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NATIONAL NEWS

India Introduces First Tailings Policy to Recover Critical Minerals



This is a significant strategic shift for India's mining sector. By reclassifying "waste" as a "resource," the government is essentially looking to unlock a "circular mine" model.

Historically, tailings (the materials left over after separating the valuable fraction from the uneconomic fraction of an ore) were viewed strictly as environmental liabilities—toxic sludge that required expensive management. This policy flips that script.

Why This Matters Now

The timing is critical because the global race for **critical minerals** (like Lithium, Cobalt, Nickel, and Rare Earth Elements) is heating up. These are the "vitamins" of the modern economy, essential for EV batteries, wind turbines, and defense tech.

- **Environmental De-risking:** Reprocessing tailings reduces the physical footprint of tailing ponds, which are prone to leaks and breaches.

- Economic Efficiency:** Since the ore has already been crushed and brought to the surface, the "mining" part is done. The focus shifts entirely to chemical and metallurgical extraction, which can be significantly cheaper than starting a new greenfield mine.
- Strategic Autonomy:** India currently relies heavily on imports for these minerals. This policy acts as a domestic "safety net."

- Chemical Complexity:** Extracting trace amounts of minerals from complex waste piles requires advanced **hydrometallurgy** or **bioleaching** technologies that aren't yet standardized in India.
- Mapping Accuracy:** We need a digital "National Inventory" of tailings to know exactly where the highest concentrations of value are buried.
- Regulatory Overlap:** Coordinating between the Ministry of Mines, Environment, and Heavy Industries will be the real test of this policy's speed.

The "Waste" Hierarchy

The policy targets several specific types of industrial leftovers:

Resource Type	Source	Potential Mineral Value
Tailings	Mineral processing plants	Residual gold, copper, or silver
Slags	Smelting/Refining	Cobalt, Manganese, or Zinc
Anode Slimes	Copper/Zinc refining	Gold, Silver, Platinum Group Metals (PGM)
Red Mud	Aluminum production (Bauxite)	Titanium and Rare Earth Elements

Quick Quiz Test Your Knowledge

- What is the primary objective of India's newly announced Tailings Policy?
 - To increase the taxes on mining corporations.
 - To recover critical minerals from mining waste like overburden and dumps.
 - To shut down existing tailing ponds due to environmental hazards.
 - To privatize the exploration of deep-seated minerals.
- Which of the following materials is NOT explicitly mentioned as a focus for mineral evaluation under this policy?
 - Red mud and anode slimes.
 - Mine dumps and slags.
 - Agricultural runoff.

The Challenges Ahead

While the policy is a great first step, the execution will require high-level technical precision:

D) Tailings and overburden.

3. Why does the policy emphasize "coordinated action among multiple ministries"?

A) Because mining waste is only found on private land.

B) Because critical minerals may exist outside conventional mining areas.

C) To ensure that all mining waste is exported to foreign markets.

D) To reduce the number of agencies involved in mineral mapping.

4. According to the text, how does the Tailings Policy support India's broader national goals?

A) By increasing dependence on mineral imports from neighboring countries.

B) By focusing solely on coal production for energy.

C) By strengthening domestic supply chains and supporting clean energy ambitions.

D) By discouraging the use of recycled materials in manufacturing.

Question	Answer
3	B (Minerals can be found in non-traditional zones)
4	C (Aims for self-reliance and clean energy support)

NATIONAL NEWS

India Launches First Open-Sea Marine Fish Farming Project



This initiative in the Andaman Sea represents a bold "blue frontier" for India. While coastal aquaculture (like shrimp farming in ponds) has been a staple for decades, it often faces challenges like land scarcity, water pollution, and disease outbreaks due to stagnant environments.

By moving into the Open Ocean, India is leveraging the natural flushing power of deep-sea currents to create a more sustainable and high-yield food system.

Answer Key

Question	Answer
1	B (Focuses on recovering value from mining waste)
2	C (Agricultural runoff is unrelated to mining waste)

The Shift: Coastal vs. Open-Sea Farming

The transition to the open sea isn't just a change of location; it's a massive upgrade in engineering and biology.

Feature	Coastal/Near-Shore	Open-Sea (Offshore)
Water Quality	Prone to fluctuations and land-runoff	High oxygen levels, constant salinity
Waste Management	Waste can accumulate on the seabed	Deep currents disperse nutrients naturally
Fish Health	Higher risk of disease in cramped spaces	"Natural" conditions lead to stronger, healthier fish
Scale	Limited by land and coastline availability	Virtually unlimited space in the Andaman Sea

This project likely utilizes **High-Density Polyethylene (HDPE) cages**. These are flexible, circular structures anchored to the sea floor that can bob with the waves rather than breaking against them.

Moving forward, the success of the Blue Economy will depend on **Precision Aquaculture**—using sensors to monitor water temperature, pH levels, and automated feeding systems to minimize waste.

This initiative in the Andaman Sea is a huge leap for India's Blue Economy. Moving away from the coastline and into the open ocean requires some serious engineering and a lot of faith in the "Blue Revolution."

Here are five multiple-choice questions based on the details of this project:

Quick Quiz Test Your Knowledge

1. Where was India's first-ever open-sea marine fish farming project launched?

- A) Arabian Sea off the coast of Kerala
- B) Bay of Bengal near Odisha
- C) North Bay in the Andaman Sea
- D) Gulf of Mannar in Tamil Nadu

2. Which Union Minister launched this landmark initiative?

- A) Mansukh Mandaviya
- B) Jitendra Singh

Why the Andaman Sea?

The choice of North Bay in the Andamans is strategic. The region offers:

- **Pristine Waters:** Minimal industrial pollution ensures high-grade, export-quality fish.
- **Depth and Current:** Provides the necessary depth for large submersible or floating cages that can withstand tropical weather.
- **Strategic Location:** Proximity to Southeast Asian markets, which have a high demand for marine protein.

Technological Foundations

C) Giriraj Singh

D) Nitin Gadkari

3. The project represents a strategic shift from traditional coastal aquaculture to which of the following?

A) Deep-sea mining

B) Near-shore seaweed harvesting

C) Open-ocean farming

D) Freshwater pond culture

Answer Key

Question	Answer
1	C) North Bay in the Andaman Sea
2	B) Jitendra Singh
3	C) Open-ocean farming
4	C) Blue Economy
5	B) To unlock untapped economic potential and support livelihoods

INTERNATIONAL NEWS

UAE Becomes India's Second-Largest LNG Supplier After New Agreement



This long-term deal is a masterstroke in "Energy Diplomacy." By securing this 10-year commitment, India isn't just buying fuel; it is insulating its economy against the wild price swings often seen in the global spot market.

The agreement, valued at approximately **\$2.5 to \$3 billion**, was signed between **ADNOC Gas (UAE)** and India's state-owned **Hindustan Petroleum Corporation Limited (HPCL)**.

Strategic Impact: Beyond the Pipes

While the 0.5 million metric tonnes (MMT) annual supply is the headline, the broader implications for India's 2026-2030 energy roadmap are profound:

- Supplier Diversification:** While Qatar remains the top supplier, elevating the UAE to the #2 spot reduces India's "concentration risk." It ensures that a disruption in one region won't paralyze Indian industries.
- Infrastructure Utilization:** This gas is slated to land at HPCL's **Chhara terminal in Gujarat**. Having a guaranteed long-term supply ensures that these expensive regasification terminals operate at high capacity.
- The 15% Goal:** The deal directly supports India's mission to increase the share of natural gas in its energy mix from the current ~6% to 15% by 2030.

Sector	Key Outcome
Nuclear Energy	Explored cooperation in Small Modular Reactors (SMRs) and nuclear safety under the new <i>SHANTI Act</i> .
Food Security	Agreements to align food safety standards to boost Indian agricultural exports to the UAE.

Strategic Insight: The 10-year duration (starting in 2028) is specifically timed to coincide with India's massive expansion of its **City Gas Distribution (CGD)** networks, ensuring that as more Indian kitchens and cars switch to gas, the supply is already "

Quick Quiz Test Your Knowledge

1. Who visited India in January 2026 to sign the long-term energy agreement?

- A) King Salman bin Abdulaziz
- B) Sheikh Mohammed bin Rashid Al Maktoum
- C) Sheikh Mohamed bin Zayed Al Nahyan
- D) Sultan Haitham bin Tariq

2. Under the new agreement, how much LNG will the UAE supply to India annually?

- A) 1.0 million metric tonnes
- B) 0.5 million metric tonnes
- C) 5.0 million metric tonnes
- D) 0.25 million metric tonnes

Key Highlights of the 2026 Visit

The LNG deal was the anchor of a much larger strategic package agreed upon by PM Modi and President Sheikh Mohamed bin Zayed Al Nahyan:

Sector	Key Outcome
Trade Target	Agreed to double bilateral trade to \$200 billion by 2032 .
Defence	Signed a Letter of Intent for a Strategic Defence Partnership , focusing on special operations and cyber security.

3. Following this deal, which country is currently India's largest supplier of LNG?

- A) United Arab Emirates
- B) United States
- C) Qatar
- D) Russia

Question	Answer
4	B) Second
5	B) Because of economic growth and urbanization

APPOINTMENTS

Government Names New Envoys to New Zealand and Georgia



These appointments are a clear signal of India's intent to deepen its presence in two very different, yet strategically vital, regions. While the High Commissioner to New Zealand will manage a mature, trade-heavy relationship, the Ambassador to Georgia enters a region that is becoming an increasingly important gateway between Europe and Asia.

The New Envoys

Officer	Batch	New Role	Previous Role
Muanpuii Saiawi	IFS: 2005	High Commissioner to New Zealand	Joint Secretary, MEA

5. Why is India's demand for LNG increasing rapidly, as mentioned in the agreement context?

- A) Due to a total ban on coal
- B) Because of economic growth and urbanization
- C) Solely for use in the aviation sector
- D) Due to the decommissioning of all nuclear plants

Answer Key

Question	Answer
1	C) Sheikh Mohamed bin Zayed Al Nahyan
2	B) 0.5 million metric tonnes
3	C) Qatar

Officer	Batch	New Role	Previous Role
Amit Kumar Mishra	IFS: 2004	Ambassador to Georgia	Serving at MEA Headquarters

- **Indian Investments:** Managing a growing portfolio of over **\$400 million** in Indian investments, including projects by Tata Power and JSL.
- **The "Relic" Diplomacy:** Continuing to build on the deep cultural goodwill created when India returned the holy relics of **Queen St. Ketevan** to Georgia in 2021.

Diplomatic Note: You might notice the different titles. We use **High Commissioner** for Commonwealth countries (like New Zealand) and **Ambassador** for non-Commonwealth countries (like Georgia). The roles are functionally identical, but the terminology reflects our shared history with the UK.

Quick Quiz Test Your Knowledge

1. Who has been appointed as India's next High Commissioner to New Zealand?

- A) Amit Kumar Mishra
- B) Muanpuii Saiawi
- C) Ruchira Kamboj
- D) Vinay Kwatra

2. Amit Kumar Mishra, a senior IFS officer, has been named as the next Ambassador to which country?

- A) New Zealand
- B) Armenia
- C) Georgia
- D) Australia

Strategy: Georgia (The Eurasian Gateway)

Amit Kumar Mishra's appointment is equally strategic. India only established a **resident mission in Tbilisi** (the capital of Georgia) in **July 2024**. Before that, Georgia was handled from Armenia. His focus will be:

- **Connectivity:** Georgia's location on the Black Sea makes it a key node for the **Middle Corridor** trade route.

3. These new appointments involve officers from which elite government service?

- A) Indian Administrative Service (IAS)
- B) Indian Police Service (IPS)
- C) Indian Foreign Service (IFS)
- D) Indian Revenue Service (IRS)

While Vidarbha has famously dominated the Ranji Trophy (red-ball) in recent years, this win cements their status as a versatile powerhouse in white-ball cricket.

Final Scorecard Summary

The match, held at the BCCI Centre of Excellence in Bengaluru, was a high-scoring affair that showcased Vidarbha's depth:

- **Vidarbha:** 317/8 (50 overs)
- **Saurashtra:** 279 all out (48.5 overs)

Key Performers of the Final

Player	Contribution	Impact
Atharva Taide	128 (118)	Player of the Match. Scored his 3rd List A century to anchor the innings.
Yash Thakur	4/50	The speedster led the bowling attack and derailed Saurashtra's middle order.
Aman Mokhade	33 (Final) / 814 (Season)	Player of the Tournament. He became only the third player in history to cross 800 runs in a single season.
Prerak Mankad	88 (92)	Saurashtra's top scorer; his dismissal was the turning point of the game.
Nachiket Bhute	3/46	Provided crucial breakthroughs at the death to seal the win.

SPORTS

Vidarbha Create History with Maiden Vijay Hazare Trophy Triumph



This victory on **January 18, 2026**, is a historic "redemption arc" for Vidarbha. After losing the final to Karnataka in the 2024–25 edition, they returned to Bengaluru to clinch their first-ever **Vijay Hazare Trophy** by defeating two-time champions Saurashtra by **38 runs**.

The Tactical Edge

- The Taide-Rathod Stand:** After a steady opening, Atharva Taide and Yash Rathod (54) shared a massive 133-run partnership. This allowed Vidarbha to maintain a run rate of over 6.00 and set a daunting target of 318.
- Disciplined Captaincy:** Under the leadership of Harsh Dubey, Vidarbha's bowling remained composed even when Prerak Mankad and Chirag Jani were threatening a comeback for Saurashtra.
- The "Circular" Trophy Cabinet:** With this win, Vidarbha has now won every major domestic title in the last decade, including the Ranji Trophy, Irani Cup, and now the Vijay Hazare Trophy.

3. The Vijay Hazare Trophy is what format of cricket?

- A) Test (First-class)
- B) T20
- C) List A (One Day)
- D) T10

4. According to the text, what were the two main factors that led to Vidarbha's victory?

- A) Luck and weather conditions
- B) Strong batting at the top and disciplined bowling
- C) Winning the toss and aggressive fielding
- D) Experienced coaching and middle-order stability

Quick Quiz Test Your Knowledge

1. Which team did Vidarbha defeat to secure their maiden Vijay Hazare Trophy?

- A) Mumbai
- B) Saurashtra
- C) Karnataka
- D) Tamil Nadu

5. What does the term "maiden" signify in the context of Vidarbha winning the trophy?

- A) Their most recent win
- B) Their first-ever win
- C) An undefeated season
- D) A win by a large margin

Answer Key

Question	Answer
1	B) Saurashtra
2	C) Bengaluru
3	C) List A (One Day)

2. Where was the final match of the tournament held?

- A) Nagpur
- B) Rajkot
- C) Bengaluru
- D) Mumbai

Question	Answer
4	B) Strong batting at the top and disciplined bowling
5	B) Their first-ever win

Feature	Details
Plan Type	Individual, Non-Linked, Non-Participating Savings Plan
Premium Payment Term	7 years or 10 years
Policy Term	15, 20, or 30 years
Entry Age	30 days to 60 years
Maturity Age	Up to 75 years

BANKING/ECONOMY

SBI Life Smart Platina Advantage Launched for Long Term Financial Security



The launch of **SBI Life – Smart Platina Advantage** on **January 14, 2026**, marks a significant addition to the non-linked, non-participating (guaranteed) insurance market. This plan is specifically designed for conservative investors who want to "lock in" their returns today to fund distant goals like a child's higher education or their own retirement.

Core Architecture of the Plan

The defining feature of this plan is the **Limited Premium Payment Term (LPPT)**. You pay for a short window, but the "Guaranteed Additions" keep accumulating for the entire duration of the policy.

Key Benefits & Innovations

Unlike traditional endowment plans that can be rigid, the Smart Platina Advantage introduces a few "modern" tweaks:

- Guaranteed Additions (GA):** These accrue at the end of every policy year. The rate of GA is predefined at the start, meaning your maturity corpus is mathematically certain from Day 1. High-value premiums (₹2 Lakh+) and longer policy terms typically attract higher GA rates (up to 11% in certain slabs).
- Settlement Option (The Income Flex):** Upon maturity, you don't have to take a lump sum. You can choose to receive your benefits in **monthly, quarterly, or yearly installments** over a period of **2 to 7 years**. This essentially turns your savings into a structured "pension" or income stream.
- Life Cover throughout the Term:** Even though you stop paying premiums after 7 or 10 years, the life insurance shield remains active for the full 15, 20, or 30-year term.

- Tax Efficiency:** Premiums are eligible for tax deductions, and the maturity amount is generally tax-exempt (subject to prevailing Income Tax laws, specifically Section 10(10D)).

- A) Market-linked volatile returns
- B) Assured returns and life cover
- C) Variable interest rates
- D) Short-term speculative gains

Who is this for?

This product is ideal for individuals who are **risk-averse** and wary of market volatility. If you are looking for equity-like 12-15% returns, this isn't it. However, if you need a guaranteed ₹1.2 Crore or ₹1.5 Crore for a specific goal 20 years from now, this plan provides that mathematical certainty.

Quick Quiz Test Your Knowledge

1. What is the primary category of the newly introduced SBI Life – Smart Platina Advantage?

- A) Pure Term Insurance
- B) Guaranteed Savings Product
- C) Health Insurance
- D) Mutual Fund Linked Plan

2. According to the text, for how long does the life insurance cover remain active?

- A) Only during the premium payment term
- B) For half of the policy term
- C) For the entire policy term
- D) Until the individual reaches age 50

3. Which feature of the plan helps individuals manage future goals with "reduced risk"?

4. What is the specific premium payment structure mentioned for this product?

- A) Premiums must be paid for the entire life of the policyholder.
- B) Premiums are paid for a limited duration while benefits continue long term.
- C) Premiums are paid in a single lump sum only.
- D) Premiums increase every year based on inflation.

5. Why has SBI Life introduced this product at this specific time, according to the text?

- A) Because interest rates are at an all-time high.
- B) Because financial stability and long-term planning have become essential.
- C) To compete with international banking products.
- D) To target only retired individuals.

Answer Key

Question	Answer
1	B) Guaranteed Savings Product
2	C) For the entire policy term
3	B) Assured returns and life cover

Question	Answer
4	B) Premiums are paid for a limited duration while benefits continue long term.
5	B) Because financial stability and long-term planning have become essential.

The study identifies three pivotal phases that shaped the ecology and human history of the Vaigai River basin:

Period	Event	Characteristics
~4.2 ka (4,200 years ago)	The 4.2 ka Arid Event	A global "megadrought" that weakened the Indian monsoon, leading to shallower lake levels and C4-type (dry-land) vegetation.
~3.2 ka (3,200 years ago)	3.2 ka Dry Phase	Another significant period of aridity that likely forced ancient communities to innovate in water management.
~2.5 ka to 0.9 ka	Roman Warm Period	A more stable, warmer episode with episodic flooding, coinciding with the height of the Sangam era and Roman trade.

The Keeladi Connection

The most exciting aspect of this study is its proximity to Keeladi, the archaeological site that has rewritten Tamil history.

- Climate vs. Civilization:** The sediment records provide the environmental context for Keeladi's sophisticated urban planning. It shows how the Sangam-era people didn't just survive but thrived by adapting their agriculture and water storage (tanks/reservoirs) to handle the monsoon's volatility.
- Flood Markers:** The discovery of ancient flood deposits helps explain why certain settlement layers at Keeladi might have been abandoned or modified over time.

Why This Matters for Today

The Climatic Timeline



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This isn't just about the past; it's a blueprint for Tamil Nadu's future:

- Accurate Forecasting:** By understanding 4,500 years of monsoon behavior, meteorologists can better predict long-term drought cycles.
- Disaster Mapping:** Identifying ancient "land destabilization" phases helps in mapping modern zones in the Vaigai basin that are vulnerable to soil erosion and channel shifts.
- Restoration:** The data on "organic matter sources" tells us what the lake looked like in its prime, providing a scientific target for modern lake and wetland restoration projects.

3. The study revealed a climate record spanning how many years?

- A) 1,200 years
- B) 3,200 years
- C) 4,500 years
- D) 10,000 years

4. What primary material did researchers analyze to reconstruct past environmental patterns?

- A) Ancient manuscripts found nearby
- B) Fossilized tree trunks
- C) Lake sediments
- D) Archaeological pottery shards

5. Which of the following was NOT mentioned as a factor reconstructed by the researchers?

- A) Monsoon patterns
- B) Vegetation
- C) Tectonic plate movements
- D) Flood events

6. The study identified a specific dry phase occurring at which time marker?

- A) 1.5 ka
- B) 3.2 ka
- C) 5.0 ka

Quick Quiz Test Your Knowledge

1. Where is the Kondagai inland lake located?

- A) Thanjavur district, Tamil Nadu
- B) Sivaganga district, Tamil Nadu
- C) Madurai district, Tamil Nadu
- D) Coimbatore district, Tamil Nadu

2. Which organization conducted the climate record study at Kondagai?

- A) Indian Institute of Science (IISc)
- B) Birbal Sahni Institute of Palaeosciences (BSIP)
- C) Geological Survey of India (GSI)
- D) National Institute of Oceanography (NIO)





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D) 6.2 ka

Answer Key

Question	Answer
1	B) Sivaganga district, Tamil Nadu
2	B) Birbal Sahni Institute of Palaeosciences (BSIP)
3	C) 4,500 years
4	C) Lake sediments
5	C) Tectonic plate movements
6	B) 3.2 ka

Detailed Analysis of Recent Current Affairs: Multiple Choice Format

Q.1. Where was India's first open-sea marine fish farming project recently launched?

- A. Kochi
- B. Chennai
- C. Vizag
- D. Andaman Sea (North Bay)

1. D

India has launched the country's first open-sea marine fish farming project, a historic step towards sustainable use of marine resources and economic development. This pilot initiative, launched in the Andaman Sea, marks a significant milestone in India's "Blue Economy" strategy and offers a new approach to development by treating marine areas on par with land resources.

Q.2. Where was India's first NAMO Book Fest recently launched?

- A. Mumbai
- B. Ahmedabad
- C. New Delhi
- D. Varanasi

2. C

India's first NAMO Book Fest was launched at the Dr. Ambedkar International Centre in New Delhi. It showcased books and authors on the life, leadership, and vision of Prime Minister Narendra Modi. It aimed to spark conversation and youth participation.

Q.3. Recently, the Karnataka government amended the Land Revenue Act regarding which land?

- A. Deemed Forest
- B. Inam Land
- C. Jamma Bane Land
- D. Gomal Land

3. C

The Karnataka government has taken a major step toward modernizing land management in the Kodagu region. Through recent amendments to the Land Revenue Act, the government aims to address decades-old archival problems related to Jamma Bane land. This reform is expected to particularly benefit tribal and local communities, ensuring clear





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ownership records, legal identity, and easier access to banking/financial services.

project aims to ensure safe movement of wild animals, reduce road accidents, improve connectivity, and boost tourism and employment.

Q.4. According to a recent Supreme Court order, on what basis will unreserved seats be allotted?

- A. Category
- B. Income
- C. Reservation policy
- D. Merit
- 4. D

In a landmark decision reinforcing the principle of equal opportunity, the Supreme Court of India has clarified that unreserved, or general, category seats in government jobs are open to all candidates, regardless of their social status, provided they qualify solely on merit. This decision has ended a long-standing debate over recruitment practices across India.

Q.6. Where was India's first sleeper Vande Bharat train recently launched?

- A. Howrah
- B. New Jalpaiguri
- C. Malda
- D. Siliguri
- 6. C

India's first sleeper Vande Bharat train was flagged off by Prime Minister Narendra Modi from Malda Town railway station in West Bengal for the Howrah and Guwahati (Kamakhya) route. The train is designed for long-distance travel and will significantly reduce travel time between Howrah and Guwahati.

Q.5. The Kaziranga Elevated Corridor project, which was recently in the news, is located in which state?

- A. Arunachal Pradesh
- B. Meghalaya
- C. Assam
- D. Nagaland
- 5. C

Prime Minister Narendra Modi laid the foundation stone for the ₹6,957 crore Kaziranga Elevated Corridor project in Assam and virtually flagged off two Amrit Bharat Express trains. The

Q.7. In which state were two new MSME Technology Centers recently approved?

- A. Uttarakhand
- B. Punjab
- C. Haryana
- D. Himachal Pradesh
- 7. D

The Government of India has approved the establishment of two MSME Technology Centers in Himachal Pradesh. These centers will be



located in Pandoga, Una district, and Parwanoo, Solan district. Each center will be built at a cost of approximately ₹10 crore. This initiative is expected to boost industrial development, skill training, and employment opportunities in the state.

The two-day annual Spituk Gustor Festival recently began at Spituk Monastery in Ladakh. It features a week of prayers and rituals that seek peace, prosperity, and victory over evil in the world. It marks the end of the harshest part of Ladakh's harsh winter. Highlights include religious mask dances and the viewing of sacred idols.

Q.8. Jharkhand recently notified rules under which Act after almost 25 years?

- A. Forest Rights Act
- B. LARR Act
- C. PESA Act, 1996
- D. Sixth Schedule Act
- 8. C

Twenty-five years after Jharkhand attained statehood, the Panchayati Raj (Extension to Scheduled Areas) Act, 1996 (PESA) rules have been notified, a major step towards strengthening self-governance for tribal communities in the Fifth Schedule areas. This decision has sparked renewed debate on constitutional and social issues such as the role of gram sabhas, customary law, and administrative control.

Q.10. With which country did India recently sign a joint declaration on telecommunications cooperation?

- A. France
- B. Japan
- C. United Kingdom
- D. Germany
- 10. D

India recently signed a Joint Declaration of Intent (JDI) on Telecommunications Cooperation with Germany. The agreement aims to deepen cooperation between the two countries in the fields of digital technology and information and communication technology (ICT). It was signed during the German Chancellor's visit to India.

Q.9. In which Union Territory was the Spituk Gustor festival recently celebrated?

- A. Jammu & Kashmir
- B. Ladakh
- C. Himachal Pradesh
- D. Sikkim
- 9. B

Q.11. In which year did the RBI recently announce the Reserve Bank Integrated Ombudsman Scheme?

- A. 2024
- B. 2025
- C. 2026

D. 2027

11. C

The Reserve Bank of India (RBI) has issued the Revised Reserve Bank Integrated Ombudsman Scheme, 2026. The scheme aims to facilitate speedy and effective resolution of customer complaints against banks and other regulated entities. This new scheme (RBI Scheme) will be effective from July 1, 2026.

Q.12. Which country recently hosted the 6th ASEAN-India Digital Ministers' Meeting?

A. India

B. Thailand

C. Indonesia

D. Vietnam

12. D

Vietnam hosted the 6th ASEAN-India Digital Ministers' Meeting (ADGMIN) virtually from Hanoi. Its Minister of Science and Technology, Nguyen Manh Hung, co-chaired the event with India's Amit Agarwal, which focused on strengthening regional digital cooperation and digital transformation.

Q.13. Recently, the RBI proposed reopening the licensing window for which institutions after 22 years?

A. Small Finance Banks

B. Payment Banks

C. Urban Co-operative Banks

D. Regional Rural Banks

13. C

The Reserve Bank of India (RBI) has proposed reopening the licensing window for urban cooperative banks (UCBs) after more than two decades (since 2004). Priority will be given primarily to large cooperative credit societies with a good financial history and strong governance structure, and with a minimum capital requirement of ₹300 crore.

Q.14. Piramal Finance Limited recently received how much amount of multilateral funding?

A. USD 250 million

B. USD 300 million

C. USD 350 million

D. USD 400 million

14. C

Piramal Finance Limited recently received multilateral funding of \$350 million (approximately ₹2,900 crore) from global institutions like International Finance Corporation (IFC) and Asian Development Bank (ADB) under its Sustainable Finance Framework, with IFC contributing \$200 million and ADB contributing \$150 million.

Q.15. Sagar Maitri is a joint initiative of the Indian Navy and which organization?

A. Indian Coast Guard

B. Indian Navy - DRDO

C. DRDO-NPOL

D.ISRO

15. C

Recently, INS Sagardhwani departed from Kochi for the fifth edition of the Sagar Maitri initiative under the aegis of DRDO's Naval Physical and Oceanographic Laboratory (NPOL). Sagar Maitri is a partnership between the Indian Navy and DRDO aimed at enhancing socio-economic cooperation and marine research among countries in the Indian Ocean region.

- **Meghalaya:** CM Conrad Sangma highlighted the state's journey toward becoming a \$10 billion economy, focusing on eco-tourism and agriculture-based livelihoods.
- **Tripura:** CM Manik Saha noted the state's transformation into a "gateway to Southeast Asia" through improved rail and road connectivity with Bangladesh.

A Glimpse into the "Three Sisters"

Each state brought its own unique "flavor" to the 2026 festivities:

State	Historical Context	2026 Cultural Highlight
Manipur	Formerly a princely state; merged with India in 1949.	Showcase of the Khamba Thoibi folk dance and martial arts.
Meghalaya	Carved out of Assam; known as the "Abode of Clouds."	Focus on the Matrilineal society and Khasi group songs like <i>Ri Lum</i> .
Tripura	Ruled by the Manikya dynasty for centuries.	Performance of the Hojagiri folk dance by the Reang (Bru) tribe.

FACTS ABOUT BHARAT

This annual celebration on **January 21** is a beautiful reminder of how India's administrative map evolved to honor cultural identity. On this day in **1972**, these three regions transitioned into full-fledged states, moving away from their previous status as Union Territories (Manipur and Tripura) or an autonomous part of Assam (Meghalaya).

In **2026**, this 54th Statehood Day was celebrated with a blend of cultural pride and a look toward the future.

The 2026 Celebrations & Theme

The celebrations were held across India under the umbrella of "**Ek Bharat Shreshtha Bharat**", emphasizing the deep-rooted ties between the Northeast and the rest of the nation.

- **Manipur:** Governor Ajay Kumar Bhalla presided over a grand state-level program at the 1st Battalion Manipur Rifles Parade Ground in Imphal. He called for peace and collective development, honoring the "courage and resilience" of the people.

The "Charaiveti" Message

Prime Minister Narendra Modi extended his greetings by sharing a Sanskrit *Subhashitam*:

"Charaiveti, Charaiveti" (Keep moving, keep advancing).

He likened the spirit of the people in these states to the sun—tireless and consistently illuminating the world with energy, urging the youth to continue scaling new heights in sports, culture, and innovation.

Quick Quiz Test Your Knowledge

1. On which date do Manipur, Meghalaya, and Tripura celebrate their Statehood Day?

- A) January 15
- B) January 21
- C) January 26
- D) August 15

2. Under which specific Act did these three states attain full statehood?

- A) The North Eastern Region (Reorganization) Act of 1971
- B) The States Reorganization Act of 1956
- C) The Constitution (Amendment) Act of 1975
- D) The Manipur and Tripura Integration Act of 1949

3. Which group of states is the term "Seven Sisters" commonly used to describe?

- A) The Southern states of India
- B) The Himalayan border states
- C) The Northeastern states of India
- D) The coastal states of Western India

4. What is the primary significance of celebrating Statehood Day for these regions?

- A) To mark the beginning of the harvest season

B) To commemorate the signing of international trade treaties

C) To celebrate their statehood, rich cultural heritage, and history

D) To observe a day of remembrance for local monarchs

5. According to the text, the celebration serves as a reflection of these states' growth into:

- A) Independent sovereign nations
- B) Integral and empowered states within the Union of India
- C) Specialized economic zones
- D) Union Territories under direct central rule

Answer Key

Question	Answer
1	B) January 21
2	A) The North Eastern Region (Reorganization) Act of 1971
3	C) The Northeastern states of India
4	C) To celebrate their statehood, rich cultural heritage, and history
5	B) Integral and empowered states within the Union of India



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