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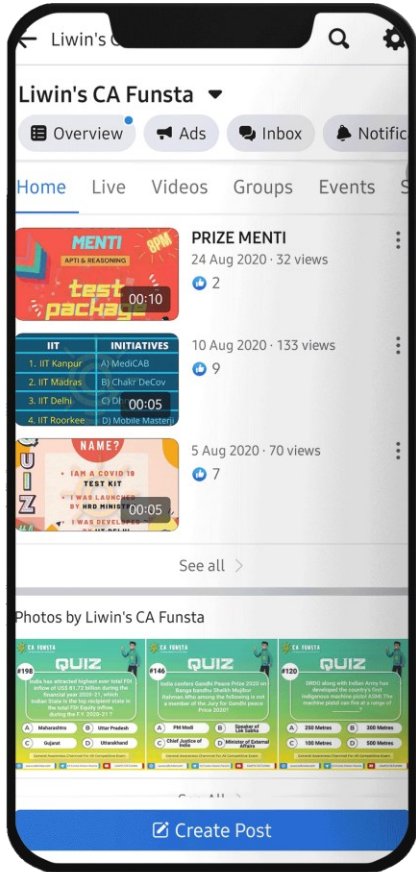


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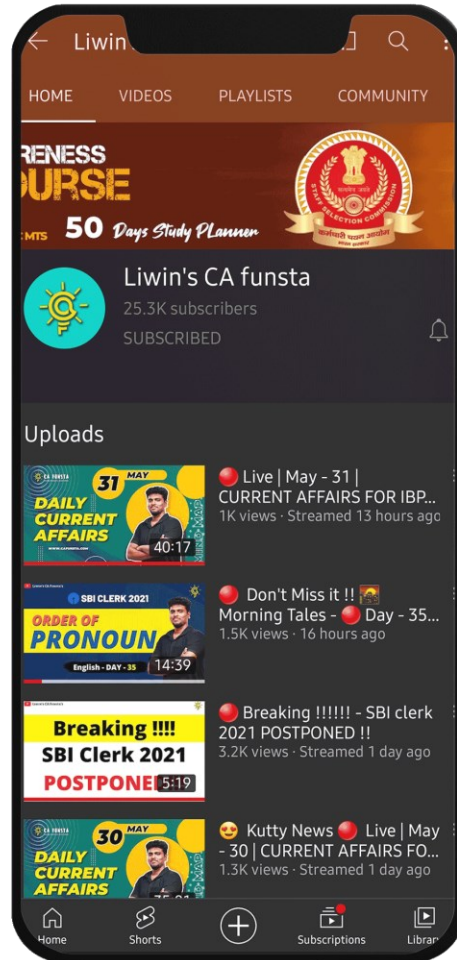
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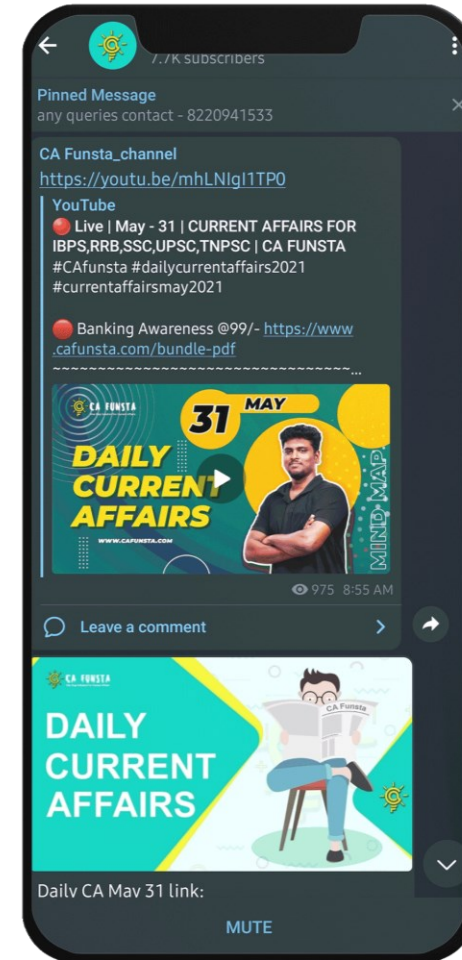
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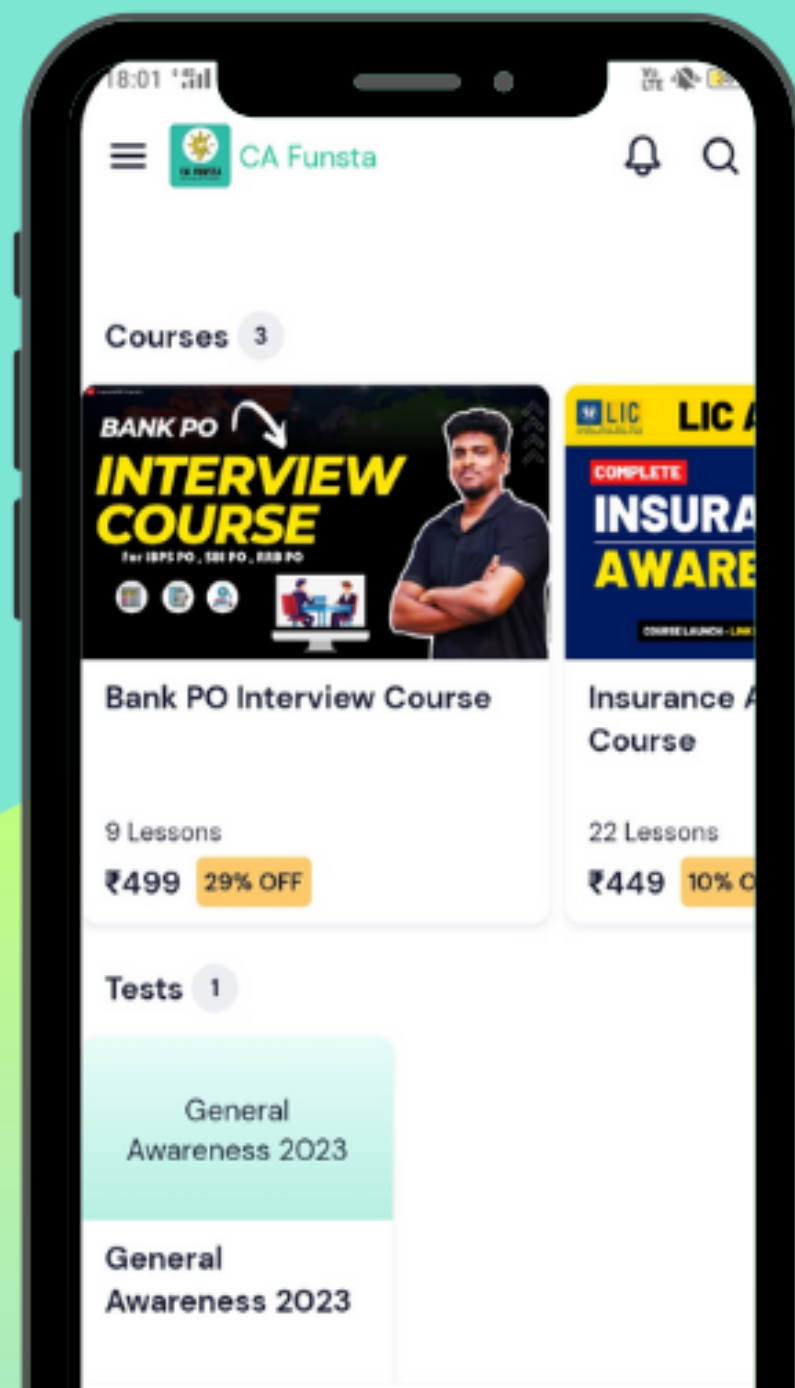
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Ruban
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STUDENT REVIEW

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

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

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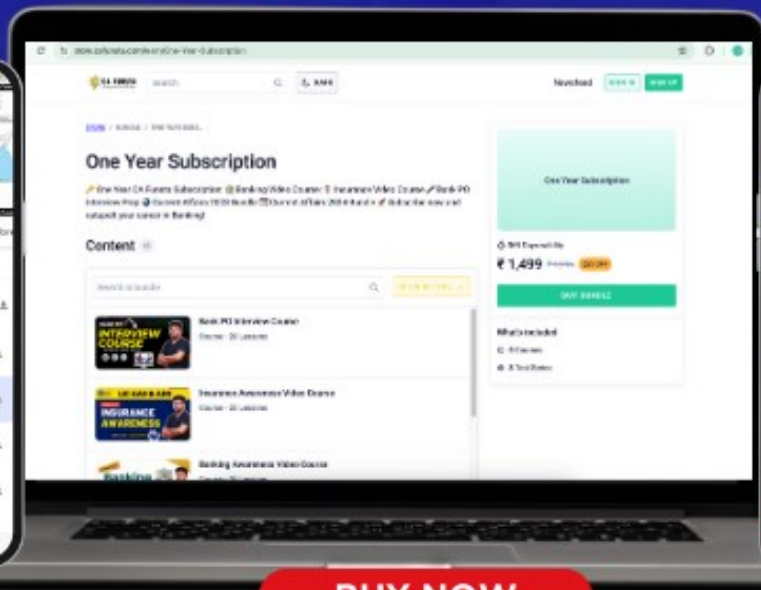
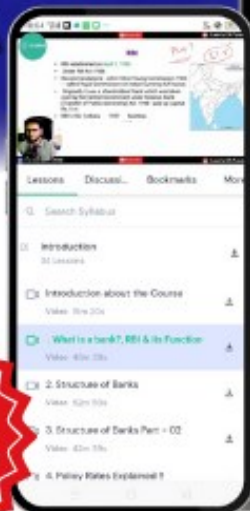
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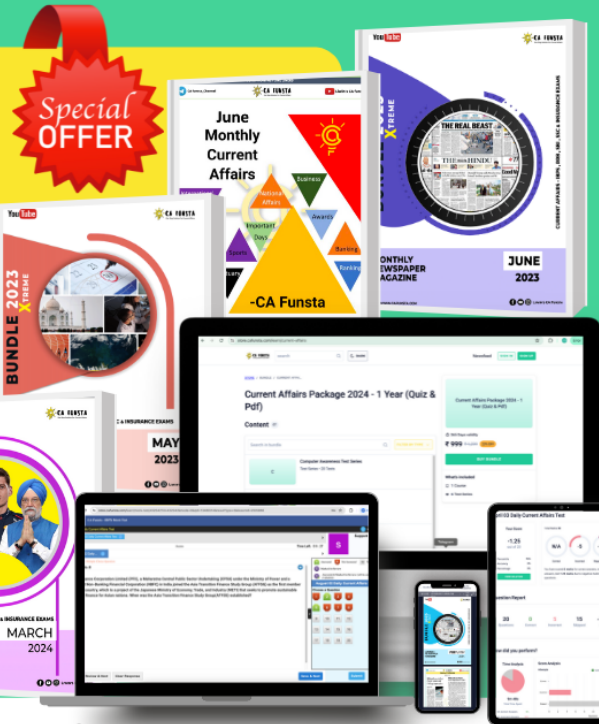


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Important Days

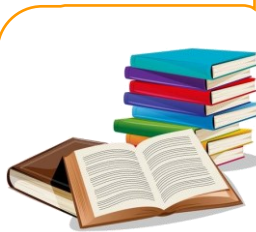


➤ Which Indian legislation, highlighted during International Data Privacy Day 2026, focuses on regulating the processing of personal data?

- A) IT Act 2000
- B) Cybersecurity Framework 2022
- C) DPDP Act 2023
- D) Aadhaar Act 2016
- E) National Cyber Law 2025



Answer
C) DPDP Act 2023

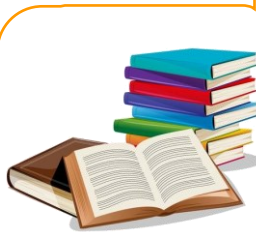


Important Days



Event and Location:

- **Event:** International Data Privacy Day 2026 focused on data protection reforms in India
- **Location:** India (with global observance)
- **Date:** 28 January 2026

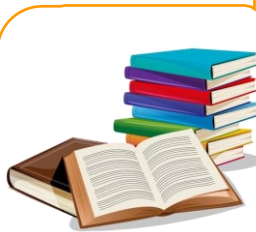


Important Days



Mandates and Objectives:

- **Mandates:** India observed International Data Privacy Day by emphasizing recent legislative reforms including the DPDP Act 2023, DPDP Rules 2025, and allocating ₹782 crore for cybersecurity.
- **Objectives:** The aim is to ensure citizen-centric data governance, enhance personal data protection, enforce platform accountability, and secure India's growing digital ecosystem.

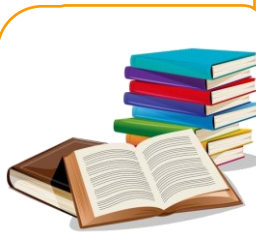


Important Days



Important Terms Explained:

- **International Data Privacy Day:** Observed annually on 28 January to mark the signing of Convention 108, the world's first legally binding data protection treaty. It promotes awareness about personal data protection.
- **DPDP Act 2023:** The Digital Personal Data Protection Act 2023, enacted on 11 August 2023, establishes rules for digital personal data processing, recognizes citizens as Data Principals, and sets up the Data Protection Board of India.

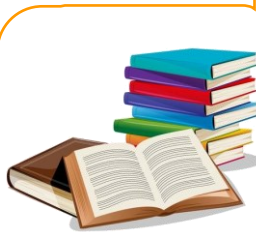


Important Days



Important Terms Explained:

- **DPDP Rules 2025:** Notified in November 2025, these rules operationalize the DPDP Act by specifying compliance procedures, breach reporting standards, consent protocols, and organizational responsibilities.
- **CERT-In:** The Indian Computer Emergency Response Team is a national agency under the Ministry of Electronics and IT responsible for managing cybersecurity threats and incidents in India.
- **IT Act 2000:** The Information Technology Act 2000 is the foundational legislation for digital governance in India, covering digital signatures, cybercrime, and online transactions.

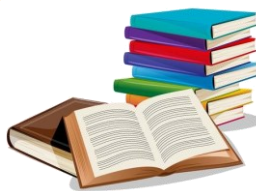


Important Days



Tabular Summary:

Parameter	Details
Event name	International Data Privacy Day 2026
Announcement date	28 January 2026
Location	India (Global observance)
Issuing authority	Government of India, Ministry of Electronics and IT
Policy/series name	Digital Personal Data Protection Act, DPDP Rules
Key figures	Data Principals, CERT-In, Data Protection Board of India
Purpose/reason	To safeguard personal data and build trust in India's digital ecosystem
Feature details	Legal reforms (DPDP Act & Rules), ₹782 crore cybersecurity allocation
Validity or status	Currently in effect and operational
Strategic/significant value	Ensures citizen-centric governance and secure digital infrastructure



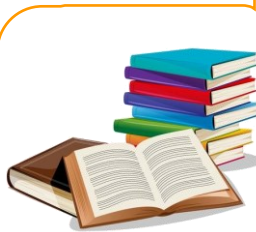
RANKING



- Who holds the title of the world's richest person in January 2026 with an estimated net worth exceeding \$713 billion?

- A) Larry Page
- B) Jeff Bezos
- C) Bernard Arnault
- D) Elon Musk
- E) Mark Zuckerberg

Answer
D) Elon Musk

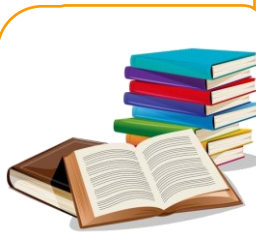


RANKING



Event and Location:

- **Event:** Release of the list of the world's top 10 richest persons in 2026
- **Location:** Global
- **Date:** January 2026

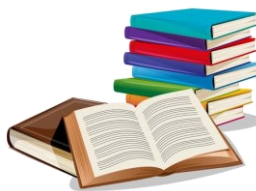


RANKING



Mandates and Objectives:

- **Mandates:** The list ranks the top 10 wealthiest individuals in the world based on their net worth, company holdings, and global influence.
- **Objectives:** To highlight the financial leaders shaping global economies and industries, particularly in technology, luxury, and retail, and track global wealth distribution in 2026.

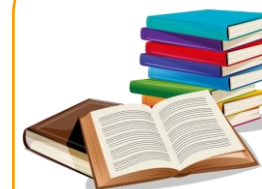


RANKING



Top 10 Richest People in the World – January 2026

Rank	Name	Company/Industry	Net Worth (USD)	Country
1	Elon Musk	Tesla, SpaceX, X, xAI	\$713.1 Billion	USA
2	Larry Page	Google (Alphabet)	\$263.8 Billion	USA
3	Jeff Bezos	Amazon, Blue Origin	\$251.9 Billion	USA
4	Sergey Brin	Google (Alphabet)	\$243.4 Billion	USA
5	Larry Ellison	Oracle	\$241.5 Billion	USA
6	Mark Zuckerberg	Meta (Facebook, Instagram, WhatsApp)	\$222.4 Billion	USA
7	Bernard Arnault	LVMH (Luxury Goods)	\$189.4 Billion	France
8	Jensen Huang	Nvidia (Semiconductors, AI)	\$164.1 Billion	USA
9	Amancio Ortega	Zara (Inditex)	\$147.2 Billion	Spain
10	Steve Ballmer	Microsoft (Former CEO)	\$147.2 Billion	USA

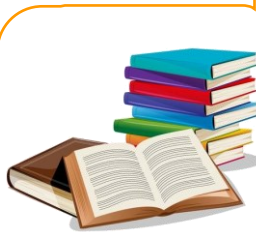


RANKING



Important Terms Explained:

- **Net Worth:** The total assets minus liabilities held by an individual, often used to rank global billionaires.
- **xAI:** A company founded by Elon Musk to develop advanced artificial intelligence systems, part of his expanding tech portfolio in 2026.
- **PageRank:** The original algorithm created by Larry Page and Sergey Brin to rank websites in Google's search engine, foundational to Google's success.

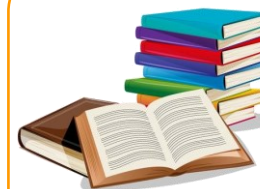


RANKING



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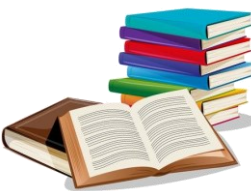
Parameter	Details
Event name	List of the World's Top 10 Richest Persons in 2026
Announcement date	January 2026
Location	Global
Issuing authority	Financial publications & global wealth tracking platforms
Policy/series name	Global Billionaires Ranking 2026
Key figures	Elon Musk, Larry Page, Jeff Bezos
Purpose/reason	To present updated rankings of global billionaires based on net worth
Feature details	Rankings include companies, countries, and individual net worth
Validity or status	Reflects wealth as of January 2026
Strategic/significant value	Demonstrates global wealth trends and industry dominance in tech, retail, luxury



- **According to RBI's 2026 draft disaster relief framework, which borrowers will be eligible for loan resolution support?**
- A) All farmers irrespective of credit history
 - B) Borrowers with existing loan defaults beyond 90 days
 - C) Only standard borrowers with no default beyond 30 days
 - D) Defaulters undergoing insolvency proceedings
 - E) Corporate borrowers only

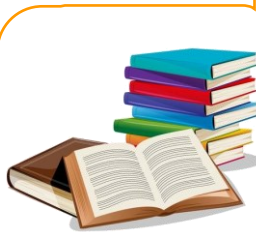
Answer

C) Only standard borrowers with no default beyond 30 days



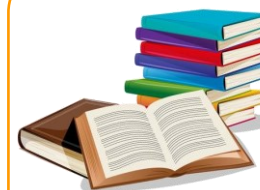
Event and Location:

- **Event:** RBI released draft guidelines for disaster relief credit framework
- **Location:** India (applicable to all regulated entities nationwide)
- **Date:** January 27, 2026



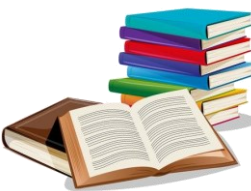
Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) has issued draft guidelines for banks and financial institutions to design proactive resolution frameworks for borrowers affected by natural calamities like floods and landslides.
- **Objectives:** To institutionalise climate disaster response within credit policy, ensure timely financial relief to affected borrowers, promote systemic financial resilience, and shift from ad hoc to planned disaster relief mechanisms.



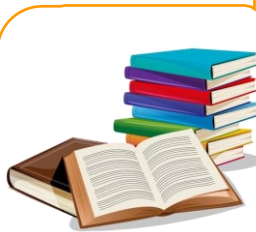
Important Terms Explained:

- **Standard Borrower:** A borrower whose loan repayment is regular, with no overdue amount outstanding for more than 30 days at the time of assessment; eligible for relief under RBI's proposed framework.
- **Rescheduling & Moratorium:** Under the RBI framework, banks may reschedule loan repayments, convert accrued interest into a separate facility, or offer a temporary moratorium based on the borrower's post-disaster financial condition.



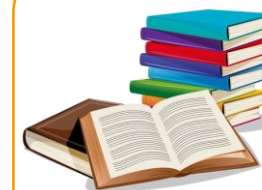
Important Terms Explained:

- **Principle-Based Framework:** RBI's draft approach allows banks flexibility to tailor disaster relief plans based on severity, location, and borrower profiles, without rigid, one-size-fits-all rules.



Tabular Summary:

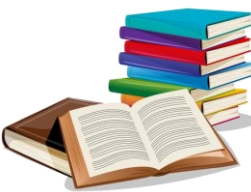
Parameter	Details
Event name	RBI Draft Framework for Borrowers Affected by Natural Calamities
Announcement date	January 27, 2026
Location	India-wide
Issuing authority	Reserve Bank of India
Policy/series name	Disaster Relief Framework for Regulated Entities
Key figures	RBI Governor Shaktikanta Das
Purpose/reason	To ensure structured financial relief during natural disasters
Feature details	Loan rescheduling, interest conversion, moratorium, extra credit support
Validity or status	Draft open for feedback; applicable from April 1, 2026
Strategic/significant value	Institutionalises disaster-resilient banking; addresses climate-linked credit risk



➤ What is the total amount of Open Market Operation (OMO) purchases announced by RBI in January 2026 to ease liquidity stress?

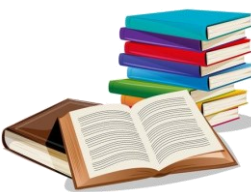
- A) ₹50,000 crore
- B) ₹75,000 crore
- C) ₹1.25 lakh crore
- D) ₹1 lakh crore
- E) ₹90,000 crore

Answer
D) ₹1 lakh crore



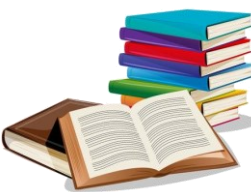
Event and Location:

- **Event:** RBI advanced ₹1 lakh crore in OMO purchases to manage liquidity stress and rising bond yields
- **Location:** India (Nationwide impact via financial markets)
- **Date:** Announced on 27 January 2026



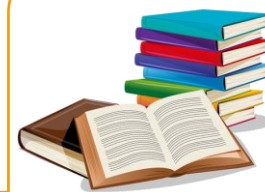
Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) has preponed two Open Market Operation (OMO) purchase auctions to inject liquidity into the banking system and stabilise the bond market.
- **Objectives:** To address tight liquidity, contain rising bond yields, reduce borrowing costs, and prevent further financial tightening in light of banking system stress and external economic pressures.



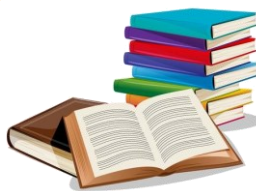
Important Terms Explained:

- **Open Market Operations (OMO):** A monetary policy tool where the RBI buys or sells government securities in the open market to regulate liquidity. Buying securities injects money into the system; selling absorbs it.
- **Liquidity Surplus:** The excess funds available with banks over the reserve requirements. A low surplus (₹56,987 crore as of 26 Jan) indicates tight liquidity, often prompting RBI intervention.



Important Terms Explained:

- **Bond Yield:** The return an investor earns on government securities. Yields rise when bond prices fall. A higher yield reflects tighter liquidity and costlier borrowing for both the government and private sector.
- **Repo Rate:** The rate at which RBI lends money to commercial banks. As of Jan 2026, the repo rate stands at 5.25% after a 125 basis point cut since February 2025.

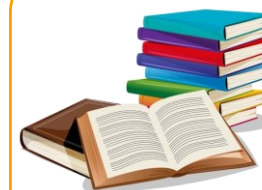


BANKING AND FINANCE



Tabular Summary:

Parameter	Details
Event name	RBI's ₹1 Lakh Crore OMO Purchase to Address Liquidity Crunch
Announcement date	27 January 2026
Location	Nationwide (Monetary impact across financial system)
Issuing authority	Reserve Bank of India
Policy/series name	Open Market Operation (OMO) Purchase Auctions
Key figures	RBI Governor Shaktikanta Das
Purpose/reason	To inject liquidity, stabilise bond yields, and reduce borrowing stress
Feature details	₹50,000 crore purchases each on 29 Jan and 5 Feb 2026
Validity or status	Active; replaces earlier scheduled Feb auction dates
Strategic/significant value	Supports financial system amid global uncertainty and domestic liquidity strain



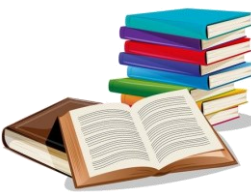
➤ **Which AI-based model was identified as the most accurate in IIT Guwahati's study on predicting glacial lake hazards?**

- A) Random Forest
- B) Logistic Regression
- C) Support Vector Machine
- D) Artificial Neural Network
- E) Bayesian Neural Network



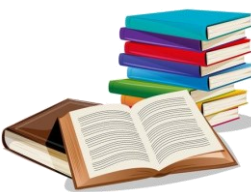
Answer

E) Bayesian Neural Network



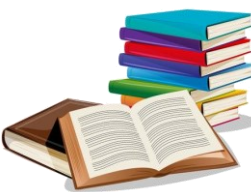
Event and Location:

- **Event:** IIT Guwahati developed a predictive method to identify future glacial lake hazard zones
- **Location:** Eastern Himalayas, India
- **Date:** 28 January 2026



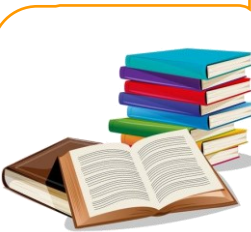
Mandates and Objectives:

- **Mandates:** IIT Guwahati researchers created a scientific framework using terrain analysis and AI models to identify 492 future glacial lake sites in the Eastern Himalayas.
- **Objectives:** The goal is to enhance early-warning systems for Glacial Lake Outburst Floods (GLOFs), support climate-resilient planning, protect infrastructure, and guide disaster risk reduction in high-altitude regions.



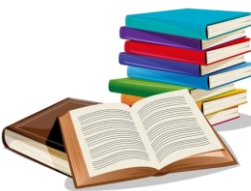
Important Terms Explained:

- **Glacial Lake Outburst Floods (GLOFs):** Sudden floods caused by the collapse or breach of glacial lakes, leading to the rapid release of water, ice, and debris downstream.
- **Bayesian Neural Network (BNN):** A probabilistic AI model used in high-uncertainty environments; found to be the most accurate in predicting glacial lake formation zones in IIT Guwahati's study.
- **Digital Elevation Model (DEM):** A 3D representation of terrain elevation used to analyze landscape features, crucial for detecting glacial hazard zones in this research.



Tabular Summary:

Parameter	Details
Event name	IIT Guwahati's predictive technique for glacier hazards
Announcement date	28 January 2026
Location	Eastern Himalayas, India
Issuing authority	Indian Institute of Technology (IIT) Guwahati
Policy/series name	Predictive Framework for Glacial Hazards
Key figures	Prof. Ajay Dashora, Research team at IIT Guwahati
Purpose/reason	To predict future glacial lake sites and reduce risks from GLOFs
Feature details	Use of satellite imagery, DEMs, ANN, LR, and BNN models
Validity or status	Currently applicable; model published in Scientific Reports
Strategic/significant value	Supports disaster planning, infrastructure safety, and climate resilience

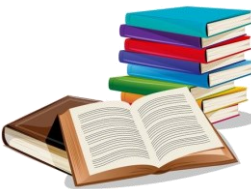


➤ What is the name of the newly discovered mushroom species in Uttarakhand's oak forests, marking the first Indian record of its genus?

- A) Amanita himalayana
- B) Boletus edulis
- C) Hemileccinum indicum
- D) Laccaria indica
- E) Ganoderma uttarakhandii

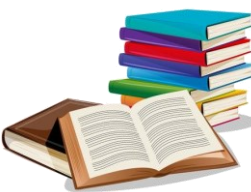
Answer

C) Hemileccinum indicum



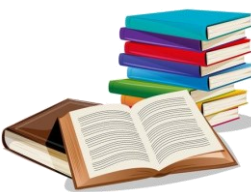
Event and Location:

- **Event:** Discovery of a new mushroom species named *Hemileccinum indicum*
- **Location:** Dhakuri region, Bageshwar district, Uttarakhand, India
- **Date:** Discovery confirmed in 2026 (Field work: 2022–23)



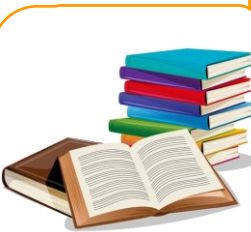
Mandates and Objectives:

- **Mandates:** Scientists from India and abroad documented a new fungal species in the oak-dominated Himalayan forests during macrofungal surveys.
- **Objectives:** To explore and document India's underexplored fungal biodiversity, enhance understanding of Himalayan ecosystems, and contribute to global fungal taxonomy and conservation.



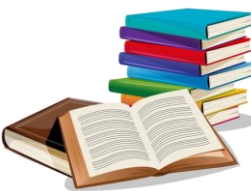
Important Terms Explained:

- **Hemileccinum indicum:** A newly identified pitted-spore bolete mushroom species, representing the first Indian record of the Hemileccinum genus; discovered in Uttarakhand's oak forests.
- **Ectomycorrhizal Fungi:** Fungi that form mutualistic associations with tree roots (in this case, with *Quercus* spp.), enhancing nutrient and water uptake while receiving sugars from the plant.
- **Multigene Molecular Phylogenetic Analysis:** A DNA-based method used to compare genetic sequences across multiple genes to accurately determine evolutionary relationships of new species.



Tabular Summary:

Parameter	Details
Event name	Discovery of Hemileccinum indicum in Uttarakhand
Announcement date	January 2026
Location	Dhakuri, Bageshwar district, Uttarakhand (Himalayan oak forests)
Issuing authority	Botanical Survey of India and international collaborators
Policy/series name	Macrofungal Foray / Fungal Biodiversity Survey
Key figures	Scientists from BSI, University of Torino, St. Xavier's College
Purpose/reason	To document new fungal species and enhance ecological knowledge
Feature details	First Indian record of Hemileccinum, pitted spores, ectomycorrhizal traits
Validity or status	Recognized and confirmed through molecular analysis
Strategic/significant value	Expands India's fungal taxonomy and highlights forest ecosystem functions



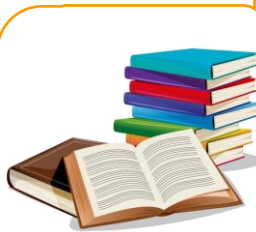
➤ Which new task force was constituted as part of the India–EU 2026 strategic visit to promote clean energy cooperation?

- A) Solar Alliance Panel
- B) Renewable Trade Council
- C) Green Hydrogen Task Force
- D) Energy Security Committee
- E) Clean Fuel Partnership Group



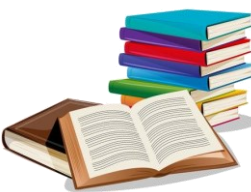
Answer

C) Green Hydrogen Task Force



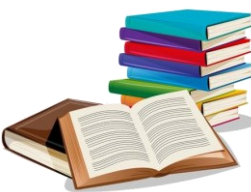
Event and Location:

- **Event:** India–EU 2026 leaders' summit results in major agreements across multiple sectors
- **Location:** India
- **Date:** 28 January 2026



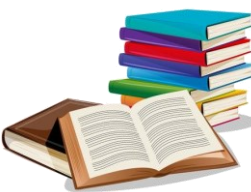
Mandates and Objectives:

- **Mandates:** High-level engagement between Indian leadership and top EU officials led to outcomes across sectors including trade, defense, clean energy, mobility, disaster preparedness, and science.
- **Objectives:** To enhance the India–EU Strategic Partnership by promoting sustainable economic growth, defense collaboration, secure digital and energy transitions, and resilient people-to-people ties until 2030.



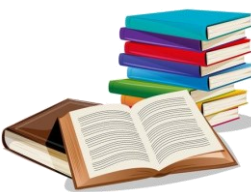
Important Terms Explained:

- **India–EU Free Trade Agreement (FTA):** A bilateral trade pact whose negotiations were concluded to boost trade and investment flows between India and the European Union.
- **Green Hydrogen Task Force:** A newly formed joint initiative between India and the EU to collaborate on green hydrogen technology, innovation, and sustainable energy goals.
- **Horizon Europe Programme:** The EU's flagship research and innovation programme aimed at fostering global scientific collaboration; India is in talks to join as an associate member.



Important Terms Explained:

- **Security of Information Agreement:** A proposed India–EU agreement to facilitate secure exchange of classified information in defense and strategic cooperation.
- **DG-ECHO:** Directorate-General for European Civil Protection and Humanitarian Aid Operations, EU's body for disaster preparedness and response, now partnered with India's NDMA.
- **EU Legal Gateway Office:** A pilot institution to be set up in India to support legal cooperation and facilitate skill-based migration and professional mobility.

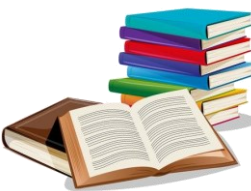


INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	India–EU Strategic Partnership Outcomes 2026
Announcement date	28 January 2026
Location	India
Issuing authority	Government of India and European Union leadership
Policy/series name	India–EU Joint Strategic Agenda toward 2030
Key figures	Antonio Costa (EU Council), Ursula von der Leyen (EU Commission)
Purpose/reason	To expand cooperation in trade, security, green energy, and mobility
Feature details	FTA conclusion, defense pact, digital signatures, S&T agreement renewal
Validity or status	Agreements signed or negotiations initiated
Strategic/significant value	Enhances India–EU collaboration in global development, innovation, and resilience

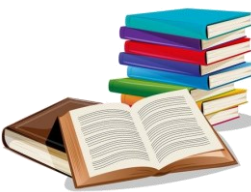


➤ Which strategic agreement was signed between India and the EU in January 2026, expanding cooperation beyond trade?

- A) Indo-EU Maritime Pact
- B) EU–India Technology Exchange Deal
- C) India–EU Green Agenda
- D) India–EU Security and Defense Partnership
- E) Indo-EU Infrastructure Pact

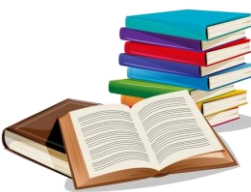
Answer

D) India–EU Security and Defense Partnership



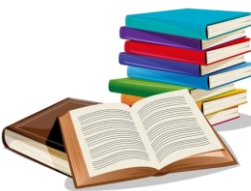
Event and Location:

- **Event:** Signing of the first-ever India–EU Security and Defense Partnership
- **Location:** New Delhi, India
- **Date:** 27 January 2026



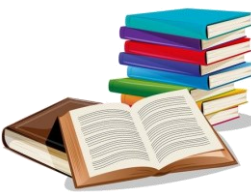
Mandates and Objectives:

- **Mandates:** India and the European Union signed a comprehensive defense and security partnership covering cooperation in areas such as maritime security, cyber threats, defense industry, counter-terrorism, and space.
- **Objectives:** To strengthen mutual defense preparedness, institutionalize strategic cooperation, ensure information security, and align both parties on global security challenges, particularly in the Indo-Pacific and European theatres.



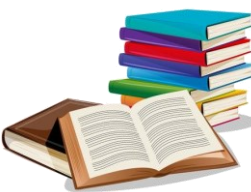
Important Terms Explained:

- **India–EU Security and Defense Partnership:** A landmark agreement signed in January 2026 that formalizes cooperation between India and the EU across multiple defense and security domains, marking a significant upgrade in strategic relations.
- **Security of Information Agreement (SOIA):** A negotiation framework launched to allow legal and secure exchange of classified information between India and the EU, essential for defense industrial collaboration.



Important Terms Explained:

- **Towards 2030:** Joint Comprehensive Strategic Agenda: A long-term roadmap adopted by India and the EU, outlining cooperation goals across five pillars including security, innovation, prosperity, connectivity, and global challenges.
- **ReArm Europe Plan / Readiness 2030:** A €800 billion EU defense initiative launched in 2025 to enhance Europe's military preparedness, presenting sourcing opportunities for Indian defense manufacturers.



Tabular Summary:

Parameter	Details
Event name	India–EU First-Ever Comprehensive Security and Defense Partnership
Announcement date	27 January 2026
Location	New Delhi, India
Issuing authority	Government of India and European Union
Policy/series name	Security and Defense Partnership, Towards 2030 Agenda
Key figures	Antonio Costa, Ursula von der Leyen, Indian leadership
Purpose/reason	To expand bilateral cooperation beyond trade and address global security
Feature details	Covers maritime security, cyber threats, defense industry, space, SOIA talks
Validity or status	Signed and operational as of January 2026
Strategic/significant value	Positions India and EU as long-term strategic security partners



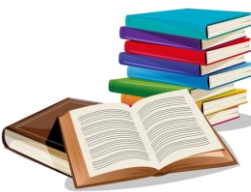
SCHEMES & INITIATIVES



- **How much total financial assistance will each girl student receive under Gujarat's Namo Laxmi Scheme from Classes 9 to 12?**

- A) ₹20,000
- B) ₹30,000
- C) ₹40,000
- D) ₹50,000
- E) ₹60,000

Answer
D) ₹50,000

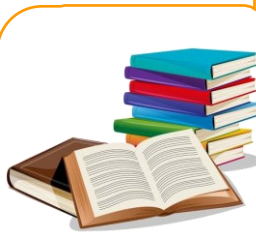


SCHEMES & INITIATIVES



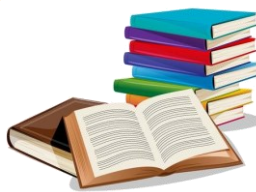
Event and Location:

- **Event:** Launch of large-scale financial assistance under the Namo Laxmi Scheme for girls' education
- **Location:** Gujarat, India
- **Date:** January 2026 (for academic year 2025–26)



Mandates and Objectives:

- **Mandates:** The Gujarat government announced ₹1,250 crore under the Namo Laxmi Scheme to benefit over 12 lakh girls studying in Classes 9 to 12.
- **Objectives:** To prevent school dropouts, promote secondary and higher secondary education for girls, support adolescent health and nutrition, and strengthen educational continuity and empowerment.

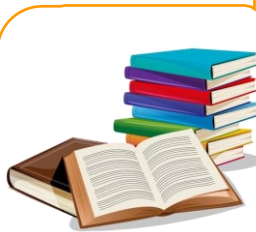


SCHEMES & INITIATIVES



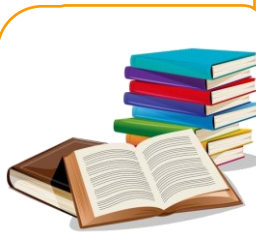
Important Terms Explained:

- **Namo Laxmi Scheme:** A state-level financial assistance initiative by the Gujarat government that provides structured support to girl students from Class 9 to 12, aiming to reduce dropouts and improve education and nutrition outcomes.
- **Shala Praveshotsav:** An earlier Gujarat government campaign to increase school enrolment and reduce dropouts, especially among girls; it laid the foundation for subsequent girl-focused educational schemes.



Important Terms Explained:

- **Right to Education (RTE):** A constitutional act under which children aged 6 to 14 are entitled to free and compulsory education; girls completing Class 8 under RTE in Gujarat are eligible for the Namo Laxmi Scheme.

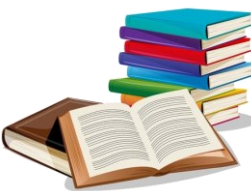


SCHEMES & INITIATIVES



Tabular Summary:

Parameter	Details
Event name	Namo Laxmi Scheme Financial Aid for Girls' Education
Announcement date	January 2026 (for AY 2025–26)
Location	Gujarat, India
Issuing authority	Government of Gujarat
Policy/series name	Namo Laxmi Scheme
Key figures	CM Bhupendra Patel, Gujarat Education Department
Purpose/reason	To prevent dropout and support education, health, and empowerment of girls
Feature details	₹50,000 per student over 4 years (Classes 9–12)
Validity or status	Active for academic year 2025–26
Strategic/significant value	Supports gender equity, school retention, and long-term social development



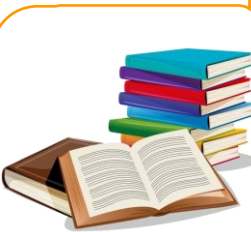
SCHEMES & INITIATIVES



➤ Which institution collaborated with Central Sanskrit University to revive rare Ayurvedic manuscripts through a 2026 transliteration workshop in Kerala?

- A) NCERT
- B) ICMR
- C) CCRAS
- D) NITI Aayog
- E) CSIR

Answer
C) CCRAS

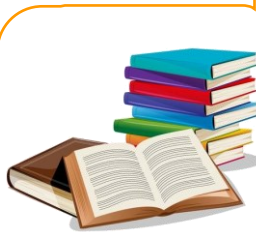


SCHEMES & INITIATIVES



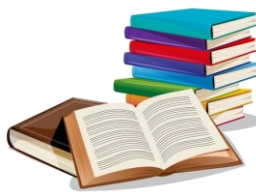
Event and Location:

- **Event:** Revival of rare Ayurvedic manuscripts through CCRAS–CSU transliteration workshop
- **Location:** Thrissur, Kerala (CSU Puranattukara Campus)
- **Date:** January 12–25, 2026



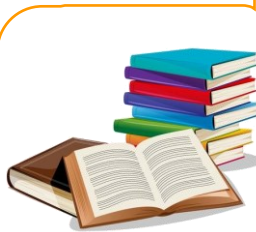
Mandates and Objectives:

- **Mandates:** The Central Council for Research in Ayurvedic Sciences (CCRAS) and Central Sanskrit University (CSU) jointly conducted a 15-day workshop focused on transliterating and preserving rare Ayurvedic palm-leaf manuscripts.
- **Objectives:** To preserve India's classical Ayurvedic knowledge, enable research access, train scholars in ancient scripts, and digitise endangered manuscripts for long-term scholarly and scientific use.



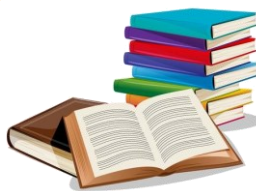
Important Terms Explained:

- **CCRAS (Central Council for Research in Ayurvedic Sciences):** A premier research institution under the Ministry of AYUSH, responsible for advancing and validating traditional Indian medical systems like Ayurveda.
- **Grantha, Vattezhuthu, Medieval Malayalam:** Traditional Indian scripts used in ancient palm-leaf manuscripts. Grantha is typically used to write Sanskrit in South India; Vattezhuthu and Medieval Malayalam were prevalent in Kerala for local texts.



Important Terms Explained:

- **Manuscriptology and Palaeography:**
Manuscriptology is the study of ancient handwritten documents, while palaeography involves deciphering and dating old scripts and writing systems, crucial in restoring ancient knowledge.

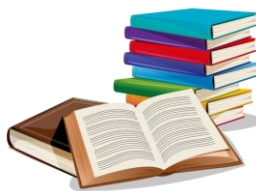


SCHEMES & INITIATIVES



Tabular Summary:

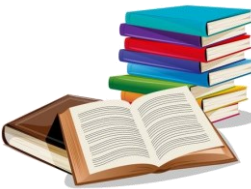
Parameter	Details
Event name	CCRAS–CSU Manuscript Revival Workshop 2026
Announcement date	January 28, 2026
Location	CSU Puranattukara Campus, Thrissur, Kerala
Issuing authority	CCRAS and Central Sanskrit University
Policy/series name	Manuscript Transliteration & Preservation Initiative
Key figures	Prof. Vaidya Rabinarayan Acharya, CSU Sanskrit Scholars
Purpose/reason	Preservation, digitisation, and academic revival of ancient Ayurvedic texts
Feature details	5 rare manuscripts transliterated; training in Grantha, Vattezhuthu scripts
Validity or status	Successfully completed; outputs ready for research use
Strategic/significant value	Supports AYUSH sector, promotes Sanskrit scholarship, conserves classical heritage



➤ Which Indian state implemented the Uniform Civil Code (Amendment) Ordinance, 2026, focusing on procedural and digital reforms?

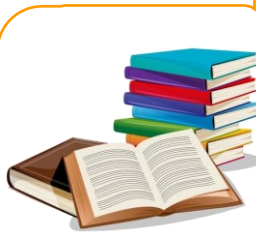
- A) Himachal Pradesh
- B) Goa
- C) Uttarakhand
- D) Gujarat
- E) Madhya Pradesh

Answer
C) Uttarakhand



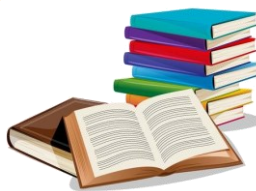
Event and Location:

- **Event:** Implementation of the Uniform Civil Code (Amendment) Ordinance, 2026
- **Location:** Uttarakhand, India
- **Date:** 28 January 2026



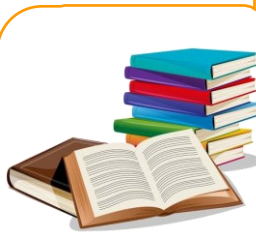
Mandates and Objectives:

- **Mandates:** Uttarakhand promulgated the UCC (Amendment) Ordinance, 2026 under Article 213 of the Constitution to reform procedural, administrative, and penal aspects of civil law.
- **Objectives:** To improve the effectiveness, transparency, and digital implementation of the Uniform Civil Code, focusing on women's rights, children's protection, and equal civil treatment across communities.



Important Terms Explained:

- **Uniform Civil Code (UCC):** A legal framework that ensures uniformity in civil laws (like marriage, divorce, inheritance) across all communities, first implemented in Uttarakhand on 27 January 2025.
- **Article 213 of the Constitution:** Provides powers to the Governor of a state to promulgate ordinances during the recess of the state legislature when urgent action is necessary.
- **Digital Marriage Registration:** A major UCC reform, allowing online registration of marriages using document uploads and remote video authentication, reducing the need for physical presence and enhancing efficiency.

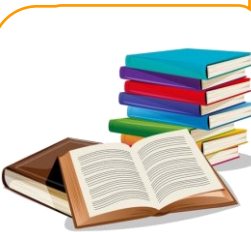


NATIONAL AFFAIRS



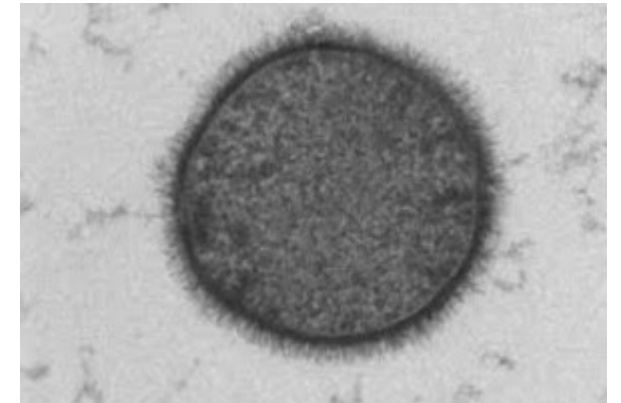
Tabular Summary:

Parameter	Details
Event name	Implementation of UCC (Amendment) Ordinance, 2026
Announcement date	28 January 2026
Location	Uttarakhand, India
Issuing authority	Governor of Uttarakhand (under Article 213)
Policy/series name	Uniform Civil Code, UCC (Amendment) Ordinance
Key figures	CM Pushkar Singh Dhami, Governor Gurmit Singh
Purpose/reason	To enhance the UCC with clear procedures, digital tools, and penal reforms
Feature details	Online marriage registration, video-based verification, legal consistency
Validity or status	Ordinance in effect as of January 2026
Strategic/significant value	Strengthens civil equality, women's rights, and digital governance reforms

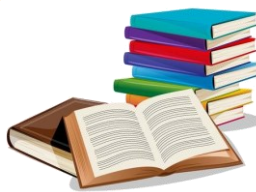


➤ Which Indian state has officially declared *Bacillus subtilis* as its State Microbe in 2026?

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

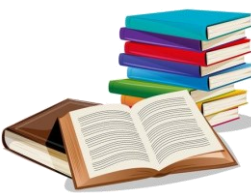


Answer
D) Kerala



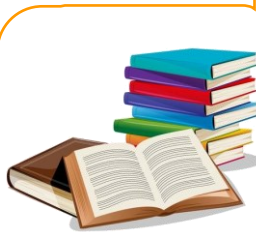
Event and Location:

- **Event:** Kerala declared *Bacillus subtilis* as the official State Microbe
- **Location:** Kerala, India
- **Date:** 28 January 2026



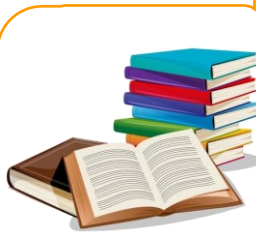
Mandates and Objectives:

- **Mandates:** Kerala became the first Indian state to recognize a microorganism as a state symbol by officially declaring *Bacillus subtilis* as its State Microbe.
- **Objectives:** To promote microbiome research in health, agriculture, and sustainability and to support science-led governance and economic development by highlighting the role of beneficial microbes.



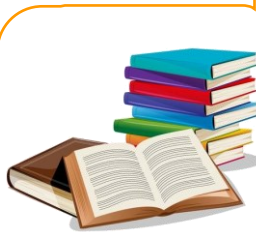
Important Terms Explained:

- **Bacillus subtilis:** A probiotic bacterium commonly found in soil, fermented foods, and the human gut. It is used in health supplements, biofertilizers, and food processing due to its immunity-boosting and disease-resistant properties.
- **Centre of Excellence in Microbiome (CoEM):** A newly launched research institution under the Kerala State Council for Science, Technology and Environment (KSCSTE) and Kerala Development and Innovation Strategic Council (K-DISC), focusing on applied microbiome studies.



Important Terms Explained:

- **Microbiome Research:** A scientific field that explores how microorganisms interact with their environment and hosts, especially in health, agriculture, and climate resilience. It plays a major role in tackling antibiotic resistance, boosting immunity, and enhancing soil fertility.

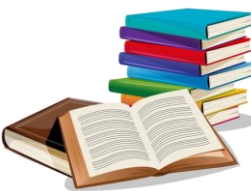


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Kerala declares Bacillus subtilis as State Microbe
Announcement date	28 January 2026
Location	Kerala, India
Issuing authority	Government of Kerala
Policy/series name	State Microbe Declaration + Centre of Excellence in Microbiome (CoEM)
Key figures	CM Pinarayi Vijayan, KSCSTE, K-DISC
Purpose/reason	To promote microbiome-based science and sustainability
Feature details	Recognition of Bacillus subtilis and launch of microbiome research centre
Validity or status	Officially adopted as of January 2026
Strategic/significant value	First Indian state to adopt a microorganism, promoting science-led development

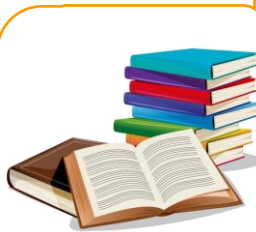
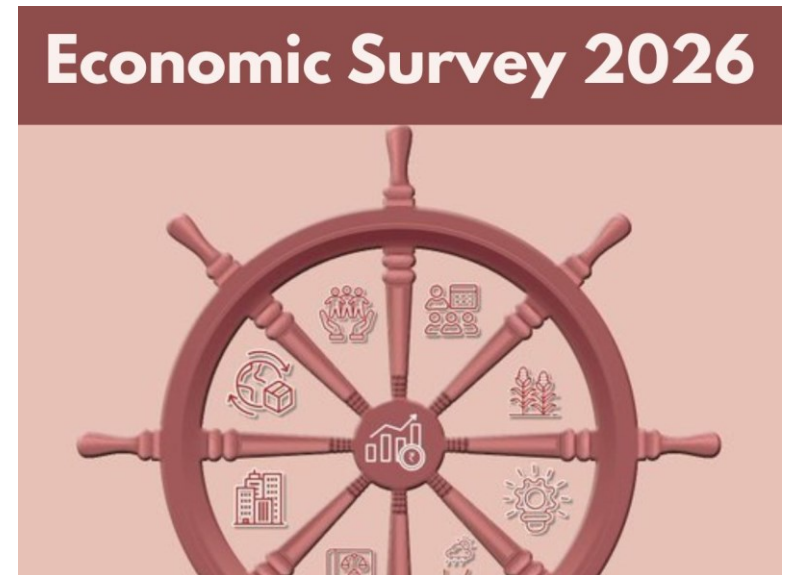


➤ On which date is the Economic Survey 2026 scheduled to be presented in Parliament?

- A) January 26, 2026
- B) January 28, 2026
- C) January 29, 2026
- D) February 1, 2026
- E) January 30, 2026

Answer

C) January 29, 2026

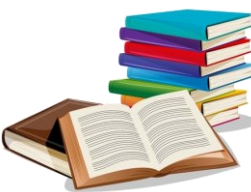


NATIONAL AFFAIRS



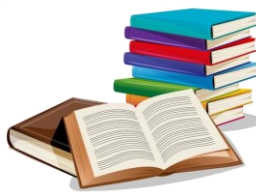
Event and Location:

- **Event:** Release of the Economic Survey 2026
- **Location:** Parliament of India, New Delhi
- **Date:** January 29, 2026



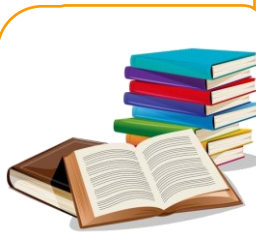
Mandates and Objectives:

- **Mandates:** The Department of Economic Affairs, under the supervision of the Chief Economic Adviser (CEA), prepares and presents the Economic Survey annually to provide a detailed assessment of India's macroeconomic and sectoral performance in the previous financial year.
- **Objectives:** To guide policy decisions by offering data-driven insights, forecast GDP growth, evaluate government schemes, and suggest reforms; and to provide a transparent economic context ahead of the Union Budget.



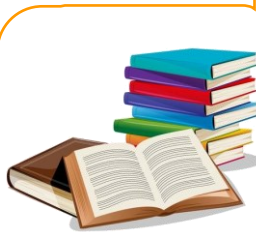
Important Terms Explained:

- **Economic Survey:** An annual analytical report prepared by the Ministry of Finance that reviews India's economic performance and provides policy recommendations; it is advisory and presented before the Union Budget.
- **Chief Economic Adviser (CEA):** A senior government economist who heads the preparation of the Economic Survey and advises the Ministry of Finance on macroeconomic issues.



Important Terms Explained:

- **Union Budget:** A financial statement presented by the Finance Minister outlining the government's income and expenditure for the upcoming fiscal year; unlike the Survey, it is legally binding once passed.

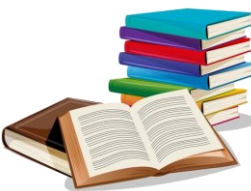


NATIONAL AFFAIRS



Tabular Summary:

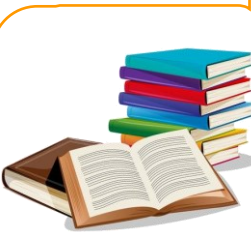
Parameter	Details
Event name	Economic Survey 2026
Announcement date	January 29, 2026
Location	Parliament of India, New Delhi
Issuing authority	Department of Economic Affairs, Ministry of Finance
Policy/series name	Economic Survey
Key figures	Chief Economic Adviser (CEA), Ministry of Finance
Purpose/reason	To provide an economic review and guide future fiscal and policy actions
Feature details	Macroeconomic trends, sectoral review, policy suggestions, GDP forecast
Validity or status	Non-binding, advisory; presented annually before the Union Budget
Strategic/significant value	Enables informed Budget debate and planning; promotes fiscal transparency



QUICK RECALL



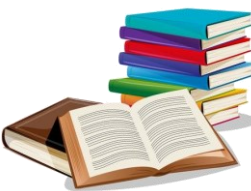
- India marked International Data Privacy Day 2026 on 28 January to highlight the importance of personal data protection.
- Elon Musk is the world's richest person in 2026 with a net worth of \$713.1 billion, leading Tesla, SpaceX, and xAI.
- The RBI has released draft guidelines to provide structured relief to borrowers affected by natural calamities.
- The RBI has advanced ₹1 lakh crore worth of OMO purchases to ease liquidity and contain rising bond yields.
- IIT Guwahati has created a predictive model identifying 492 potential glacial lake sites in the Eastern Himalayas.
- Scientists have discovered a new mushroom species named *Hemileccinum indicum* in Uttarakhand's oak forests.
- India and the European Union concluded negotiations for a Free Trade Agreement during the 2026 high-level visit.
- India and the European Union signed their first comprehensive Security and Defense Partnership on 27 January 2026.



QUICK RECALL



- Gujarat announced ₹1,250 crore assistance under the Namo Laxmi Scheme for over 12 lakh girl students.
- The CCRAS–CSU Manuscript Revival Initiative successfully transliterated five rare Ayurvedic manuscripts in Kerala.
- Uttarakhand has implemented the UCC (Amendment) Ordinance, 2026 to improve civil law governance and digital compliance.
- Kerala has become the first Indian state to declare *Bacillus subtilis* as its official State Microbe.
- The Economic Survey 2026 will be presented on January 29, a day before the Union Budget 2026–27.




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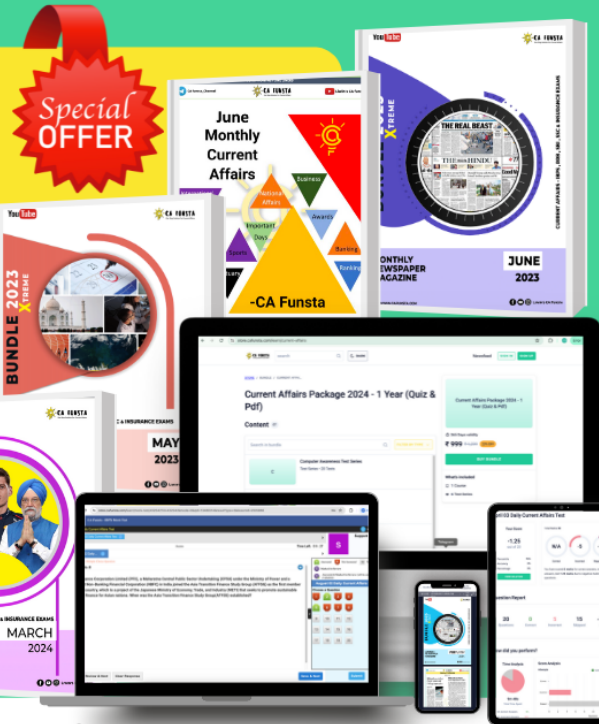


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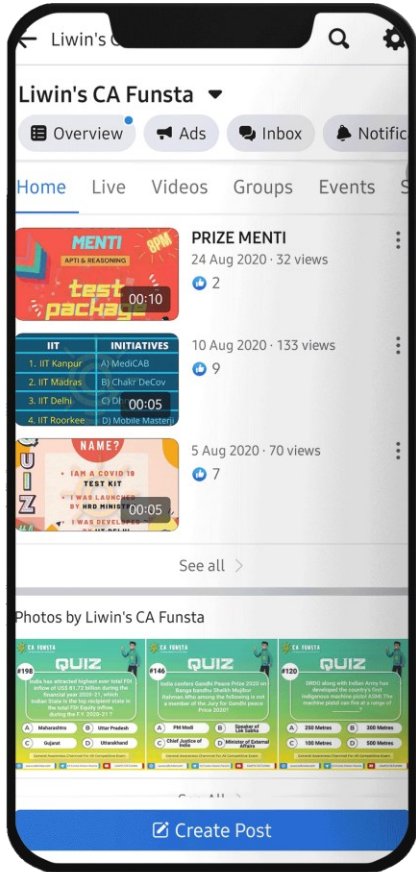
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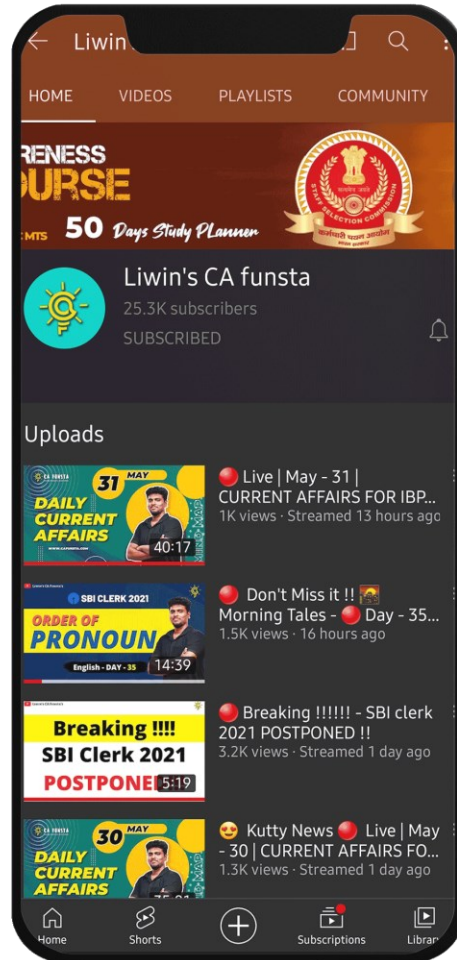


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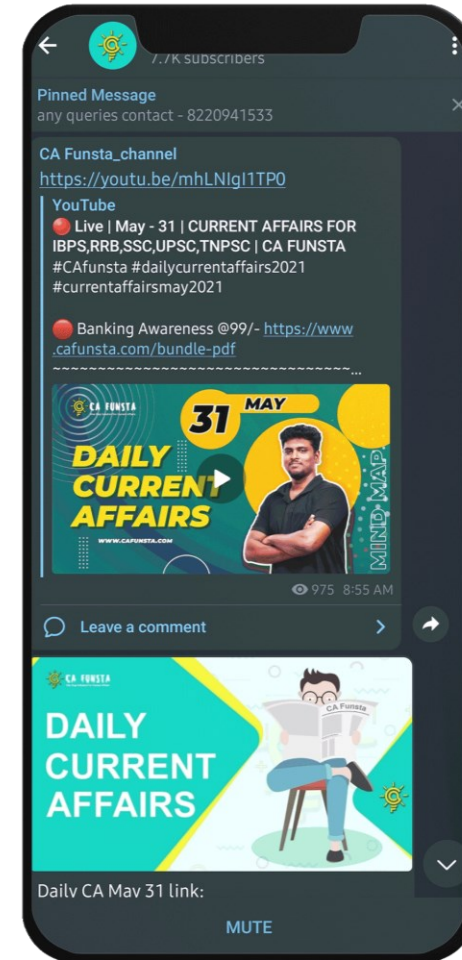
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