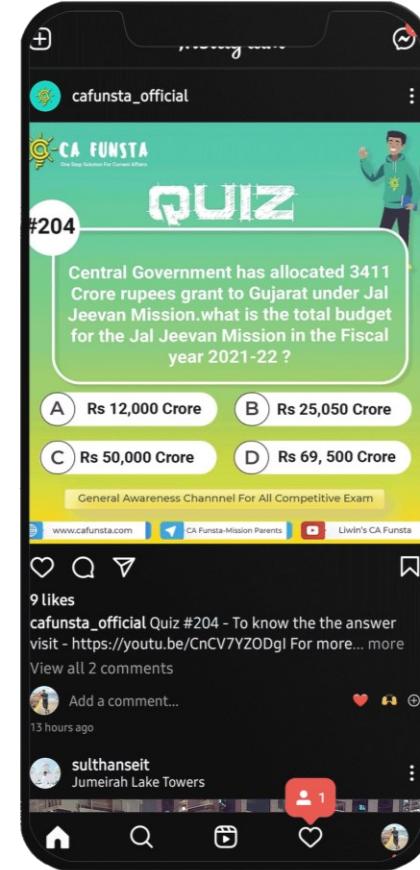
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