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## NATIONAL NEWS

### GAIL's 694-km Expressway Gas Pipeline



This project is a massive win for infrastructure planning in India. By utilizing the **Samruddhi Mahamarg** (Mumbai-Nagpur Expressway) as a combined transport and energy corridor, GAIL has set a new global benchmark for "Integrated Infrastructure Development."

The engineering required to pull this off is quite significant when you look at the constraints.

### Why This is a Feat of Engineering

Typically, laying a high-capacity natural gas pipeline is a sprawling operation. Here is how this project differs from standard practices:

- Space Constraint:** Standard pipelines usually require a **20-30 metre** "Right of Use" (RoU) for heavy machinery, soil banking, and safety buffers. GAIL compressed this into just **3 metres**.
- Precision Placement:** Using a 24-inch pipe in such a narrow strip means there was zero margin for error regarding alignment.
- Reduced Land Acquisition:** By using the existing land strip allocated for the



expressway, the project avoided the lengthy legal and social hurdles of acquiring private farmland, which is the #1 cause of project delays in India.

### The Benefits of Integrated Corridors

This "Utility Corridor" model offers several strategic advantages for future Indian infrastructure:

- Faster Execution:** Since the land was already acquired for the expressway, construction could begin immediately without separate environmental clearances for land corridors.
- Safety & Monitoring:** Pipelines running along expressways are easier to monitor via drone or road patrol compared to those running through dense forests or remote rural areas.
- Cost Efficiency:** Shared drainage, security, and access roads reduce the overall lifecycle cost of the pipeline.

### Key Project Statistics

Feature	Details
Total Length	694 km
Expressway Alignment	675 km (96% of the route)
Pipe Diameter	24 inches
Standard Space Required	20 - 30 metres
Actual Space Used	3 metres

This project serves as a "Proof of Concept" for the **PM Gati Shakti** National Master Plan, which aims to break down silos between different

departments (Roads, Railways, Gas, Power) to ensure they plan and build together.

### Knowledge Check for Proficiency

- Which state-owned enterprise was responsible for the construction of the 694-km Mumbai-Nagpur natural gas pipeline?
  - ONGC
  - GAIL (India) Ltd
  - Indian Oil Corporation (IOCL)
  - Bharat Petroleum (BPCL)
- What percentage of the pipeline runs within the narrow utility strip along the Samruddhi Mahamarg expressway?
  - 85%
  - 90%
  - 96%
  - 100%
- Traditionally, gas pipelines require a working space of 20–30 metres. Within what width did GAIL manage to install this specific pipeline?
  - 1 metre
  - 3 metres
  - 5 metres
  - 10 metres
- The Mumbai-Nagpur natural gas pipeline is integrated with which major transport corridor?



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A) Mumbai-Pune Expressway

B) Samruddhi Mahamarg

C) Delhi-Mumbai Expressway

D) Golden Quadrilateral



5. What is the diameter of the high-capacity pipeline installed during this project?

A) 12-inch

B) 18-inch

C) 24-inch

D) 36-inch

### Answer Key

Question	Answer
1	B) GAIL (India) Ltd
2	C) 96%
3	B) 3 metres
4	B) Samruddhi Mahamarg
5	C) 24-inch

The launch of the first-ever NAMO Book Fest in New Delhi marks a unique addition to India's literary calendar, specifically focusing on leadership and the "New India" narrative. Held at the Dr. Ambedkar International Centre on January 16–17, 2026, the event transformed the traditional book fair into a platform for national discourse.

+1

The highlight of the festival was the release of two significant books by Union Minister Dr. Jitendra Singh:

### The Book Releases

Book Title	Core Theme	Key Objective
<i>Gen V Bano</i>	Viksit Bharat Generation	Encourages Gen Z to transition into "Gen V"—a generation dedicated to building a developed India by 2047.
<i>Mahatma</i>	Leadership & Ethics	Focuses on the enduring values of leadership and moral character essential for modern nation-building.

## NATIONAL NEWS

Dr Jitendra Singh Releases 'Gen V Bano' and 'Mahatma' at India's First NAMO Book Fest



## Key Features of the Fest

- A "Namo" Focus:** The festival featured a curated exhibition of over **450 books** written by or about Prime Minister Narendra Modi, categorized into themes like policy, governance, and diplomacy.
- The "Gen V" Concept:** A central pillar of the event was the **GEN V Fest**, which aims to pivot the youth's mindset from being mere observers to active "nation-makers."
- High Youth Engagement:** Over **800 students** from 30+ colleges participated, engaging in sessions like "*Viksit Bharat Mein Meri Bhumika*" (My Role in a Developed India).
- Collaborative Effort:** The event was organized by the **Council for Media and Public Policy Research (CMPPR)** in collaboration with Niswarth Kadam and the Delhi Tourism Corporation.

## Why This Matters

Dr. Jitendra Singh emphasized that literature is not just for entertainment but is a tool for **character building**. By integrating books with discussions on "*Viksit Bharat*" (Developed India), the fest sought to align the aspirations of the youth with the long-term strategic goals of the country.

C) Bengaluru

D) Varanasi

**2. Which Union Minister released the two books during the NAMO Book Fest?**

A) Shri Amit Shah

B) Dr. S. Jaishankar

C) Dr. Jitendra Singh

D) Shri Dharmendra Pradhan

**3. The two books released during the event primarily focus on which of the following themes?**

A) Economic reforms and International Trade

B) Inspiration, Leadership, and Values

C) History of Ancient India

D) Digital Transformation and AI

**4. What is the primary objective of the NAMO Book Fest?**

A) To promote international bestsellers

B) To encourage meaningful discussions among writers, thinkers, and young readers

C) To launch a new digital library app

D) To focus exclusively on scientific research papers

## Knowledge Check for Proficiency

**1. Where was the first-ever NAMO Book Fest recently launched?**

A) Mumbai

B) New Delhi

5. According to the event highlights, literature plays a crucial role in shaping which of the following?

- A) Stock market trends
- B) Urban infrastructure
- C) National character and a forward-looking mindset
- D) Only academic grades of students



This directive, released by the Department of State on January 14, 2026, aims to restrict permanent residency pathways for countries deemed to have high rates of "public charge" reliance.

#### Key Details of the Suspension

- **Targeted Visas:** The pause applies strictly to immigrant visas (permanent residency/Green Cards), including family-sponsored and employment-based categories.
- **Excluded Visas:** Non-immigrant visas—such as tourist (B1/B2), business, student (F-1), and temporary work (H-1B) visas—are not affected by this specific order.
- **The "Public Charge" Rationale:** The administration stated that the pause is necessary to reassess vetting procedures to ensure that incoming immigrants are "financially self-sufficient" and do not become a burden on U.S. welfare systems.
- **Duration:** There is **no set end date**. The State Department mentioned the freeze would

## INTERNATIONAL NEWS

Under the Trump administration, the US suspended immigrant visa processing for 75 countries.

In a significant shift in U.S. immigration policy, the Trump administration has announced an **indefinite suspension of immigrant visa issuance for nationals of 75 countries**, effective January 21, 2026.

remain until a comprehensive review of screening and eligibility criteria is completed.

## Affected Countries

The list of 75 countries spans across Africa, Asia, Latin America, the Middle East, and Eastern Europe. Notable countries on the list include:

- Asia:** Bangladesh, Pakistan, Thailand, Nepal, Myanmar, Cambodia, and Uzbekistan.
- Americas:** Brazil, Colombia, Cuba, Haiti, Jamaica, and Nicaragua.
- Middle East & Africa:** Egypt, Iran, Iraq, Nigeria, Somalia, Ethiopia, and Morocco.
- Europe:** Russia, Belarus, and several Balkan nations.

**Note on India:** India is **not included** in this list of 75 countries. Indian nationals applying for immigrant visas may continue their processing, though they may face heightened scrutiny under the general "public charge" rules being applied globally.

## Impact on Applicants

While U.S. Embassies and Consulates may continue to hold interviews, **no immigrant visas will be issued** to citizens of the 75 countries while the pause is in effect. Dual nationals may be exempt if they apply using a passport from a country that is not on the list.

This move follows a series of recent restrictions, including an expanded travel ban on 39 countries that took effect on January 1, 2026.

## APPOINTMENTS

### MS Dhoni Appointed Goodwill Ambassador for Pune Grand Tour 2026



The **Pune Grand Tour 2026** is more than just a race; it is India's formal entry into the global professional cycling circuit. By securing a **UCI 2.2 category** status, the event officially puts Pune on the map alongside iconic cycling destinations.

The appointment of **MS Dhoni** as Goodwill Ambassador is a strategic move to bridge the gap between India's obsession with cricket and the rising interest in endurance sports.

## Event Schedule & Course Details

The tour consists of five stages covering a total of **437 kilometres**. The race began today, **January 19**, and will conclude on **January 23, 2026**.

Date	Stage	Route	Key Highlights
Jan 19	Prologue	Goodluck Chowk (7.5 km)	Individual time trial for starting positions.

Date	Stage	Route	Key Highlights
Jan 20	Stage 1	Mulsi-Maval Miles (87.2 km)	Passes through Hinjewadi IT hub; features sharp urban turns.
Jan 21	Stage 2	Maratha Heritage Circuit (105.3 km)	Toughest stage; climbs through Purandar and Sinhagad Forts.
Jan 22	Stage 3	Western Ghats Gateway (134 km)	Speed-focused stage from Purandar to Baramati.
Jan 23	Stage 4	Pune Pride Loop (95 km)	Grand finale through historic landmarks like Shaniwar Wada.

### Why MS Dhoni?

Known for his legendary endurance and "Captain Cool" demeanor, Dhoni's role is to inspire young athletes to view cycling as a viable professional career. Upon his appointment, he remarked that India is now "pedalling into a new chapter" of sports history.

### Knowledge Check for Proficiency

1. Who has been appointed as the Goodwill Ambassador for the Pune Grand Tour 2026?

- A) Virat Kohli
- B) MS Dhoni
- C) Sachin Tendulkar
- D) Kapil Dev

2. What is the official UCI (Union Cycliste Internationale) classification for the Pune Grand Tour 2026?

- A) 1.1 Category
- B) 2.1 Category
- C) 2.2 Category
- D) World Tour Category

3. What is the duration of this international road cycling race?

- A) 3 days
- B) 5 days
- C) 7 days

D) 10 days

4. In which city is India's first-ever Continental Road Cycling Race for men scheduled to be held?

- A) New Delhi
- B) Mumbai
- C) Pune
- D) Hyderabad

5. The Pune Grand Tour 2026 is significant because it marks India's entry into which global professional sport?

- A) Formula 1 Racing
- B) Professional Cycling
- C) International Marathon
- D) Triathlons

## SPORTS

Mitchell Starc Wins ICC Men's Player of the Month for December 2025



Mitchell Starc's crowning as the ICC Men's Player of the Month for December 2025 is a fitting tribute to a bowler who single-handedly dismantled the English top order during the 2025-26 Ashes.

By securing this award on January 15, 2026, Starc ended a two-year drought for Australian men winning the monthly honour (the last being Pat Cummins in December 2023).

### A December to Remember

Starc was the undisputed star of the Australian summer, performing as a genuine all-round threat. In December alone, his statistics were staggering:

- **Wickets:** 16 wickets across three Test matches (Perth, Brisbane, and Adelaide).
- **Runs:** 139 runs, including two vital half-centuries that rescued Australia from lower-order collapses.

### Answer Key

Question	Correct Answer
1	B) MS Dhoni
2	C) 2.2 Category
3	B) 5 days
4	C) Pune
5	B) Professional Cycling

- **Series Total:** He finished the 5-match series with **31 wickets** at an average of 19.80 and was named **Player of the Series**.

### ICC Player of the Month Comparison (Dec 2025)

Starc beat out two other exceptional performers to take the trophy:

Player	Team	Achievement
Mitchell Starc	Australia	16 wickets & 139 runs in 3 Ashes Tests.
Justin Greaves	West Indies	283 runs in NZ, including an unbeaten 202* at Christchurch.
Jacob Duffy	New Zealand	23 wickets at an average of 15.43 against West Indies.

With the Ashes won 4–1, Starc has noted that his focus now shifts toward securing Australia's spot in the **2027 ICC World Test Championship Final**.

### Knowledge Check for Proficiency

1. For which month was Mitchell Starc named the ICC Men's Player of the Month?

- A) November 2025
- B) December 2025
- C) January 2026
- D) February 2026

2. How many wickets did Mitchell Starc take in the opening Test of the Ashes series at Perth?

- A) 5 wickets
- B) 8 wickets
- C) 10 wickets

### Starc's Impact on Key Batsmen

Starc didn't just take wickets; he took *the* wickets. He consistently targeted England's leadership:

1. **Ben Stokes:** Dismissed him 5 times during the series (11 times total in his career).
2. **Joe Root:** Removed the modern great 3 times during the series, often before he could settle.
3. **The Openers:** Starc knocked over an English opener in the **first over** of an innings four separate times during the series.

D) 12 wickets

Question	Correct Answer
2	C) 10 wickets
3	B) Australia won 4-1
4	C) England
5	D) Perth

3. What was the final result of the Ashes series in which Mitchell Starc played a decisive role?

- A) Australia won 5-0
- B) Australia won 4-1
- C) Australia won 3-2
- D) The series was drawn 2-2

4. Against which team did Mitchell Starc deliver his match-winning spells to earn the December 2025 honour?

- A) South Africa
- B) India
- C) England
- D) New Zealand

5. At which venue did Starc begin the series with an emphatic performance that put the opposition under immediate pressure?

- A) Melbourne (MCG)
- B) Sydney (SCG)
- C) Brisbane (Gabba)
- D) Perth

### Answer Key

Question	Correct Answer
1	B) December 2025

## BANKING/ECONOMY

RBI to Set Up Central Complaints Processing Centre to Speed Up Grievance Redressal



The Reserve Bank of India (RBI) has formally notified the **Reserve Bank - Integrated Ombudsman Scheme (RB-IOS), 2026**, which will take effect on **July 1, 2026**. This new framework replaces the 2021 version and introduces the **Centralized Receipt and Processing Centre (CRPC)** as the backbone of India's financial grievance redressal.

The reform is designed to move from a fragmented, region-based system to a unified, "One Nation, One Ombudsman" approach that is faster and more transparent.

## The New Centralized Hub: CRPC

The Centralized Receipt and Processing Centre (CRPC) will serve as the primary point of contact for all complaints that are not filed directly through the digital portal.

- Function:** It acts as a single national filter. Instead of complaints landing at various regional offices, the CRPC will conduct the **initial scrutiny** of all physical and email-based complaints.
- Admissibility Check:** The hub will determine if a complaint is valid under the scheme's rules before routing it to the relevant Ombudsman. This prevents the "ping-pong" effect where customers are told they have approached the wrong regional office.
- Consistency:** By centralizing the first level of processing, the RBI ensures that the same standards for "admissibility" are applied whether a customer is in Kochi or Kanpur.

Feature	Old (2021 Scheme)	New (2026 Scheme)
<b>Filing Window</b>	1 year after bank's response	<b>90 days</b> (Tighter timeline)
<b>Bank Response Time</b>	Flexible	<b>15 Days</b> (Strict discipline)
<b>Scope of "Deficiency"</b>	Restricted to specific services	<b>All services</b> provided by the entity

## How the Process Changes for You

- Step 1: Internal Complaint:** You must first lodge a complaint with your bank/NBFC.
- Step 2: The 30-Day Wait:** You can only approach the RBI if the entity doesn't respond within 30 days or if you are unhappy with their solution.
- Step 3: Centralized Entry:** You file your complaint via the CMS Portal, email, or post. If it's via email/post, the CRPC picks it up first.
- Step 4: Mediation or Award:** The Ombudsman first tries to settle the issue through conciliation. If that fails, they pass an "Award" (a legally binding decision).
- Step 5: Right to Appeal:** If you are still unsatisfied, you can appeal to the Appellate Authority (an RBI Executive Director) within **30 days**.

## Key Upgrades in the 2026 Scheme

The 2026 notification significantly strengthens the consumer's position while tightening the rules for banks and NBFCs.

Feature	Old (2021 Scheme)	New (2026 Scheme)
<b>Max Financial Loss Compensation</b>	₹20 Lakh	₹30 Lakh
<b>Max Mental Anguish Compensation</b>	₹1 Lakh	₹3 Lakh



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### Why This is a "Major Reform"

The 2026 scheme introduces **Ex-Parte Awards**. If a bank ignores the Ombudsman's request for documents or fails to respond within 15 days, the Ombudsman can now pass a judgment based solely on your evidence. This ends the tactic of "delaying by silence" often used by larger institutions.

A) ₹1 lakh

B) ₹2 lakh

C) ₹3 lakh

D) ₹5 lakh

**4. The RB-IOS 2026 allows for a maximum compensation of how much for consequential financial loss?**

A) ₹10 lakh

B) ₹20 lakh

C) ₹30 lakh

D) ₹50 lakh

**5. Which of the following is a key feature of the Centralised Receipt and Processing Centre (CRPC)?**

A) It only processes online complaints.

B) It acts as a single national hub for the initial scrutiny of email and physical complaints.

C) It replaces the need for an Internal Ombudsman in banks.

D) It is primarily for large corporate disputes rather than individual customers.

### Answer Key

Question	Correct Answer
1	B) Centralised Receipt and Processing Centre (CRPC)

**2. When is the Reserve Bank - Integrated Ombudsman Scheme, 2026, officially set to come into force?**

A) January 1, 2026

B) April 1, 2026

C) July 1, 2026

D) December 31, 2026

**3. Under the revised 2026 scheme, what is the maximum compensation the Ombudsman can award for non-financial loss (harassment/mental anguish)?**



Question	Correct Answer
2	C) July 1, 2026
3	C) ₹3 lakh (Increased from ₹1 lakh in the 2021 scheme)
4	C) ₹30 lakh (Increased from ₹20 lakh in the 2021 scheme)
5	B) It acts as a single national hub for initial scrutiny...



Tamil Nadu is the first Indian state to introduce a dedicated policy of this nature, aiming to decouple economic growth from resource consumption by incentivizing the recycling and repurposing of industrial waste.

### Key Financial Incentives

The policy introduces a tiered incentive structure designed to attract both large-scale industrial players and technology-driven startups.

Category	Investment Criteria	Employment Criteria	Incentive
Recycling Units	Min. ₹20 Crore	Min. 25 Net New Jobs	10% Capital Subsidy on Eligible Fixed Assets (EFA), capped at ₹3 Crore.
MSMEs	Based on MSME Policy 2021	Varies	Additional subsidies under the FaMe TN (Facilitating MSMEs of TN) sponsorship.
New Jobs	N/A	Domiciled in TN	EPF Reimbursement of up to ₹10,000/month per employee for

## Summary of Key Changes (2021 vs. 2026)

Feature	2021 Scheme	2026 Scheme
Max Financial Loss Compensation	₹20 Lakh	₹30 Lakh
Max Harassment Compensation	₹1 Lakh	₹3 Lakh
Processing	Decentralized/Portal	Centralized via CRPC
Scope	Restricted service definitions	Broadened to all services

## STATE NEWS

### Tamil Nadu Circular Economy Investment Policy 2026

The launch of the **Tamil Nadu Circular Economy Investment Policy (TNCEIP), 2026** by Chief Minister M.K. Stalin on January 13, 2026, represents a strategic pivot toward "Green Manufacturing."

Category	Investment Criteria	Employment Criteria	Incentive
			1 year (max 50 employees).
Skilling	Training for employees	Sustainability courses	₹10,000 per person for courses empanelled by the TN Skill Development Corp.

### Why This Policy is Timely

- Global Compliance:** It helps Tamil Nadu's exporters prepare for the EU's **Carbon Border Adjustment Mechanism (CBAM)** and Deforestation Regulations (EUDR).
- Resource Security:** By recycling metals and lithium, the state reduces its dependence on raw material imports.
- Extended Producer Responsibility (EPR):** It provides the infrastructure for companies to fulfill their legal obligations to manage the end-of-life of their products.

### Priority Sectors

The policy identifies five "Sun-rise" sectors where circularity can have the highest environmental and economic impact:

- Textiles:** Supporting units that convert post-consumer textile waste back into high-quality yarn or fabric (aimed at meeting EU "Ecodesign" standards).
- Electric Vehicles (EVs):** Focus on the collection, diagnostics, and safe dismantling of **Lithium-ion batteries** for "second-life" applications like home energy storage.
- Automobiles:** Integrating with the state's **Vehicle Scrapping Policy**, targeting the 1.56 crore vehicles expected to enter the scrapping market by 2030.
- Electronics (E-waste):** Recycling post-consumer electronics and end-of-life solar photovoltaic (PV) modules.
- Plastics:** Incentivizing AI-powered sorting and chemical recycling technologies to manage the state's 4.3 lakh metric tonnes of annual plastic waste.

### Knowledge Check for Proficiency

1. **Who officially released the Tamil Nadu Circular Economy Investment Policy, 2026, in Chennai?**

A) Prime Minister of India  
B) Governor of Tamil Nadu  
C) Chief Minister of Tamil Nadu (M.K. Stalin)  
D) Minister of MSME, Tamil Nadu

2. **What is the minimum investment required for a company to be eligible for the special capital subsidy under this policy?**

A) ₹10 crore  
B) ₹20 crore  
C) ₹50 crore  
D) ₹100 crore

**3. Under the 2026 policy, eligible companies can receive a capital subsidy of 10% of Eligible Fixed Assets (EFA), capped at a maximum of:**

- A) ₹1 crore
- B) ₹2 crore
- C) ₹3 crore
- D) ₹5 crore

B) A system where products and materials are kept in circulation through recycling and reuse

C) A policy for promoting digital-only transactions

D) A plan to centralize all manufacturing in the Chennai cluster

#### Answer Key

Question	Correct Answer
1	C) Chief Minister of Tamil Nadu
2	B) ₹20 crore
3	C) ₹3 crore
4	B) 25 jobs
5	C) Over five years in equal annual instalments
6	B) A system where products and materials are kept in circulation...

**4. To qualify for incentives, what is the minimum number of net new jobs a company must create?**

- A) 15 jobs
- B) 25 jobs
- C) 50 jobs
- D) 100 jobs

**5. How will the capital subsidy be disbursed to the eligible units after the start of commercial operations?**

- A) In a single lump sum
- B) Over three years in equal instalments
- C) Over five years in equal annual instalments
- D) Upon completion of the second year of operations

#### Quick Policy Breakdown

Feature	Requirement / Incentive
Minimum Investment	₹20 Crore
Job Creation	25 Net New Jobs
Capital Subsidy	10% of EFA (Capped at ₹3 Crore)
Disbursement Period	5 Years (Equal annual instalments)
Additional Support	Employer EPF reimbursement & Skilling Incentives

**6. Which of the following describes the "Circular Economy" model as promoted by this policy?**

- A) An economy focused solely on increasing exports

 Detailed Analysis of Recent Current Affairs: Multiple Choice Format

**Q.1. In which city will the 9th International Spices Conference (ISC 2026) be held?**

A. New Delhi

B. Kochi

C. Thiruvananthapuram

D. Bengaluru

1. B

The 9th International Spices Conference (ISC 2026) will be held in the beautiful city of Kochi, Kerala, from February 23-26, 2026. It will bring together spice industry leaders, exporters, and policymakers from around the world to discuss technology, sustainability, and future-readiness activities.

**Q.2. Bamanwas Kankar Panchayat, recently declared the state's first fully organic Panchayat, is located in which state?**

A. Gujarat

B. Madhya Pradesh

C. Rajasthan

D. Haryana

2. C

Rajasthan has achieved a major milestone in the field of sustainable agriculture. Bamanwas Kankad Panchayat has been declared the state's first fully organic Gram Panchayat, with all seven settlements/villages under its jurisdiction having fully adopted organic

farming. This achievement reflects India's growing efforts to promote chemical-free farming, environmental protection, and farmer-friendly agriculture. This strengthens rural livelihoods, fosters healthy food systems, and preserves soil in the long term.

**Q.3. Which state has the highest share in personal four-wheeler EV adoption by 2025?**

A. Maharashtra

B. Tamil Nadu

C. Karnataka

D. Kerala

3. D

Kerala has quietly achieved a significant milestone in India's electric mobility journey. In 2025, Kerala recorded the highest share of personal four-wheel electric vehicle adoption among major EV states. Thanks to timely policies, rapidly expanding charging infrastructure, and strong middle-class participation, Kerala has outpaced many larger and more industrialized states in EV penetration.

**Q.4. Which fund did the Delhi High Court recently declare as having the right to privacy under the RTI Act, 2005?**

A. PMNRF

B. PM CARES Fund

C. National Disaster Response Fund

D. CSR Fund

4. B

In an important legal comment, the Delhi High Court held that the PM CARES Fund enjoys the right to privacy under the Right to Information Act. The court clarified that organizations performing public functions do not automatically lose privacy protections. This decision will impact the interpretation of transparency laws, third-party rights, and exemptions under the RTI Act.

C. Karnataka Bank

D. HDFC Bank

6. C

India's banking sector is rapidly moving towards digital transformation. Karnataka Bank has achieved a significant milestone in this regard, winning a prestigious national-level technology award. This recognition reflects the bank's continued focus on fintech innovation, adoption of digital public infrastructure, and customer-centric digital banking solutions.

Q.5. Who recently became the first Indian to formally join Kenjutsu (Japanese samurai swordsmanship)?

A. Narendra Modi

B. Pawan Kalyan

C. Rajnath Singh

D. Kiren Rijiju

A. Jane Goodall

B. Vandana Shiva

C. Toby Kiers

D. Rachel Carson

7. C

American mycologist Toby Kiers has received the Tyler Prize, also known as the "Nobel of the Environment," for raising awareness of the importance of interactions between plants and fungi and the urgent need to protect them.

Q.6. Which bank recently won the 'Best Fintech & DPI Adoption' award at the IBA Banking Technology Awards 2026?

A. SBI

B. Canara Bank

A. Infosys

B. TCS

C. Sarvam AI

D. Wipro

8. C

The Tamil Nadu government has signed a major agreement with Sarvam AI to build India's first sovereign artificial intelligence park with an investment of ₹10,000 crore. The initiative aims to create 1,000 high-skilled jobs and build a large AI ecosystem in the state.

**Q.9. Which organization recently released the Export Preparedness Index (EPI) 2024?**

A. RBI

B. Ministry of Commerce

C. NITI Aayog

D. World Bank

9. C

The Export Preparedness Index (EPI) 2024, released by NITI Aayog, assesses the export readiness of India's states and union territories. Released in January 2026, the index aims to evaluate states' capabilities against India's \$1 trillion export target by 2030 and the vision of 'Degrowth India @ 2047'.

**Q.10. What was India's GDP growth rate for FY26 recently projected by the World Bank?**

A. 6.5%

B. 6.8%

C. 7.0%

D. 7.2%

10. D

The World Bank has raised its GDP growth forecast for India for fiscal year 2025-26 to 7.2%. This revision reflects India's strong domestic demand, improved tax reforms, and robust export sector amid global uncertainties. The data is published in the latest edition of the World Bank's flagship report, "Global Economic Prospects."

**Q.11. What is the recent 'Perfect Mediclaim AYUSH Insurance' related to?**

A. Ayushman Bharat

B. CGHS

C. ESIC

D. PMJAY

11. B

'Purna Mediclaim AYUSH Insurance' is an optional health insurance launched by the Ministry of Finance for Central Government Health Scheme (CGHS) beneficiaries, such as central government employees and pensioners. It provides additional financial protection and cashless treatment (including AYUSH) along with existing CGHS coverage, with insurance options of Rs 10 or 20 lakh and co-payment options of 70:30 or 50:50.

**Q.12. For which scheme did the PFRDA recently constitute a committee for assured pension payments?**

A. EPFO

B. Atal Pension Yojana

C. National Pension System (NPS)

D. UPS

12. C

The Pension Fund Regulatory and Development Authority (PFRDA) has constituted a high-level committee to formulate a regulatory framework for assured payments under the National Pension System (NPS), aimed at ensuring guaranteed income after retirement.

Q.13. Who recently launched the logo and theme for India's BRICS Chairmanship 2026?

A. Narendra Modi

B. S. Jaishankar

C. Amit Shah

D. Piyush Goyal

13. B

External Affairs Minister Dr. S. Jaishankar launched the logo and theme for India's BRICS Chairmanship 2026. The theme was "Building for Resilience, Innovation, Cooperation and Sustainability," and the logo is based on the 'Namaste' and the lotus flower, symbolizing unity and inclusive development.

Q.14. Who was recently appointed as the Director General of the National Investigation Agency (NIA)?

A. Alok Verma

B. Rakesh Asthana

C. Rakesh Aggarwal

D. Ajit Doval

14. C

The National Investigation Agency (NIA) has got its new chief. Senior IPS officer Rakesh Agarwal has been appointed as the Director General of the NIA. Agarwal was previously heading the investigation agency as acting director. An order issued by the Personnel Ministry stated that it has approved the Home Ministry's proposal to appoint IPS Rakesh Agarwal, Special Director General, NIA, as Director General. This appointment will be from the date he assumes charge until August 31, 2028, i.e., the date of his retirement, or until further orders, whichever is earlier.

**Q.15. Which Australian university will recently establish a campus in Bengaluru by August 2026?**

A. University of Melbourne

B. UNSW

C. Monash University

D. University of Sweden

15. B

The University of New South Wales (UNSW), one of Australia's most prestigious universities, will open its campus at Manyata Tech Park in Bengaluru in August this year. The Memorandum of Understanding (MoU) was signed in the presence of Large and Medium Enterprises Minister M.B. Patil and Higher Education Minister M.C. Sudhakar. At a ceremony held at the Legislative Assembly, UNSW Vice-Chancellor Attila Brungs and Department of Industry Principal Secretary S. Selvakumar exchanged the MoU.

## FACTS ABOUT BHARAT

The **Vivekananda Rock Memorial**, standing at the confluence of the Bay of Bengal, the Arabian Sea, and the Indian Ocean, is a profound symbol of India's spiritual unity and architectural heritage.

Building on your points, here are some deeper insights into its construction and the unique features that make it a masterpiece of integrated Indian design.

### The Vision and The Struggle

The memorial wasn't just an engineering task; it was a massive social movement led by **Eknath Ranade**.

- A National Effort:** To ensure the monument belonged to all of India, Ranade launched a "one-rupee" campaign, collecting donations from millions of citizens across every state.
- The Blueprint:** The design was refined based on suggestions from the **Paramacharya of Kanchi Kamakoti Peetham**, ensuring it adhered to traditional *Shilpa Shashtra* (ancient science of sculpture and architecture).
- Construction Feat:** Over 650 laborers worked for six years, transporting massive granite blocks from the mainland to the mid-sea rock—a logically harrowing task given the turbulent waves.

### Architectural Harmony

The memorial is a rare example of **Pan-Indian architecture**, blending styles from the north, south, and west of India:

- West Bengal Influence:** The main *Vivekananda Mandapam* is modeled after the **Sri Ramakrishna Temple** at Belur Math, featuring a distinct blend of temple, mosque, and church-like silhouettes to symbolize universalism.
- Tamil Nadu Heritage:** The *Shripada Mandapam* follows the **Chola style** of architecture, particularly the *Ayadi Pramana Lakshanam*, characterized by its square hall and *Vimanam* (tower).
- Ancient Cave Styles:** The entrance to the memorial takes inspiration from the rock-cut architecture of the **Ajanta and Ellora caves**, bridging the gap between ancient and modern Indian aesthetics.

### Key Structures at a Glance

Structure	Significance	Unique Feature
Vivekananda Mandapam	Honours Swamiji's 1892 meditation.	Houses a life-sized bronze statue of Swami Vivekananda in a <i>Parivrajak</i> (wandering monk) posture.
Shripada Mandapam	The "Sanctum Sanctorum" of the rock.	Built over a natural rock projection believed to be the <b>footprint of Goddess Kanyakumari</b> .
Dhyana Mandapam	The Meditation Hall.	Incorporates a design that naturally cools the room and maintains a pin-drop silence despite the crashing waves outside.

### Symbolic Alignment

One of the most poetic features of the memorial is its **geometric alignment**. The structures are designed such that the gaze of the statue of Swami Vivekananda is directed precisely toward the *Shripadam* (the Goddess's footprint). This symbolizes the monk seeking the blessings of the Divine Mother before embarking on his mission to the West.

D) Goddess Saraswati

4. The Vivekananda Rock Memorial is surrounded by which sea?

A) Arabian Sea

B) Bay of Bengal

C) Laccadive Sea

D) Andaman Sea

### Knowledge Check for Proficiency

1. In which year was the Vivekananda Rock Memorial completed and inaugurated?

A) 1892

B) 1962

C) 1970

D) 1982

5. What are the two main structures that make up the memorial complex?

A) Dhyana Mandapam and Sabha Mandapam

B) Vivekananda Mandapam and Shripada Mandapam

C) Shripada Mandapam and Mukha Mandapam

D) Vivekananda Mandapam and Dhyana Mandapam

2. Who is the primary individual credited with spearheading the construction and fundraising for the memorial?

A) Swami Chinmayananda

B) Eknath Ranade

C) V.V. Giri

D) M. Bhaktavatsalam

6. The meditation hall attached to the memorial, where visitors can sit in silence, is known as:

A) Shripada Mandapam

B) Garbha Graham

C) Dhyana Mandapam

D) Sabha Mandapam

3. According to local legend, which Goddess performed austerity (tapas) on this rock?

A) Goddess Meenakshi

B) Goddess Kumari

C) Goddess Kamakshi

7. Which architectural style is incorporated into the design of the memorial's mandapa?

A) Exclusively Dravidian style



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- B) Exclusively West Bengal style
- C) Modern European style
- D) A blend of various temple architecture styles from across India

### Answer Key

Question	Correct Answer
1	C) 1970
2	B) Eknath Ranade
3	B) Goddess Kumari
4	C) Laccadive Sea
5	B) Vivekananda Mandapam and Shripada Mandapam
6	C) Dhyana Mandapam
7	D) A blend of various temple architecture styles...

### Dear Aspirants,

"We trust that this current affairs preparation will be beneficial for your upcoming examination. Consistent daily study of current affairs is highly recommended. Should you have any suggestions for improvement or feedback regarding the class, please feel free to communicate them. Your ideas are valuable, and we welcome your assistance in helping us to provide enhanced support in the future."

We wish best for your studies & Exams

### Best Wishes

Murthy sir (MSM)

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