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NATIONAL NEWS

BRO Conducts High-Altitude Rescue and Road Restoration at Chatergala Pass, J&K



The Border Roads Organisation (BRO) continues to live up to its motto, "*Shramena Sarvam Sadhyam*" (Everything is achievable through hard work), especially with this latest feat at Chatergala Pass. Rescuing stranded individuals under 6 feet of snow is no small task—it's a high-stakes battle against geography and the elements.

The Chatergala Pass Crisis: Quick Breakdown

The January 2026 snowfall wasn't just a "dusting"; it was a massive weather event that paralyzed a vital artery in Jammu and Kashmir.



Feature	Details
Location	Bhaderwah-Chatergala Axis (J&K)
Snow Accumulation	5-6 feet
Affected Distance	~38 km of blocked roadway

Feature	Details
Primary Impact	Stranded civilians and security forces

weather equipment to maintain connectivity in the Himalayas.

Knowledge Check For Proficiency

1. On which axis is the Chatergala Pass located within the Jammu region?

- A) Srinagar-Leh axis
- B) Bhaderwah-Chatergala axis
- C) Jammu-Srinagar National Highway
- D) Manali-Leh axis

2. What was the approximate depth of snowfall recorded at Chatergala Pass in January 2026?

- A) 1-2 feet
- B) 3-4 feet
- C) 5-6 feet
- D) 8-10 feet

3. What was the total length of the road stretch blocked by the sudden weather event?

- A) 15 km
- B) 24 km
- C) 38 km
- D) 50 km

4. Why was the immediate restoration of the Chatergala Pass route considered crucial?

- A) To facilitate a local winter festival

Why This Route Matters

The Bhaderwah-Chatergala stretch is more than just a scenic drive. It serves as:

- **A Strategic Link:** Connecting the Doda district to Kathua, providing an alternative to the often-congested national highways.
- **A Security Lifeline:** Facilitating the movement of troops and supplies to remote forward areas.
- **A Local Necessity:** Preventing the total isolation of mountain communities during the harsh winter months.

The BRO Response

Conducting a rescue at these altitudes requires a blend of specialized machinery and raw grit. Operations like these typically involve:

1. **Snow Clearance:** Utilizing high-capacity snow cutters and dozers to carve through 6-foot drifts.
2. **Search and Rescue:** Coordinating with local authorities to identify and extract individuals trapped in vehicles.
3. **Stability Checks:** Ensuring the cleared path is safe from secondary avalanches or further slides.

Note: The successful reopening of this pass under such extreme conditions highlights the BRO's shift toward using more advanced, all-



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- B) Due to its strategic importance and to prevent the isolation of stranded civilians and troops
- C) To test new snow-clearing machinery
- D) To allow for the construction of a new tunnel

of Parliament ever passed by the British at that time.



It functioned as a "blueprint" for modern India, with nearly 75% of the current Indian Constitution tracing its structural roots back to this document.

The Three Pillars of the 1935 Act

The Act was designed to create a complex balance between granting local autonomy and maintaining British "safeguards."

1. All-India Federation

The Act proposed a federation consisting of **British Indian Provinces** and **Princely States**. This was a landmark attempt to unify the fragmented political map of India into one constitutional entity.

- **Note:** This federation never actually came into being because the Princely States refused to join, fearing a loss of their internal sovereignty.

NATIONAL NEWS

Government of India Act, 1935

The Government of India Act, 1935, was a monumental piece of legislation—so comprehensive that it remained the longest Act



2. Provincial Autonomy (Ending Dyarchy)

The most significant practical change was the abolition of "Dyarchy" (dual government) at the provincial level.

- Provinces were granted autonomy to manage their own affairs.
- Responsible government was introduced, meaning ministers were now accountable to the elected legislature.

3. Dyarchy at the Center

While it was removed from provinces, Dyarchy was introduced at the Central level. Federal subjects were divided into two categories:

- Reserved Subjects:** Defense, Ecclesiastical affairs, and External affairs (controlled by the Viceroy).
- Transferred Subjects:** Administered by the Governor-General with the help of a Council of Ministers.

Distribution of Powers

To manage the new federal structure, the Act divided legislative powers into three distinct lists, a system we still use in India today:

List	Subjects	Controlled By
Federal List	Defense, Currency, External Affairs	Central Government
Provincial List	Education, Health, Police	Provincial Government
Concurrent List	Marriage, Criminal Law, Civil Procedure	Both Center & Provinces

Why was it significant yet controversial?

While the Act was a step forward, it was met with mixed reactions from Indian leaders like Mahatma Gandhi and Jawaharlal Nehru.

- The "Brakes" without an "Engine":** Nehru famously described the Act as "a machine with strong brakes and no engine." While it gave Indians a say in provincial matters, the British Governor-General still held massive "veto" powers and "special responsibilities."
- Communal Electorates:** The Act further extended the system of separate electorates for depressed classes, Sikhs, Europeans, and Anglo-Indians, which many nationalists saw as a "Divide and Rule" tactic.
- Institutional Legacy:** Despite the criticism, it established the **Federal Court** (precursor to the Supreme Court) and the **Reserve Bank of India (RBI)**.

Knowledge Check For Proficiency

1. On which date was the **Government of India Act, 1935**, officially enforced?

- A) 15 August 1947
- B) 26 January 1950
- C) 1 April 1937
- D) 31 December 1935

2. Which previous reform introduced "dyarchy" in the provinces, leading to further demands for constitutional change?

- A) Morley-Minto Reforms
- B) Montagu-Chelmsford Reforms
- C) The Regulating Act
- D) The Pitts India Act

Answer Key & Explanations

Question	Answer	Quick Fact
1	C	The Act was passed in 1935 but took nearly two years to implement.
2	B	The 1919 reforms introduced dyarchy (dual government), which was later abolished in provinces by the 1935 Act.
3	B	The Simon Commission (1927) was an all-British commission that faced heavy protest in India.
4	B	It was a "constitutional experiment" meant to manage Indian aspirations without losing British sovereignty.
5	C	About \$60-70\% of the Indian Constitution is derived from the 1935 Act.

3. Despite being boycotted by Indian leaders, which body recommended major constitutional changes that influenced the 1935 Act?

- A) The Hunter Commission
- B) The Simon Commission
- C) The Cripps Mission
- D) The Cabinet Mission

4. What was the primary dual-objective of the Government of India Act, 1935?

- A) To grant immediate Purna Swaraj (Complete Independence)
- B) To expand Indian participation in governance while maintaining British control
- C) To abolish the Indian National Congress
- D) To establish a military dictatorship

5. Which modern document was most significantly influenced by the structure of the 1935 Act?

- A) The Magna Carta
- B) The United States Constitution
- C) The Constitution of India
- D) The Declaration of Independence

INTERNATIONAL NEWS

India Sends 7.5 Tonnes of Life-Saving Cancer Medicines to Kabul

In January 2026, India further solidified its role as a "first responder" for the Afghan people by delivering a significant consignment of **7.5 tonnes of life-saving cancer medicines** to Kabul.



This gesture is part of a broader humanitarian strategy that prioritizes health and stability in the region, independent of the complex political landscape.

The Impact of the Medical Consignment

The delivery on **January 22, 2026**, was specifically targeted at oncology, a sector where the Afghan healthcare system is currently most fragile.

Key Metric	Details
Consignment Weight	7.5 Tonnes
Focus Area	Life-saving Oncology (Cancer) Medicines
Total Aid (4 Years)	Over 327 tonnes of medicines and vaccines
Additional Equipment	Dispatch of a 128-slice CT scanner and medical imaging tools

The "Silent Crisis" of Cancer in Afghanistan

The urgency of this aid is underscored by the dire state of cancer care within the country:

- **Infrastructure Deficit:** The National Cancer Diagnostic and Therapeutic Hospital in Kabul is the only facility of its kind, and it often operates at over 200% capacity.
- **Economic Barriers:** With the poverty rate soaring, many families are forced to sell their homes or land to afford a single round of chemotherapy.
- **The "Late Stage" Problem:** Due to a lack of awareness and rural isolation, many patients only seek help at **Stage 3 or 4**, making the availability of high-quality medicines a literal matter of life and death.

Perspective: According to the WHO, cancer and heart disease now account for nearly **43% of deaths** in Afghanistan, a figure that is trending upward as infectious disease control improves but specialized care lags.

Beyond Medicines: The Holistic Roadmap

India's assistance isn't just a "one-off" delivery; it is a multi-layered healthcare commitment discussed during high-level meetings between India's Health Minister and Afghan officials in late 2025 and early 2026.

1. **Infrastructure:** Plans are underway to construct a **30-bed hospital** in Kabul's Bagrami district and specialized **Maternity Health Clinics** in provinces like Paktia and Khost.
2. **Capacity Building:** India is working on a model to send teams of **senior Indian doctors** to Kabul to conduct training camps for local healthcare workers.

3. **Medical Visas:** Since April 2025, India has streamlined a new visa module, issuing hundreds of medical visas to allow Afghan patients to travel for advanced procedures.

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D) Aviation

4. Which of the following is NOT mentioned as a challenge facing cancer treatment in Afghanistan?

A) Shortage of medicines

B) Limited healthcare infrastructure

C) Lack of international airports

D) Affordability issues

5. The delivery of these medicines is part of which broader Indian initiative?

A) Strategic Military Expansion

B) Ongoing humanitarian outreach

C) Industrial Trade Agreement

D) Environmental Conservation Program

Answer Key

Question	Correct Answer
1	C) Critical cancer medicines
2	C) 7.5 tonnes
3	B) Healthcare
4	C) Lack of international airports
5	B) Ongoing humanitarian outreach

APPOINTMENTS

Tata Communications Appoints Former Airtel Executive Ganesh Lakshminarayanan as CEO-Designate



Tata Communications has reported a strong performance for Q3 FY26 (quarter ending December 31, 2025), balancing a major leadership transition with impressive financial results that saw net profits jump by over 54%.

Metric	Q3 FY26 (Current)	Q3 FY25 (Year-Ago)	YoY Change
EBITDA Margin	19.8%	20.4%	-52 bps

Key Growth Drivers

- Data-Led Strategy:** Data revenue now accounts for the lion's share of operations, growing nearly 10% year-on-year.
- Digital Portfolio:** The company's digital services (cloud, cybersecurity, and IoT) saw a robust 15% growth.
- Profit Surge:** While revenue growth was steady, the net profit nearly doubled on a sequential (QoQ) basis compared to the previous quarter.

Leadership Transition: The New CEO-Designate

The board has named **Ganesh Lakshminarayanan** as the Managing Director and CEO-Designate. He is set to formally take the reins on April 13, 2026, succeeding the retiring **A.S. Lakshminarayanan**.

About Ganesh Lakshminarayanan

Ganesh is an industry veteran with 30+ years of experience, known for scaling enterprise businesses.

- Previous Role:** MD and Group VP for **ServiceNow** (India and SAARC).
- Past Experience:** Former CEO of **Airtel Business**, where he famously grew the enterprise unit by 50% over three years.

Financial Highlights: Q3 FY2026

The results, announced on January 21, 2026, show a company successfully pivoting from traditional telecom to a "tech titan" model.

Metric	Q3 FY26 (Current)	Q3 FY25 (Year-Ago)	YoY Change
Gross Revenue	₹6,189 Crore	₹5,798 Crore	+6.7%
Net Profit (PAT)	₹365 Crore	₹236 Crore	+54.3%
Data Revenue	₹5,359 Crore	₹4,903 Crore	+9.3%



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- Strategic Focus: His expertise in AI, Automation, and Cloud Transformation aligns perfectly with Tata Communications' goal of becoming a global digital ecosystem enabler.

- A) Reliance Industries
- B) Adani Group
- C) Tata Group
- D) Birla Group

A Noteworthy Hurdle: Labour Code Costs

Despite the profit surge, the company's stock experienced some volatility following the news. This was partly due to a ₹61 crore exceptional charge related to the implementation of new Labour Codes in India. This charge reflects an actuarial revaluation of employee benefits (like gratuity) to comply with updated wage definitions.

Company Outlook: Outgoing CEO A.S. Lakshminarayanan noted that the "capability shift" the company invested in is now translating into "stronger products and sharper execution," positioning the firm well for its next growth phase under new leadership.

3. Which of the following best describes the company's financial performance for the third quarter?

- A) A sharp rise in profit
- B) A minor decline in revenue
- C) Stagnant growth with low margins
- D) Significant net losses

4. According to the report, what are the primary drivers of the company's current performance?

- A) Hardware manufacturing and retail sales
- B) Data-driven growth, better margins, and a strong order pipeline
- C) Traditional voice services and landline expansion
- D) International real estate investments

5. These announcements were made in conjunction with the results of which fiscal period?

- A) First Quarter (Q1)
- B) Second Quarter (Q2)
- C) Third Quarter (Q3)
- D) Annual Year-End Report

Knowledge Check For Proficiency

1. Who has been appointed as the new Managing Director and CEO-designate of Tata Communications?

- A) N. Chandrasekaran
- B) Ganesh Lakshminarayanan
- C) Ratan Tata
- D) Amur Lakshminarayanan

2. Tata Communications is the telecom and digital services arm of which conglomerate?



Answer Key

Question	Correct Answer
1	B) Ganesh Lakshminarayanan
2	C) Tata Group
3	A) A sharp rise in profit
4	B) Data-driven growth, better margins, and a strong order pipeline
5	C) Third Quarter (Q3)

SPORTS

Saina Nehwal Retires from Badminton After Historic Career and Injury Battle



Saina Nehwal's retirement marks the official conclusion of an era that redefined Indian sports. On **January 19, 2026**, the "Queen of Indian Badminton" confirmed what many had suspected after her two-year absence: her body, specifically her knees, could no longer sustain the rigors of elite competition.

The Final Decision: "I Can't Push It Anymore"

Saina's announcement was characteristically candid. Speaking on a podcast, she revealed the physical toll that led to this moment:

- **Medical Reality:** She is battling **chronic knee degeneration** and **arthritis**. Her cartilage has almost entirely worn away.
- **The Contrast:** At her peak, Saina trained for **8–9 hours a day**. Recently, her knees would begin to swell and give up after just **1–2 hours** of practice.
- **Quiet Exit:** Her last competitive match was at the **2023 Singapore Open**. She noted that she felt no need for a "grand announcement" earlier because she wanted to leave on her own terms, simply letting her absence speak for itself.

A Legacy of "Firsts"

Before Saina, an Olympic medal in badminton was a distant dream for India. She didn't just break the glass ceiling; she shattered it.

Achievement	Significance
2012 London Olympics	Won Bronze , becoming the first Indian badminton player to win an Olympic medal.
World Ranking	Reached World No. 1 in 2015 (the first Indian woman to do so).
Super Series	First Indian to win a BWF Super Series title (2009 Indonesia Open).
Commonwealth Games	Won two individual Gold medals (2010 and 2018).

Achievement	Significance
Major Titles	Over 24 international titles, including 11 Super Series/World Tour wins.

D) Ashwini Ponnappa

2. What was the primary reason cited for the athlete's decision to step away from the sport?

- A) Lack of motivation
- B) A chronic knee condition
- C) A career shift to coaching
- D) Disagreements with the national federation

3. For approximately how long had Saina Nehwal been struggling with her injury before retiring?

- A) Six months
- B) One year
- C) Nearly two years
- D) Five years

4. Saina Nehwal is frequently celebrated for which specific achievement mentioned in the text?

- A) Winning a Commonwealth Gold in Athletics
- B) Being an Olympic medallist
- C) Transitioning to professional tennis
- D) Winning the Cricket World Cup

5. How does the text describe the impact of Saina Nehwal's career on Indian badminton?

- A) It had a minor regional influence.

National Honors

Her impact on the Indian sporting psyche earned her the highest accolades the country can bestow:

- Padma Bhushan (2016)
- Major Dhyan Chand Khel Ratna (2010)
- Padma Shri (2010)
- Arjuna Award (2009)

"Before Saina, we were happy just to compete. After Saina, we expected to win." — A common sentiment among Indian badminton fans.

What's Next?

While she has stepped away from the court, Saina's influence remains. She has expressed a desire to guide the next generation, ensuring that the path she blazed remains open for future champions.

Knowledge Check For Proficiency

1. Which iconic Indian badminton player recently announced their official retirement from competitive play?

- A) P.V. Sindhu
- B) Jwala Gutta
- C) Saina Nehwal

- B) It transformed Indian badminton on the global stage.
- C) It focused solely on domestic tournaments.
- D) It was primarily noted for doubles play.

Answer Key

Question	Correct Answer
1	C) Saina Nehwal
2	B) A chronic knee condition
3	C) Nearly two years
4	B) Being an Olympic medallist
5	B) It transformed Indian badminton on the global stage

major wage and pension overhaul for over 93,000 employees and retirees on January 23, 2026. This decision targets the "backbone" of India's financial sector—insurers, agricultural lenders, and the central bank.

Wage & Pension Revision Breakdown

The revisions are largely retroactive, ensuring that employees receive a significant lump sum in arrears alongside their increased monthly payouts.

1. Public Sector General Insurance (PSGICs)

This covers the "Big Four" (National, New India, Oriental, and United India) plus GIC Re and AICIL.

- **Wage Hike:** An overall 12.41% increase in the wage bill, with a 14% rise in basic pay and Dearness Allowance (DA).

- **Effective Date:** August 1, 2022.

- **NPS Boost:** Employer contribution to the National Pension System increased from 10% to 14% for post-2010 recruits.

- **Family Pension:** Standardized at a uniform rate of 30%.

2. NABARD (National Bank for Agriculture & Rural Development)

- **Wage Hike:** A robust 20% increase in pay and allowances for Group A, B, and C employees.

- **Effective Date:** November 1, 2022.

- **Parity:** Pensions for direct NABARD recruits (pre-2017) have been brought on par with ex-RBI NABARD retirees.

3. Reserve Bank of India (RBI)

BANKING/ECONOMY

GoI Approves Wage Revision and Pension Revision for PSGICs, NABARD and RBI



In a significant move to strengthen social security, the Central Government approved a

- Pension Revision:** A 10% increase on basic pension plus dearness relief.
- Effective Date:** November 1, 2022.
- Impact:** The basic pension will effectively be enhanced by a factor of **\$1.43\$** for retirees.

preserve the social status and dignity of the workforce that manages India's financial stability.

Knowledge Check For Proficiency

1. Which institutions are included in the recently approved wage and pension revision?

- A) Private Sector Banks and NBFCs
- B) PSGICs, NABARD, and the RBI
- C) SEBI and the Ministry of Finance
- D) Regional Rural Banks only

2. What is one of the primary objectives of the wage revision according to the announcement?

- A) To reduce government expenditure
- B) To boost employee morale
- C) To privatize general insurance companies
- D) To limit the number of new hires

3. Besides active employees, who else will benefit from these revisions?

- A) Corporate shareholders
- B) International investors
- C) Pensioners
- D) Private consultants

4. How is this move described in terms of its impact on the financial sector?

Summary of Financial Implications

The government has cleared thousands of crores to fund these revisions, primarily to cover the "back pay" (arrears).

Institution	Arrears (One-time)	Beneficiaries
PSGICs	₹5,822.68 Crore	43,247 serving staff
RBI	₹2,485.02 Crore	30,769 retirees/families
NABARD	₹510.00 Crore	~3,800 serving & retired

Strategic Context: The "8th Pay Commission" Era

This move coincides with the broader rollout of the **8th Pay Commission**, which officially came into effect on **January 1, 2026**. While the 8th Pay Commission focuses on Central Government employees (with a projected fitment factor between \$1.83\$ and \$2.86\$), these institutional revisions ensure that the specialized financial sector remains competitive and that retirees can manage the rising cost of living.

Key Takeaway: These revisions aren't just about "more money"; they are designed to

- A) As a measure to increase interest rates
- B) As a step toward strengthening social welfare measures
- C) As a temporary fix for inflation
- D) As a policy to reduce the workforce

5. Which specific type of insurance companies were mentioned as beneficiaries of this revision?

- A) Life Insurance Corporation (LIC) only
- B) Public Sector General Insurance Companies (PSGICs)
- C) Foreign Direct Investment (FDI) Insurance firms
- D) Health Insurance Startups

Answer Key

Question	Correct Answer
1	B) PSGICs, NABARD, and the RBI
2	B) To boost employee morale
3	C) Pensioners
4	B) As a step toward strengthening social welfare measures
5	B) Public Sector General Insurance Companies (PSGICs)

STATE NEWS

Young Ambassadors of Change Initiative



The "Young Ambassadors of Change" initiative at the Government Aadi Dravidar Primary School in Kattur is a refreshing example of how **Value-Based Education (VBE)** is being localized to create a "ripple effect" of positive behavior in Tamil Nadu's government schools.

The Core Pillars of the Initiative

The program moves beyond textbooks, turning abstract concepts into daily habits for students.

Value	Practice in School	Practice at Home
Honesty	Using "Lost and Found" boxes.	Owning up to mistakes without fear.
Gratitude	Thanking school staff and peers.	Helping parents with small chores.

Value	Practice in School	Practice at Home
Discipline	Maintaining line formation and punctuality.	Following a consistent study/sleep routine.
Responsibility	Keeping the classroom clean.	Tending to a small plant or pet.

economic challenges. By implementing this program, the school aims to:

- Empower Future Leaders:** By calling them "Ambassadors," the school instills a sense of pride and agency in the students.
- Reduce Bullying:** Emphasizing kindness and respect naturally lowers conflict in the playground.
- Bridge the Gap:** It brings the school and the community closer together as parents observe the positive behavioral shifts at home.

Local Impact: Trichy has been a hub for educational innovation in Tamil Nadu, and this "Kattur Model" is now being looked at by neighboring schools as a low-cost, high-impact way to improve student well-being.

Knowledge Check For Proficiency

1. Which initiative was recently launched by a government school in Tiruchirappalli, Tamil Nadu?

- A) Digital Literacy for All
- B) Young Ambassadors of Change
- C) Green Earth Warriors
- D) Sports for Excellence

2. At which specific school was this programme introduced?

- A) Government Excellence Secondary School, Chennai

Why This School is Unique

The Government Aadi Dravidar Primary School serves a community that often faces socio-



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B) Government Aadi Dravidar Primary School, Kattur

D) Annual sports competitions and parades

C) Tiruchirappalli Model Higher Secondary School

Answer Key

D) Kattur International Public School

Question	Correct Answer
1	B) Young Ambassadors of Change
2	B) Government Aadi Dravidar Primary School, Kattur
3	B) To teach moral and civic values through daily practice
4	C) Financial Management
5	B) Storytelling, morning assemblies, and value-based actions

3. What is the primary objective of the "Young Ambassadors of Change" initiative?

A) To increase enrollment in competitive sports

B) To teach moral and civic values through daily practice

C) To provide technical training in coding

D) To improve nutritional standards in mid-day meals

4. Which of the following values is NOT explicitly mentioned as a focus of the programme?

A) Honesty and Kindness

B) Respect and Responsibility

C) Financial Management

D) Discipline and Gratitude

5. Through which methods do students learn these values under the initiative?

A) Online examinations and certificates

B) Storytelling, morning assemblies, and value-based actions

C) Mandatory evening coaching classes





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Detailed Analysis of Recent Current Affairs: Multiple Choice Format

Q.1. Which state government recently launched the Atal Vichal Agragami Assam Program to provide monthly financial assistance to researchers?

- A. Arunachal Pradesh
- B. Assam
- C. Meghalaya
- D. Tripura

1. B

The Assam government has launched the Atal Viklang Aagramik Assam program to provide monthly financial assistance to researchers. Under this program, qualified researchers will receive ₹25,000 and disabled researchers will receive ₹40,000.

Q.2. Under which Act did the RBI recently issue the Foreign Exchange Management (Export-Import) Regulations, 2026?

- A. Banking Regulation Act, 1949
- B. FEMA, 1999
- C. RBI Act, 1934
- D. Companies Act, 2013

2. B

The Reserve Bank of India (RBI) issued the Foreign Exchange Management (Export and Import of Goods and Services) Regulations,

2026 under the Foreign Exchange Management Act, 1999 (FEMA). Specifically, these regulations were implemented under sections 7, 8, 10(6), and 47(2) of the Act.

Q.3. Which fintech company recently received NPCI's approval to function as a TPAP?

- A. PhonePe
- B. ZET
- C. Paytm
- D. BharatPe

3. B

In a major boost to India's digital payments ecosystem, credit-focused fintech company ZET has received approval from the National Payments Corporation of India (NPCI) to operate as a Third-Party Application Provider (TPAP). This approval will enable ZET to offer Unified Payments Interface (UPI) services and marks a major milestone in integrating credit card functionality with UPI.

Q.4. Razorpay POS recently received permission from the RBI to function as a POS?

- A. Online Payment Gateway
- B. Payment Bank
- C. Offline Payment Aggregator (PA-P)
- D. Digital Wallet

4. B

India's fintech landscape has taken another major step forward as Razorpay POS, the offline



payments division of fintech giant Razorpay, has received approval from the Reserve Bank of India (RBI) to operate as an offline payment aggregator (PA-P). This approval will allow Razorpay to expand its in-store payment services and strengthen its position in the country's rapidly growing digital payments ecosystem.

D. Startup India

6. C

The Reserve Bank of India (RBI) has issued operational guidelines for providing interest subsidy on pre-shipment and post-shipment export credit under the Export Promotion Mission (EPM), specifically for its first phase, export promotion. The primary objective of this initiative is to improve the availability of affordable rupee export credit by reducing borrowing costs for small and medium enterprise (MSME) exporters. This move is expected to strengthen India's export ecosystem and enhance the global competitiveness of small businesses.

Q.5. Which company recently received in-principle approval from the RBI for a Cross Border Payment Aggregator (PA-CB)?

- A. PayU
- B. Stripe India
- C. Payoneer India Pvt. Ltd.
- D. Wise
- 5. C

In a major development for India's cross-border payments ecosystem, the Reserve Bank of India (RBI) has granted in-principle approval to Payoneer India Private Limited to operate as a Payment Aggregator – Cross Border (PA-CB). This approval will enable Payoneer to facilitate international payment transactions for Indian businesses engaged in global trade.

Q.6. Under which mission did the RBI recently issue guidelines for interest subsidy on export credit?

- A. Make in India
- B. Atmanirbhar Bharat
- C. Export Promotion Mission - Niryat Protsahan

A. NABARD

B. SIDBI

C. IIFCL

D. LIC

7. C

Bank of Baroda (BoB) has signed a Memorandum of Understanding (MoU) with India Infrastructure Finance Company Limited (IIFCL). This will facilitate joint lending and loan syndication for infrastructure projects in India. The partnership aims to promote long-term, sustainable infrastructure financing in both existing and emerging sectors.



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Q.8. Which bank recently partnered with HyperVerge for AI-based video KYC?

A. AU Small Finance Bank

B. Ujjivan SFB

C. Suryoday Small Finance Bank

D. Jana SFB

8. C

To strengthen its digital banking capabilities, Suryoday Small Finance Bank has partnered with Hyperverge to implement an AI-based Video KYC (VKYC) solution. The collaboration aims to modernize the bank's customer registration process while also ensuring regulatory compliance and data security.

A. Ritesh Agarwal

B. Deepinder Goyal

C. Nandan Nilekani

D. Vijay Shekhar Sharma

10. B

Deepinder Goyal resigned as Managing Director (MD) and Chief Executive Officer (CEO) of Eternal Limited, effective February 1, 2026. He stepped down to focus on high-risk, experimental ventures and transitioned to the role of Vice Chairman. Albinder Singh Dhindsa was appointed the new Group CEO.

Q.11. Who recently became the new MD & CEO of Tata Communications?

A. Praveer Sinha

B. Ganesh Lakshminarayanan

C. Sunil D'Souza

D. Anish Shah

11. B

Tata Communications has appointed Ganesh Lakshminarayanan as its new Managing Director (MD) and Chief Executive Officer (CEO). He will replace current MD and CEO A.S. Lakshminarayanan, who is retiring on April 13, 2026.

Q.12. Who was recently elected as the National President of the BJP?

A. J. P. Nadda

B. Amit Shah

Q.9. Which organization recently released the Global Risk Report 2026?

A. World Bank

B. IMF

C. World Economic Forum

D. United Nations

9. C

The World Economic Forum (WEF) released the Global Risks Report 2026. This is the 21st edition of this annual report, which states that geo-economic conflicts are the most serious short-term risk, along with risks from AI, climate, and economic instability.

Q.10. Who resigned as MD and CEO of Eternal Limited with effect from February 1, 2026?



C. Nitin Nabin

D. INSAT-3D

14. C

China's Fengyun-3D weather satellite has detected the final stages of the breakup of the world's largest iceberg, A23a. According to the China Meteorological Administration, the massive iceberg, which broke away from Antarctica in 1986, is now less than 1/8 of its original size.

D. Dharmendra Pradhan

12. C

Mr. Nitin Naveen has been elected the new National President of the Bharatiya Janata Party (BJP), formally taking charge. At 45, he is the youngest leader to hold the position, succeeding J.P. Nadda, and is focusing on generational transition and organizational strengthening.

Q.13. Which company will recently build India's first private Earth observation satellite series?

A. ISRO

Q.15. In which state was India's first integrated private satellite manufacturing unit recently launched?

A. Madhya Pradesh

B. Skyroot Aerospace

B. Bihar

C. Agnikul

C. Goa

D. Pixxel Space

D. Gujarat

13. D

15. D

India's first private Earth observation satellite series will be built by a consortium led by the space-tech startup Pixxel. The Bengaluru-based startup, in collaboration with IN-SPACe, will launch a constellation of 12 satellites that will provide high-resolution data for agriculture, disaster management, and environmental monitoring.

India has launched its first integrated private satellite manufacturing facility, marking a major step forward in space technology. The foundation stone was laid in Khoraj, Sanand district, Gujarat, marking the beginning of a new chapter in the country's growing space sector. This development highlights the growing role of private companies in strengthening India's space capabilities.

Q.14. Which satellite recently detected the disintegration of the A23a iceberg?

A. Landsat-8

B. Sentinel-6

C. Fengyun-3D

FACTS ABOUT BHARAT

That is a fantastic snapshot of India's staggering diversity! It really highlights why the country is often described as a "sub-continent" rather than just a nation.

To give your facts a bit more modern context (especially as we move through 2026), here are some nuanced updates and deep dives into those numbers:

Political & Geographic Structure

- States & UTs: Your count of 28 States and 8 Union Territories is spot on. This structure was finalized after the reorganization of Jammu & Kashmir and the merger of Dadra & Nagar Haveli and Daman & Diu.
- The 29th "State": Interestingly, while there are 28 states, India celebrates 29 major festivals (as you noted), often reflecting one unique primary cultural festival for every state identity (plus the national ones).

The Linguistic Tapestry

- 1618 Languages: This number comes from the 1961 Census. While many are dialects, the 8th Schedule of the Constitution officially recognizes 22 Major Languages.
- Modern Shift: Today, India is the world's second-largest English-speaking nation, which acts as the "bridge" across those 1,600+ mother tongues.

Social & Cultural Complexity

- 6 Major Religions: While India is home to almost every religion on Earth, the "Big Six" officially recognized as minorities (alongside the majority Hindu population) are Muslims, Christians, Sikhs, Buddhists, Jains, and Zoroastrians (Parsis).
- 6400 Castes: This illustrates the deep social stratification history. Modern India is working to bridge these gaps through constitutional "Reservations" and social reform movements.

A "Unity in Diversity" Comparison

To visualize how unique this is, let's look at how India compares to the rest of the world:

Feature	India's Diversity	Global Equivalent
Languages	1,600+	More than the entire continent of Europe.
Festivals	29+ Major	Almost one massive national celebration every 12 days.
Genetics	6,400+ Endogamous Groups	One of the most genetically diverse populations on the planet.

A Quick "Did You Know?"

While we often say "Bharat" and "India," Article 1 of the Constitution famously brings them together:



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Knowledge Check For Proficiency

D) 10

1. How many States and Union Territories currently comprise Bharat?

- A) 29 States and 7 Union Territories
- B) 28 States and 8 Union Territories
- C) 27 States and 9 Union Territories
- D) 28 States and 7 Union Territories

5. How many major festivals are celebrated in Bharat according to the data?

- A) 15
- B) 21
- C) 29
- D) 35

2. According to the provided facts, how many different languages are spoken across the country?

- A) 1,200
- B) 1,550
- C) 1,618
- D) 2,000

Answer Key

Question	Correct Answer
1	B) 28 States and 8 Union Territories
2	C) 1,618
3	C) 6,400
4	B) 6
5	C) 29

3. What is the total number of castes mentioned in the shared statistics?

- A) 3,200
- B) 5,000
- C) 6,400
- D) 7,100

4. How many religions are highlighted as part of the diverse fabric of Bharat in this list?

- A) 4
- B) 6
- C) 8





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We wish best for your studies & Exams

Best Wishes

Murthy sir (MSM)

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