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NATIONAL NEWS

SAMPANN Pension Portal Integrated with UMANG for Easy Access to Pension Services



The integration of SAMPANN with the UMANG platform marks a significant milestone in India's journey toward "Minimum Government, Maximum Governance." By bringing these services to a unified mobile application, the government is effectively putting pension management into the pockets of approximately 4 lakh Department of Telecommunications (DoT) pensioners.

What is SAMPANN?

SAMPANN (System for Accounting and Management of Pension) is the flagship digital platform of the Department of Telecommunications. Launched in 2018, it digitizes the entire pension lifecycle—from processing and sanctioning to direct disbursement into bank accounts.

Accessing Services on UMANG

Pensioners no longer need to navigate multiple portals. You can find these services on the UMANG app or web portal by following these steps:

- Search:** Use keywords like "SAMPANN," "Pension," or "DoT" in the UMANG search bar.
- Category:** Look under the "Social Security & Pensioners" category.
- Authentication:** Log in using your registered mobile number and OTP/MPIN, or via Aadhaar-linked credentials.

Current Available Services

Service	Action Required	Result
Know your PPO Number	Enter Bank/Post Office Account No. + Date of Birth	Displays your unique Pension Payment Order (PPO) number.
Life Certificate Status	Enter PPO No. / Account No. / Mobile No. + Date of Birth	Displays the validity date of your submitted Life Certificate.

Why This Matters

- Reduced Physical Footfall:** Senior citizens can skip the commute to CCA (Controller of Communication Accounts) offices or banks.
- Interruption-Free Pension:** By checking the **Life Certificate (LC) validity date** regularly, pensioners can ensure their payments aren't halted due to expired documentation.

- DigiLocker Synergy:** Alongside UMANG, SAMPANN is also integrated with DigiLocker. This allows retirees to download and store their **e-PPO, Form-16, and Gratuity Sanction Orders** securely on their phones.

Note: This integration specifically serves **Telecom pensioners** (including BSNL retirees) managed by the Department of Telecommunications.

Knowledge Check For Proficiency

1. What is the primary objective of integrating the SAMPANN system with the UMANG platform?

- A) To provide health insurance to senior citizens.
- B) To enable seamless, anytime access to pension-related information.
- C) To help pensioners apply for new bank loans.
- D) To manage the recruitment of government employees.

2. Which specific detail(s) must a pensioner provide on UMANG to retrieve their Pension Payment Order (PPO) number?

- A) Aadhaar number and home address.
- B) Registered mobile number and PAN card.
- C) Bank/Post Office account details and date of birth.
- D) Only the pensioner's full name and department.

3. Why is the "Life Certificate validity date" feature critical for SAMPANN users?

- A) It tracks the pensioner's medical history.
- B) It confirms whether the pension will continue without interruption.
- C) It serves as a digital identity card for international travel.
- D) It determines the tax slab for the upcoming year.

NATIONAL NEWS

Atal Pension Yojana Extended Till 2030-31 to Secure Old-Age Income



The Union Cabinet's decision to extend the Atal Pension Yojana (APY) until 2030-31 is a vital reinforcement of India's social safety net. By providing a clear timeline and dedicated funding, the government is ensuring that the transition toward a "pensioned society" remains on track for the unorganized sector.

Extension Overview (2025-2031)

The extension focuses on three pillars to ensure the scheme's long-term viability:

- **Gap Funding:** The Central Government will continue to fund any shortfall if the actual returns on contributions are lower than the amount needed to provide the guaranteed minimum pension.
- **Awareness & Capacity Building:** Sustained funding for promotional activities to reach workers in the most remote rural and informal sectors.

- A) Five
- B) Ten
- C) Two
- D) One

Answer Key

Question	Correct Answer
1	B (Enable seamless access to pension information)
2	C (Bank/PO account details + Date of Birth)
3	B (Confirms pension continuity)
4	C (Two)

- Viksit Bharat @2047:** This move aligns with the national goal of providing sustainable social security to every citizen by the centenary of India's independence.

While the scheme is open to all Indian citizens within the age bracket, a significant policy change remains in effect:

Important: Since October 1, 2022, any citizen who is or has been an **income taxpayer** is not eligible to open a new APY account. This ensures that the government's co-contribution and gap funding are prioritized for low-income earners.

Why the 2030-31 Extension is Crucial

- Financial Dignity:** It guarantees that even those without formal employment contracts have a predictable income in their senior years.
- Spouse Protection:** The unique feature where the spouse automatically receives the same pension amount after the subscriber's death provides family-wide security.
- Inflation Hedge:** While the pension is fixed, the PFRDA manages the corpus through diversified investments to ensure the fund stays healthy against market fluctuations.

Knowledge Check For Proficiency

1. Until which year has the Union Cabinet recently approved the extension of the Atal Pension Yojana (APY)?

- A) 2027-28
- B) 2030-31
- C) 2035-36
- D) 2029-30

Pension Tiers & Benefits

Subscribers (aged 18-40) can choose from five monthly pension slabs based on their contribution levels:

Monthly Pension Amount	Death Benefit (Spouse)	Death Benefit (Nominee)
₹1,000	Continues for Spouse	Corpus returned to Nominee
₹2,000	Continues for Spouse	Corpus returned to Nominee
₹3,000	Continues for Spouse	Corpus returned to Nominee
₹4,000	Continues for Spouse	Corpus returned to Nominee
₹5,000	Continues for Spouse	Corpus returned to Nominee

Key Eligibility Update

2. As of January 19, 2026, what is the reported subscriber base of the Atal Pension Yojana?

- A) Over 5.2 crore
- B) Over 10 crore
- C) Over 8.66 crore
- D) Over 7.5 crore

Question	Correct Answer
3	B (Workers in the unorganised sector)
4	B (Awareness, capacity building, and gap funding)

INTERNATIONAL NEWS

India, Namibia Agree to Deepen Cooperation in Defense and Critical Minerals



The 5th round of **Foreign Office Consultations (FOC)** held on January 19-20, 2026, in New Delhi, has solidified a strategic roadmap for India-Namibia relations. Co-chaired by officials from both nations, the talks moved beyond traditional diplomacy to address modern challenges like energy security and digital sovereignty.

Strategic Pillars of the 2026 Consultations

The discussions highlighted a shift toward high-tech and resource-heavy collaboration, moving the partnership into a "system-shaping" phase.

- **Critical Minerals:** A major highlight was securing supply chains for rare earth elements, lithium, and uranium. Namibia's vast resources are seen as essential for

Answer Key

Question	Correct Answer
1	B (2030-31)
2	C (Over 8.66 crore)



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India's green energy transition and electronics manufacturing.

- Digital Public Infrastructure (DPI):** India shared its expertise with the "India Stack" (Aadhaar, UPI, DigiLocker). Both nations agreed to explore how these platforms can enhance Namibia's digital governance and financial inclusion.
- Defense & Security:** The nations agreed to enhance capacity-building and training. India reaffirmed its support for Namibia's defense capabilities, continuing a legacy where Indian instructors have historically trained Namibian Air Force personnel.
- Health & Pharmaceuticals:** Discussions focused on affordable healthcare and telemedicine. India remains a key supplier of high-quality generic medicines to Namibia.

Economic & Developmental Synergy

The consultations reviewed a broad spectrum of sectors to ensure inclusive growth under the framework of **South-South Cooperation**.

Sector	Focus Area
Agriculture	Food security, irrigation techniques, and agri-research.
Education	Vocational training and ITEC scholarship programs.
Energy	Collaboration on solar projects and green hydrogen.
Elections	A specific MoU was signed for capacity building in election management (IICDEM 2026).

Historical Context

The depth of this relationship is anchored in history:

- 1946:** India was the first country to raise the issue of Namibia's independence at the UN.
- 1986:** SWAPO (South West Africa People's Organisation) established its first overseas embassy in New Delhi.
- 2025:** Prime Minister Modi's landmark State Visit to Namibia in July 2025 set the stage for these current expanded agreements.

What's Next? Both sides have agreed to hold the 6th round of Foreign Office Consultations in **Windhoek, Namibia**, to monitor the progress of these initiatives.

Knowledge Check For Proficiency

1. During the high-level consultations in January 2026, which of the following was identified as a "strategic sector" for expanded cooperation?

- A) Space tourism and lunar exploration
- B) Critical minerals and digital infrastructure
- C) High-speed rail manufacturing
- D) Automotive exports to Europe

2. Which round of Foreign Office Consultations (FOC) was held between India and Namibia to review their bilateral spectrum?

- A) Third round
- B) Tenth round



C) Fifth round

D) Second round

3. In addition to trade and investment, which of the following areas were emphasized during the 2026 diplomatic discussions?

- A) Health, pharmaceuticals, and capacity building
- B) Nuclear energy and underwater mining
- C) Fashion design and sports management
- D) Deep-sea cable laying and arctic research

4. What underlying global challenge was specifically highlighted as a reason for the focus on "critical minerals" and "agriculture"?

- A) Global currency fluctuations
- B) Resource security and development
- C) Space debris management
- D) Digital privacy laws in South America

APPOINTMENT

Guardian India Appoints Karunakaran Azhisur as Country Head



The appointment of **Karunakaran Azhisur** as Country Head for **Guardian India** (a subsidiary of **Guardian Life Insurance Company of America**) signals a strategic shift toward a **tech-first leadership model**. By dual-hatting the roles of Country Head and Chief Information Officer (CIO), **Guardian** is positioning its India operations not just as a support hub, but as a primary engine for global digital transformation.

Strategic Significance of the Dual Role

Combining the responsibilities of a **Country Head** with those of a **CIO** highlights three major priorities for the firm:

- **Technology-Led Growth:** Leveraging India's vast talent pool to drive AI, data analytics, and cloud initiatives for **Guardian's** global insurance business.
- **Operational Excellence:** Streamlining the Global Capability Center (GCC) operations to

Answer Key

Question	Correct Answer
1	B (Critical minerals and digital infrastructure)
2	C (Fifth round)
3	A (Health, pharmaceuticals, and capacity building)
4	B (Resource security and development)

ensure high-performance delivery across time zones.

- People-Centric Innovation:** Focusing on a workplace culture that bridges the gap between technical skill sets and leadership development.

Leadership Profile: Karunakaran Azhisur

With over three decades of experience, Azhisur brings a wealth of expertise from previous leadership stints at Fortune 500 companies.

Key Attribute	Impact on Guardian India
Experience	30+ years in IT leadership and global operations.
Focus Area	Scaling GCCs (Global Capability Centers) and digital engineering.
Previous Roles	Significant leadership tenures at GE and IBM.

Guardian's Vision for India

Guardian India has evolved from a back-office service provider into a **Global Center of Excellence**. This leadership change is expected to accelerate the following:

- Innovation Delivery:** Moving beyond maintenance to creating proprietary software and customer experience tools for the global market.
- Strategic Integration:** Ensuring that the India-based teams are deeply embedded in Guardian's global business strategy.

- Talent Development:** Building a robust pipeline of local leaders who can operate on a global stage.

Industry Context: This move mirrors a broader trend among global financial services firms where India GCCs are increasingly led by technology executives to foster "Digital-First" business outcomes.

Knowledge Check For Proficiency

1. Who has been appointed as the new Country Head of Guardian India as of January 2026?

- A) Rajesh Gopinathan
- B) Karunakaran Azhisur
- C) Salil Parekh
- D) Anish Shah

2. In addition to his new role as Country Head, which existing position will Karunakaran Azhisur continue to hold?

- A) Chief Financial Officer (CFO)
- B) Chief Human Resources Officer (CHRO)
- C) Chief Information Officer (CIO)
- D) Chief Operating Officer (COO)

3. What is the primary strategic objective behind this leadership appointment for Guardian India?

- A) To facilitate the company's exit from the Indian market.

B) To focus on technology-driven innovation and operational excellence.

C) To move global business functions away from the India office.

D) To transition the company into a strictly local retail business.

4. The appointment of a dual Country Head and CIO reflects Guardian's focus on which of the following?

A) Manual record-keeping and traditional labor.

B) People-centric growth and innovation delivery.

C) Reducing the workforce in global business functions.

D) Shifting headquarters to a different continent.

SPORTS

National Paralympic Powerlifting Championship Inaugurated in Uttarakhand



Hosting the National Paralympic Powerlifting Championship in January 2026 further solidifies Uttarakhand's transition from *Devbhoomi* (Land of the Gods) to *Khelbhoomi* (Land of Sports). The event, which took place in Roorkee, served as a powerful testament to the state's commitment to inclusive infrastructure and the "Khelo India" vision.

Event Highlights

The championship was more than just a competition; it was a high-profile showcase of elite para-athletic talent from across India.

- Inauguration:** Virtually inaugurated by Chief Minister Pushkar Singh Dhami on January 16, 2026.
- Venue:** The event was centered at COER University, Roorkee, providing state-of-the-art facilities for the athletes.

Answer Key

Question	Correct Answer
1	B (Karunakaran Azhisur)
2	C (Chief Information Officer)
3	B (Focus on technology-driven innovation)
4	B (People-centric growth and innovation delivery)

- Scale:** It featured the 23rd Senior, 18th Junior, and 2nd Sub-Junior categories, drawing participants from nearly all States and Union Territories.
- Impact:** The CM described the current period as a "golden chapter" for Indian sports, highlighting the 3x increase in the national sports budget and the historic 29 medals won at the 2024 Paris Paralympics as catalysts for such domestic events.

- Deepa Malik:** India's first female Paralympic medalist (Rio 2016), who was present at the ceremony to motivate the lifters.

State Support: The Uttarakhand government announced that it stands firmly behind its para-athletes, citing the state's 7th-place finish at the recent National Games as evidence of its growing sporting prowess.

Knowledge Check For Proficiency

1. Which Indian state hosted the National Paralympic Powerlifting Championship in January 2026?

- A) Haryana
- B) Uttarakhand
- C) Punjab
- D) Odisha

2. What is the primary purpose of the National Paralympic Powerlifting Championship?

- A) To select athletes for the Winter Olympics.
- B) To showcase the strength and resilience of para-athletes.
- C) To promote traditional wrestling in rural areas.
- D) To train government officials in sports management.

3. The hosting of this event highlights Uttarakhand's emergence as a leading destination for which of the following?

Why Roorkee?

Roorkee is rapidly emerging as a preferred hub for national youth and sports activities due to its:

- Educational Ecosystem:** Hosting the event at a university (COER) integrates academic environments with sports culture.
- Accessibility:** The region's infrastructure has been significantly upgraded to accommodate the specific needs of *Divyang* (specially-abled) athletes.

Spotlight on Para-Athletics

During his address, CM Dhami honored the legacy of Indian para-sports legends to inspire the competitors:

- Murlikant Petkar:** India's first Paralympic gold medalist (1972).
- Sheetal Devi:** The world-renowned armless archer who redefined "impossible."

- A) International film festivals
- B) National-level sporting events
- C) High-tech software parks
- D) Industrial manufacturing hubs



4. The championship is a reflection of India's growing focus on which area of sports?

- A) Motorsports and Formula 1
- B) Sports for persons with disabilities
- C) Professional E-sports leagues
- D) Extreme mountain biking

It addresses long-pending demands, benefiting over **46,000 serving employees** and approximately **46,800 pensioners**.

This move is designed to help retirees and employees better manage the rising cost of living while providing a significant boost to the social security framework of India's financial institutions.

Answer Key

Question	Correct Answer
1	B (Uttarakhand)
2	B (Showcase strength and resilience of para-athletes)
3	B (National-level sporting events)
4	B (Sports for persons with disabilities)

1. Public Sector General Insurance Companies (PSGICs)

The revision applies to major insurers like NICL, NIACL, OICL, UIICL, GIC, and AICIL.

- **Effective Date:** August 1, 2022.
- **Wage Hike:** Overall wage bill increase of **12.41%**, with a **14% increase** in basic pay and dearness allowance.
- **NPS Contribution:** Enhanced from 10% to **14%** for employees who joined after April 1, 2010.
- **Family Pension:** Standardized at a uniform rate of **30%**, benefiting over 14,600 families.
- **Total Outlay:** ₹8,170.30 crore (including ₹5,822 crore in arrears).

BANKING/ECONOMY

Government Clears Pay and Pension Hike for Insurance Staff, NABARD, and RBI Retirees

The Central Government's approval on **January 23, 2026**, for wage and pension revisions across **PSGICs, NABARD, and RBI** is a landmark decision.



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2. Reserve Bank of India (RBI)

The revision focuses on enhancing the monthly income and social status of retired personnel.

- Effective Date:** November 1, 2022.
- Pension Hike:** A 10% increase on basic pension plus dearness relief.
- Effective Factor:** This translates into an effective enhancement factor of 1.43 on the basic pension.
- Beneficiaries:** 30,769 individuals (22,580 pensioners and 8,189 family pensioners).
- Financial Impact:** Total implication of ₹2,696.82 crore.

commitment to the welfare of the financial sector's workforce.

Institution	Total Outlay (Approx)	Primary Benefit
PSGICs	₹8,170 Crore	14% Basic Pay hike + 30% Family Pension
RBI	₹2,697 Crore	1.43x Effective Basic Pension increase
NABARD	₹680 Crore	20% Pay hike + Pension parity with RBI

Knowledge Check For Proficiency

1. Which institutions are covered under the recently approved wage and pension revisions by the Central Government?

- A) LIC, SEBI, and State Bank of India
- B) PSGICs, NABARD, and the Reserve Bank of India (RBI)
- C) Income Tax Department and Indian Railways
- D) Public Sector Banks and EPFO only

2. For employees of Public Sector General Insurance Companies (PSGICs), the wage revision has been made effective from which date?

- A) January 1, 2026
- B) November 1, 2022
- C) August 1, 2022
- D) April 1, 2023

3. NABARD

The decision brings parity and substantial raises for both serving staff and retirees.

- Effective Date:** November 1, 2022.
- Pay Hike:** Approximately 20% increase in pay and allowances for Group A, B, and C employees.
- Pension Parity:** Pensioners who retired before November 1, 2017, are now brought at par with ex-RBI NABARD retirees, removing historical disparities.
- Beneficiaries:** Roughly 3,800 serving and retired employees.

Summary of Financial Implications

The government has allocated over ₹11,500 crore to fund these revisions, reflecting a strong



3. What is the approved uniform rate for family pensions in Public Sector General Insurance Companies (PSGICs)?

- A) 10%
- B) 20%
- C) 30%
- D) 50%

Question	Correct Answer
3	C (30%)
4	B (November 1, 2022)
5	C (20%)

4. The pension revision for RBI and NABARD retirees includes a 10% enhancement on basic pension plus dearness relief. From which date is this change effective?

- A) August 1, 2022
- B) November 1, 2022
- C) January 1, 2026
- D) April 1, 2025

STATE NEWS

Green Schools Solar Energy Study



The findings from the Indian Institute for Human Settlements (IIHS) study demonstrate that Tamil Nadu's "Green Schools" initiative is a powerful model for fiscal and environmental sustainability. By converting school rooftops into energy hubs, the state is effectively reducing its reliance on the traditional power grid.

Key Findings: The Impact of Solar Transition

The study evaluated 97 schools across Phase 1 and Phase 2 of the program. The results highlight a dramatic shift in energy dynamics:

Answer Key

Question	Correct Answer
1	B (PSGICs, NABARD, and RBI)
2	C (August 1, 2022)



- Grid Reduction:** Grid electricity consumption fell by an average of **46%** per school.
- Energy Savings:** On average, each school saved **3,572** electricity units (kWh) annually.
- Fiscal Relief:** The energy reduction translated to a savings of roughly **₹26,000 per school** per year in electricity bills.
- Total Generation:** Solar units didn't just offset grid use; they contributed an additional **1,350** units of clean energy annually.

Strategic Expansion: From 25 to 300 Schools

What began as a pilot in 25 schools has now been scaled to **300 government schools** across almost all districts as of January 2026. This expansion is part of the **Tamil Nadu Climate Change Mission**, which aims to turn campuses into "living laboratories" for climate literacy.

The Potential of Scaling

The IIHS report suggests that if this model were extended to all **45,000 government schools** in the state:

- The cumulative energy savings could offset up to **91%** of the current electricity consumption of all government and aided educational institutions and hospitals in Tamil Nadu.

Integrated Climate Measures

The "Green School" certificate isn't just about solar panels. The initiative integrates several sustainability measures to lower the "thermal load" of buildings:

Feature	Primary Benefit	Impact
Cool Roofs	Heat-reflective coatings on concrete roofs	Indoor temp drop of 3°-4°C
Passive Cooling	Shading and natural ventilation	Reduces cooling energy demand by 70-80%
Water & Waste	Rainwater harvesting & composting	Enhances local groundwater and soil health
Climate Education	"Climate Ambassadors" (4,000 teachers)	Structured awareness for the next generation

Note on Efficiency: The report highlighted that while solar is effective, schools still face high loads from older equipment and borewell pumps. The next phase of the project is expected to include **energy-efficiency upgrades** (like LED lighting and BLDC fans) to further maximize savings.

Knowledge Check For Proficiency

- According to the study, what was the approximate percentage reduction in grid electricity consumption for the monitored schools?**

A) 25%





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B) 46%

C) 60%

D) 15%

5. To how many schools has the Green Schools programme been expanded?

A) 97 schools

B) 150 schools

C) 300 schools

D) 500 schools

Answer Key

Question	Answer
1	B (46%)
2	C (Indian Institute for Human Settlements)
3	D (Green Schools Initiative)
4	B (₹26,000)
5	C (300 schools)

2. Which organization collaborated on the report regarding the solar energy initiative?

A) Ministry of New and Renewable Energy (MNRE)

B) Indian Institute of Technology (IIT) Madras

C) Indian Institute for Human Settlements (IIHS)

D) Tamil Nadu Generation and Distribution Corporation (TANGEDCO)

3. Under which state initiative were the 97 government schools originally studied?

A) Blue Revolution Project

B) Smart Campus Scheme

C) Sustainable Schooling Program

D) Green Schools Initiative

4. On average, how much money did each school save annually after transitioning to solar energy?

A) ₹10,000

B) ₹26,000

C) ₹46,000

D) ₹3,572





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 **DETAILED ANALYSIS OF
RECENT CURRENT AFFAIRS:
MULTIPLE CHOICE FORMAT**

Q.1. Punjab recently opened its first dog sanctuary in which city for the humane management of stray dogs?

- A. Amritsar
- B. Jalandhar
- C. Ludhiana
- D. Patiala

1. C

Punjab has opened its first dedicated dog sanctuary in Ludhiana city to better manage stray dogs and reduce dog bites. Located in the Haibowal Dairy Complex, this 500-dog facility (a pilot project) will provide sterilization and medical care in accordance with Supreme Court guidelines.

Q.2. Where will the India AI Impact Summit 2026 be held?

- A. Pragati Maidan, New Delhi
- B. Bharat Mandapam, New Delhi
- C. Hyderabad Convention Centre
- D. GIFT City, Gujarat

2. B

India will host the India AI Impact Summit 2026 from February 16-20, 2026, at the Bharat Mandapam in New Delhi. This five-day global event will bring together policymakers,

researchers, industry leaders, startups, and civil society. The summit highlights India's development-focused approach to artificial intelligence and strengthens the country's position as a leading global voice on inclusive, ethical, and people-centered AI.

Q.3. Which state recently agreed to collaborate with the UAE for India Future City at WEF 2026?

- A. Andhra Pradesh
- B. Maharashtra
- C. Telangana
- D. Gujarat

3. C

Telangana has taken a major step towards global urban development by joining international partners at the World Economic Forum 2026. As a major outcome, the UAE and Telangana have agreed to explore collaboration on the development of the India Future City, a net-zero, future-ready smart city and the cornerstone of the state's long-term development strategy.

Q.4. Andhra Pradesh recently announced a new spaceport at Hope Island under which initiative?

- A. Gaganyaan Mission
- B. National Space Policy
- C. Space City Initiative
- D. ISRO Commercial Launch Plan

4. C





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India's space infrastructure is set to grow further with the announcement of a new spaceport in Andhra Pradesh. Chief Minister N. Chandrababu Naidu confirmed that Hope Island will house a launch facility primarily for private missions, a major step toward supporting commercial space activity and strengthening India's position in the global space economy.

D. Karnataka Bank

6. D

Karnataka Bank has won the prestigious award for 'Best Fintech and DPI Adoption' at the IBA Banking Technology Awards 2026. The bank was recognised for its outstanding performance in fintech-driven solutions, digital public infrastructure (DPI) and customer-centric banking at the 21st Annual Banking Technology Conference.

Q.5. With which platform has the SAMPANN pension portal recently been integrated?

- A. DigiLocker
- B. Aadhaar Seva
- C. UMANG Platform
- D. MyGov
- 5. C

Digital governance in India has taken another step forward with the integration of the pension management system SAMPANN with the UMANG platform. This initiative will provide pensioners with access to essential pension-related information anytime, anywhere. This initiative is particularly beneficial for senior citizens, as it reduces the need for frequent office visits and makes service delivery easier and transparent.

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

- A. SBI
- B. ICICI Bank
- C. Axis Bank

A. Botswana

B. Zambia

C. Namibia

D. Kenya

7. C

India held its fifth round of Foreign Office Consultations (FOC) with Namibia in New Delhi. Co-chaired by officials from both countries, the talks focused on strengthening ties in trade, defense, digital public infrastructure (DPI), and essential minerals.

Q.8. On what basis does the recent Numbeo Safety Index 2026 rank cities?

- A. Economic Growth
- B. Pollution Levels
- C. Public perception of safety and crime
- D. Healthcare facilities



8. C

The Numbeo Safety Index 2026 ranks cities primarily based on user-reported safety and crime levels. Rankings are based on a score between 0 and 100, with higher scores indicating greater safety.

National Paralympic Powerlifting Championships, an event meant to showcase the strength, courage, and determination of para-athletes. The championships reflect India's growing focus on sports for people with disabilities and Uttarakhand's emergence as a major hub for national-level sporting events.

Q.9. Which Indian badminton player recently retired due to serious knee injuries?

- A. PV Sindhu
- B. Saina Nehwal
- C. Jwala Gutta
- D. Ashwini Ponnappa

9. B

Due to serious knee injuries (cartilage erosion and arthritis), Indian badminton legend Saina Nehwal has confirmed her retirement from competitive badminton in January 2026. Chronic knee problems had kept her out of the game for the past two years and prevented her from training at a high level.

Q.11. Recently, the Union Cabinet approved the continuation of the Atal Pension Yojana (APY) until which year?

- A. 2027-28
- B. 2028-29
- C. 2030-31
- D. 2032-33

11. C

The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the continuation of the Atal Pension Yojana (APY) until the financial year 2030-31. The scheme aims to provide social security and pension to workers in the unorganized sector in their old age. The scheme provides a guaranteed monthly pension of ₹1,000 to ₹5,000 after the age of 60.

Q.10. Which state recently hosted the National Paralympic Powerlifting Championships?

- A. Himachal Pradesh
- B. Haryana
- C. Uttarakhand
- D. Rajasthan

10. C

Uttarakhand has taken a major step towards promoting inclusive sports. The state hosted the

Q.12. According to Moody's, what is India's GDP growth expected to be in FY26?

- A. 6.5%
- B. 6.8%
- C. 7.0%
- D. 7.3%

12. D

According to Moody's Ratings, India's GDP growth rate is projected to be 7.3% in fiscal year 2025-26 (FY26). This strong economic growth is expected to be driven primarily by rising household incomes, increasing digitization, and growing demand in the insurance sector.

the Microdontinae subfamily, were discovered in an urban forest in Delhi and the Western Ghats in Tamil Nadu.

Q.15. Which Indian-born astronaut recently retired from NASA?

- A. Kalpana Chawla
- B. Raja Chari
- C. Sunita Lyn Williams
- D. Anil Menon

15. C

NASA astronaut Sunita Williams has retired from the space agency after 27 years of distinguished service. During her career, Williams also contributed to NASA's ground-level roles, including astronaut training, operations in Russia, and preparing astronauts for future Moon missions.

Q.13. Which organization recently released the 'Employment and Social Trends 2026' report?

- A. World Bank
- B. IMF
- C. International Labour Organisation (ILO)
- D. UNDP

13. C

The International Labour Organization (ILO) released its "Employment and Social Trends 2026" report. Released in Geneva, the report stated that the global unemployment rate is projected to be 4.9% in 2026.

Q.14. Researchers from which states recently discovered two new rare ant fly species?

- A. Karnataka & Goa
- B. Kerala & Tamil Nadu
- C. Odisha & West Bengal
- D. Assam & Manipur

14. B

Researchers from Kerala and Tamil Nadu have discovered two new and extremely rare species of ant flies in India—Metadon ghorpadei and Metadon reimperi. These species, belonging to

FACTS ABOUT BHARAT

Great additions! The Tehri and Hirakud dams are indeed the giants of Indian engineering. To round out your "Facts about Bharat" list for 2026, here are a few more record-breaking landmarks and recent milestones that define the country's landscape today:

Engineering Marvels

- Highest Straight Gravity Dam:** Bhakra Dam (Himachal Pradesh). While Tehri is the tallest, Bhakra is the highest *straight gravity* dam in the world at **226 meters**. Its reservoir, **Gobind Sagar**, is the third-largest in India.
- Largest Concrete Gravity Dam:** Sardar Sarovar Dam (Gujarat). It is the world's second-biggest concrete gravity dam by volume. The **Narmada Main Canal** associated with it is considered the largest lined irrigation canal in the world.
- Longest Canal in India:** Indira Gandhi Canal (Rajasthan). Stretching roughly **650 km**, it transformed the Thar Desert into a green belt.

High Altitude Records (Updated 2026)

- World's Highest Motorable Road:** Mig La Pass (Ladakh). In October 2025, the Border Roads Organisation (BRO) shattered its own record by completing a road at **19,400 feet** over Mig La. It has officially dethroned Umling La (19,024 feet) as the world's highest.

Space & Science (2025-2026 Milestones)

- Heavyweight Champion:** In 2025, ISRO's LVM3 rocket successfully launched a **6,100 kg** satellite, the heaviest ever from Indian soil, proving India's ability to handle massive global commercial payloads.
- Space Docking Club:** In January 2025, India became the **4th nation in the world** (after the US, Russia, and China) to successfully demonstrate **Space Docking (SPADEX)**—the ability to join two satellites in orbit, a crucial step for the upcoming Indian Space Station.

Transport & Connectivity

- Highest Railway Bridge:** The Chenab Bridge (Jammu & Kashmir). Standing at **359 meters** above the river bed, it is the world's highest railway bridge—taller than the Eiffel Tower.

Knowledge Check For Proficiency

1. Which dam holds the title of the tallest dam in India?

- A) Hirakud Dam
- B) Bhakra Nangal Dam
- C) Tehri Dam
- D) Sardar Sarovar Dam

2. The Tehri Dam is constructed on which of the following rivers?

- A) Yamuna River
- B) Bhagirathi River

C) Mahanadi River

D) Ganga River

3. What is the specific construction type of the Tehri Dam?

A) Arch dam

B) Gravity dam

C) Earth and rock-fill dam

D) Steel dam

Question	Correct Answer
3	C (Earth and rock-fill dam)
4	B (Hirakud Dam)
5	B (260.5 metres)

4. Which dam is recognized as the longest dam in India?

A) Tehri Dam (Uttarakhand)

B) Hirakud Dam (Odisha)

C) Idukki Dam (Kerala)

D) Nagarjuna Sagar Dam (Telangana)

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We wish best for your studies & Exams

Best Wishes

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5. What is the total height of the Tehri Dam?

A) 180.5 metres

B) 260.5 metres

C) 350.2 metres

D) 225.5 metres

Answer Key

Question	Correct Answer
1	C (Tehri Dam)
2	B (Bhagirathi River)