

Dear Aspirants,

We invite you to subscribe to our WhatsApp & You tube channel and activate the notification bell to receive updates on job openings and current affairs.



NATIONAL NEWS

Uttarakhand Implements Uniform Civil Code (Amendment) Ordinance, 2026



It is fascinating to see Uttarakhand reaching the one-year milestone of the Uniform Civil Code (UCC). By establishing "UCC Day" in January 2026, the state isn't just celebrating a law; it's signaling a shift toward a more streamlined, secular approach to civil governance.

The focus on making these laws "practical" and "citizen-friendly" through digital governance is a savvy move—legal reforms often fail not because of the law itself, but because of the red tape involved in executing them.

Understanding the UCC Impact

The Uniform Civil Code replaces a patchwork of diverse personal laws based on religious scriptures and customs with a single set of rules for all citizens.

Here is a breakdown of what these recent refinements likely target based on the state's objectives:

- **Marriage & Divorce:** Moving toward a strictly **monogamous** framework with mandatory registration. The digital push

likely simplifies the filing of divorce petitions and the issuance of certificates.

- Live-in Relationships:** Uttarakhand made waves by requiring the registration of live-in partners. The new amendments likely aim to protect the rights of children born from these unions while perhaps easing the "policing" aspect that critics initially worried about.
- Succession & Inheritance:** Ensuring **equal property rights** for sons and daughters, regardless of religious background, which is a cornerstone of the "equality" aspect you mentioned.

The Role of Digital Governance

By digitizing these procedures, the state is effectively:

- Reducing Bias:** Digital portals treat every applicant the same, regardless of community or social standing.
- Increasing Transparency:** Tracking the status of registrations or legal disputes becomes as easy as tracking a food delivery.
- Future-Proofing:** Centralized data helps the government understand demographic trends and social needs more accurately.

A Peer Perspective: While the UCC is a significant step toward "One Nation, One Law," the real test of these "citizen-friendly" amendments will be how well they balance individual privacy with state oversight—especially regarding the registration of personal relationships.

Knowledge Check for Proficiency

- On which date was the Uniform Civil Code (UCC) officially implemented in the state of Uttarakhand?**
 - January 2024
 - August 2024
 - January 2025**
 - January 2026
- What is the primary objective of the fresh amendments recently introduced to the Uttarakhand UCC?**
 - To restrict digital governance in civil matters
 - To create different laws for different communities
 - To make the law more practical, transparent, and citizen-friendly**
 - To abolish the concept of live-in relationships
- Which specific civil matters have seen simplified and digitized procedures under the Uttarakhand UCC?**
 - Property tax and urban planning
 - Criminal justice and traffic violations
 - Marriage, divorce, and live-in relationships**
 - Corporate mergers and international trade
- Uttarakhand is observing "UCC Day" to commemorate which milestone?**

- A) The passing of the bill in the State Assembly
- B) The completion of one year of UCC implementation
- C) The digital launch of the UCC portal
- D) The formation of the drafting committee

Quick Summary Table

Feature	Detail
Implementation Date	January 2025
Key Focus Areas	Marriage, Divorce, Live-in Relationships
Core Principle	Uniformity across all communities
Commemoration	"UCC Day" (Annual anniversary)

NATIONAL NEWS

Veteran Indian politician Ajit Pawar dies in plane crash



It is incredibly somber to reflect on the sudden passing of **Ajit Pawar**, which has truly shaken

the political landscape of Maharashtra. As you noted, his career was marked by a series of high-stakes political maneuvers and a deep-rooted influence in the state's governance.

The Tragic Event

The details surrounding his death are particularly tragic:

- **The Incident:** On January 28, 2026, Ajit Pawar was killed when his private aircraft, a **Bombardier Learjet 45**, crashed while attempting to land in dense fog at the **Baramati airport**.
- **The Context:** He was traveling from Mumbai to his home turf of Baramati to address public meetings for upcoming local elections.
- **State Mourning:** In response to his passing, the Maharashtra government declared **three days of state mourning**, and he was cremated with full state honours on January 29, 2026, in Baramati.

A Political Legacy of "Ajit Dada"

Ajit Pawar was a singular figure in Indian politics, often referred to as "Dada" (Big Brother) by his supporters. His legacy is defined by several key milestones:

- **The Longest-Serving Deputy CM:** He holds a unique record in Indian politics, having served as the **Deputy Chief Minister of Maharashtra** six times under various coalitions.
- **The 2023 Split:** In a move that redefined the state's politics, he led a major faction of the Nationalist Congress Party (NCP) to join the **Mahayuti (NDA)** alliance, eventually

becoming the official leader of the NCP as recognized by the Election Commission.

- The Finance Wizard:** Known for his administrative grit, he presented the state budget **11 times**, and at the time of his death, he was just days away from presenting his 12th budget for the 2026 fiscal year.

A Peer's Note: His death leaves a massive administrative vacuum, especially in the Finance and Planning departments. Politically, it also halts a significant chapter of the Pawar family's internal dynamics, just as he was reportedly seeking a reconciliation with his uncle, Sharad Pawar.

Knowledge Check for Proficiency

1. On which date did the tragic plane crash occur that led to the demise of Ajit Pawar?

- A) January 26, 2026
- B) January 28, 2026
- C) July 22, 2025
- D) December 5, 2024

2. At the time of his passing, which official position did Ajit Pawar hold in the Maharashtra Government?

- A) Chief Minister
- B) 8th Deputy Chief Minister
- C) Speaker of the Legislative Assembly
- D) Governor of Maharashtra

3. Before joining the National Democratic Alliance (NDA) prior to the 2024 Lok Sabha elections, which party was Ajit Pawar a prominent leader of?

- A) Indian National Congress (INC)
- B) Bharatiya Janata Party (BJP)
- C) Nationalist Congress Party (NCP)
- D) Shiv Sena (UBT)

4. In which constituency did Ajit Pawar have his political stronghold and where was his final rites performed with full state honors?

- A) Mumbai
- B) Pune
- C) Nagpur
- D) Baramati

Profile Summary: Ajit Pawar (1959-2026)

Category	Details
Most Recent Office	8th Deputy Chief Minister of Maharashtra
Longest-Serving Role	Longest-serving Deputy CM of Maharashtra (6 terms)
Political Affiliations	NCP, NDA (from 2023)
Last Known Constituency	Baramati

INTERNATIONAL NEWS

US Withdraws from the World Health Organization



The formal exit of the United States from the World Health Organization (WHO) on **January 22, 2026**, marks one of the most significant shifts in international relations and global health since the organization's founding in 1948.

This move effectively ends a year-long "divorce" process that began when President Donald Trump signed an executive order on his first day in office in 2025. While the U.S. government views this as a necessary step to protect national interests and ensure accountability, the global health community has raised alarms about the resulting "vacuum" in leadership and funding.

Key Pillars of the Withdrawal

The exit was finalized after a 12-month notice period, during which the U.S. began decoupling its health infrastructure from the WHO.

- Executive Action:** The withdrawal was initiated by **Executive Order 14155**, which rescinded the previous administration's

commitment and redirected the Secretary of State to notify the United Nations.

- Funding Halt:** The U.S. has paused all voluntary and assessed contributions. Historically, the U.S. was the WHO's largest donor, contributing roughly **12% to 15%** of its total budget.
- Personnel Recall:** U.S. scientists and technical experts embedded within WHO offices in Geneva and worldwide have been recalled or reassigned to domestic agencies like the CDC or the State Department.

The Contentious "Final Bill"

A major point of friction remains regarding the financial terms of the exit. According to WHO bylaws and a 1948 Congressional resolution, a country can only withdraw after fulfilling its financial obligations for the current fiscal year.

Entity	Stated Position
WHO & UN	Contend that the U.S. still owes over \$260 million in unpaid dues for 2024–2025 and that the withdrawal is technically "incomplete" until paid.
U.S. State Dept.	Asserts that the U.S. has no obligation to pay further, citing the "economic cost" of the WHO's alleged failures during the pandemic as more than offsetting any debt.

Global Impact and Risks

The departure isn't just about money; it's about the loss of shared data and cooperative systems.

- Disease Surveillance:** The U.S. will no longer officially participate in the **Global Influenza Surveillance and Response System**. This

could hamper the ability of U.S. pharmaceutical companies to get early viral samples needed to create annual flu vaccines.

- Bilateral Pivot:** The U.S. is moving toward the "America First Global Health Strategy," opting for direct bilateral deals (MOUs) with individual countries—particularly in Africa—rather than working through a multilateral UN body.
- Polio Eradication:** Experts worry that the loss of U.S. funding will cripple the final stages of the global effort to eradicate polio, which relies heavily on WHO-coordinated logistics.

A Peer's Perspective: This is a high-stakes gamble on "Health Sovereignty." While the U.S. argues it can protect its citizens more efficiently on its own, public health experts warn that "germs do not respect borders." If a new pathogen emerges in a country that doesn't have a bilateral agreement with the U.S., the lack of a WHO "middleman" could result in a dangerous delay in information sharing.

2. What was the primary reason cited by the U.S. administration for exiting the WHO?

- A) Disagreements over global climate change policies
- B) Alleged failures by the WHO in handling the COVID-19 pandemic
- C) High membership fees compared to other UN agencies
- D) A shift toward a new bilateral health treaty with Europe

3. How was the withdrawal process legally initiated by the United States?

- A) Through a vote in the United Nations General Assembly
- B) Via a referendum held across all 50 U.S. states
- C) Through an executive order initiating a one-year exit process
- D) By an act passed by a two-thirds majority in Congress

4. What are the primary concerns raised by experts regarding the U.S. exit from the global health body?

- A) Increase in global trade tariffs
- B) A decrease in the number of UN staff members
- C) Impact on international disease surveillance and public health funding
- D) The relocation of the WHO headquarters from Geneva to Washington D.C.

Knowledge Check for Proficiency

1. When did President Donald Trump announce the decision to withdraw the United States from the World Health Organization (WHO)?

- A) At the end of his first term in 2020
- B) On the first day of his presidency in 2025
- C) During the 2024 election campaign
- D) One year after the COVID-19 pandemic ended

Impact Analysis Summary

Area of Concern	Description
Funding	The U.S. was historically the largest single donor to the WHO.
Surveillance	Potential gaps in early warning systems for future pandemics.
Policy Shift	A move from multilateral cooperation to nationalist health policy.
Diplomacy	Potential loss of U.S. influence in global health standard-setting.

BANKING/ECONOMY

Suryoday Small Finance Bank Partners with HyperVerge to Launch AI-Powered Video KYC



The partnership between Suryoday Small Finance Bank (SSFB) and HyperVerge marks a significant milestone in the bank's "Vision 2029" strategy. By integrating an AI-powered Video KYC (VKYC) solution, the bank is transitioning from traditional, high-touch onboarding to a

"phygital" model that balances human interaction with high-speed automation.

As of early 2026, this move is a cornerstone of SSFB's digital transformation, which has already seen its digital deposit book contribute to nearly **30% of incremental growth**.

How the AI-Powered VKYC Works

The HyperVerge solution replaces what used to be a 20-30 minute manual process with a streamlined workflow that takes **less than 5 minutes**.

- Pre-Qualification:** Before the video call, the AI performs OCR (Optical Character Recognition) on the customer's PAN and Aadhaar, checking for tampering and verifying details against government databases (NSDL/UIDAI).
- AI Liveness & Face Match:** During the live session, the system uses "Passive Liveness" to ensure the person is real and not a deepfake or a pre-recorded video. It then matches the live face with the ID photo with **99.5% accuracy**.
- Randomized Interaction:** To prevent spoofing, the agent (supported by AI) can ask randomized questions or request the customer to perform specific movements.
- Geo-Tagging:** The system automatically captures the customer's location to ensure they are within India, a strict RBI compliance requirement.

Strategic Impact for Suryoday SFB

For a small finance bank focusing on financial inclusion, this technology provides three critical advantages:

- Cost Efficiency:** Digital onboarding can reduce acquisition costs by up to **90%** compared to physical visits. This is vital for SSFB's goal of maintaining a low-cost, high-yield model.
- Tier 2/3 Penetration:** The technology is optimized to work on **2G bandwidth** and over **100,000** different mobile devices, allowing the bank to onboard customers in remote rural areas without needing a physical branch nearby.
- Operational Scalability:** With AI handling the heavy lifting (data entry and fraud checks), a single bank official can process up to **200 KYCs per day**, a 10x improvement over traditional methods.

Key Performance Indicators (Q3 FY26)

Metric	Performance
Gross Advances	₹11,885 Crore (↑ 24.3% YoY)
Total Deposits	₹12,865 Crore (↑ 32.5% YoY)
CASA Ratio	21.2% (Driven by digital sourcing)
Customer Base	~3.7 Million

A Peer's Perspective: This isn't just a tech upgrade; it's a defensive move against the "MFI stress" hitting the sector. By using HyperVerge's AI to verify identities more rigorously, Suryoday is building a higher-quality, "secured" retail portfolio, which is exactly what the market wants to see right now.

Knowledge Check for Proficiency

- Which financial institution has partnered with HyperVerge to enhance its digital onboarding process?**
 - AU Small Finance Bank
 - Equitas Small Finance Bank
 - Suryoday Small Finance Bank**
 - Ujjivan Small Finance Bank
- What specific technology is being deployed through the collaboration with HyperVerge?**
 - Blockchain-based ledger system
 - Metaverse banking branches
 - AI-powered Video KYC (VKYC) solution**
 - Biometric ATM withdrawals
- What is the primary objective of implementing the VKYC solution at Suryoday Small Finance Bank?**
 - To eliminate the need for customer support
 - To modernize customer onboarding while ensuring regulatory compliance**
 - To increase the interest rates on savings accounts
 - To reduce the number of physical debit cards issued

4. According to the bank, the adoption of advanced VKYC technology is expected to support which of the following?

- A) International expansion into European markets
- B) Traditional doorstep banking services
- C) The bank's digital growth strategy and operational efficiency
- D) Physical infrastructure development in rural areas

How Video KYC Works

Feature	Benefit
AI Integration	Automates document verification and face matching.
Regulatory Compliance	Meets RBI/regulatory standards for remote identification.
Customer Experience	Allows account opening from home, reducing branch visits.
Security	End-to-end encryption and liveness detection to prevent fraud.



With a total mission outlay of ₹25,060 crore through 2031, this move is designed to slash the cost of capital for MSMEs, making Indian-made goods more price-competitive on the global stage.

Key Operational Mechanics

The guidelines clarify how banks must pass on these benefits to ensure they reach the ground level without delay.

- **Subvention Rate:** A base rate of 2.75% per annum is provided on both pre-shipment (packing credit) and post-shipment rupee export credit.
- **Annual Cap:** To ensure the fund isn't monopolized by a few large players, a hard cap of ₹50 lakh per Importer Exporter Code (IEC) has been set for FY 2025–26.
- **Upfront Benefit:** Crucially, banks are mandated to pass the interest discount to the exporter **upfront** at the time of credit, rather than making the exporter wait for a refund.
- **The "Positive List":** The benefit isn't universal; it applies to a notified list of HS 6-digit tariff lines that cover approximately

BANKING/ECONOMY

RBI Issues Operational Guidelines for Interest Subvention on Export Credit under NIRYAT PROTSAHAN

The RBI's operational guidelines for **NIRYAT PROTSAHAN** (released in January 2026) mark the official transition of export support from the old "Interest Equalization Scheme" to a more robust, digitally integrated framework under the **Export Promotion Mission (EPM)**.

75% of India's export lines, specifically those with high MSME concentration.

New Guardrails & Revisions (2026)

The January 2026 update introduced several "smart" features to the scheme to prevent misuse and improve transparency:

Feature	Guideline Detail
UIN Requirement	Exporters must generate a Unique Identification Number (UIN) on the DGFT portal and share it with their bank to trigger the subvention.
NPA Exclusion	If an export credit account turns into a Non-Performing Asset (NPA) before the export cycle is complete, it immediately loses eligibility for subvention.
Graduation Window	If an MSME grows and reclassifies as a "Large" enterprise, it gets a 3-year grace period where it can still claim subvention—preventing a "sudden death" of benefits.
Deemed Exports	The subvention is not available for "Deemed Exports" (supplies within India that don't leave the country).

Strategic Importance

By housing this under the **NIRYAT PROTSAHAN** pillar, the government is linking financial aid (Interest Subvention) with credit safety (the **Collateral Support** component, which provides up to 85% guarantee coverage via CGTMSE). This dual-pronged approach addresses the two biggest hurdles for small exporters: the **cost of money** and the **lack of collateral** to get it.

A Peer's Perspective: This "Niryat Protsahan" model is significantly more data-driven than its

predecessor. By requiring monthly digital claims from banks and linking everything to the IEC/Udyam portals, the RBI can now track the actual impact on export volumes in near real-time.

NATIONAL NEWS

Scientists Discover Rare Mushroom in Uttarakhand's Oak Forests



The discovery of ***Hemileccinum indicum*** in late January 2026 is a major win for Indian mycology. This new species, found in the **Dhakuri region of Bageshwar**, isn't just a new entry for Uttarakhand—it represents the first time the genus ***Hemileccinum*** has ever been recorded in India.

The research was a collaborative effort between the **Botanical Survey of India (BSI)**, the **University of Torino**, and **St. Xavier's College**, led by noted mycologist **Kanad Das**.

Anatomy of a Himalayan Discovery

What makes this mushroom scientifically distinct is its combination of "bolete" structure and microscopic details.

- The Cap:** It features a wrinkled, **violet-brown cap** that shifts to a leathery brown as the mushroom matures.
- The Underbelly:** Unlike common mushrooms with gills, this is a **bolete**, meaning it has a **pastel yellow pore surface**. A key identifier is that these pores do not change color (bruise) when touched.
- The "Micro-Signature":** Under a Scanning Electron Microscope, the spores reveal **tiny, intricate pits** or microscopic pinholes. This feature is the "smoking gun" that distinguishes it from similar-looking relatives in North America and China.

Quick Facts: *Hemileccinum indicum*

Feature	Detail
Location	Dhakuri region, Bageshwar district, Uttarakhand
Altitude	~2,600 to 2,800 metres
Genus	<i>Hemileccinum</i> (First record in India)
Primary Habitat	Temperate oak-dominated forests
Scientific Method	Multigene molecular phylogenetic analysis

A Peer's Perspective: It's worth noting that while researchers found this species recently, it highlights how much of the Himalayan "underground" remains a mystery. Interestingly, another "tooth-fungus" named *Hericium indicum* was also reported in the same district around this time, suggesting Bageshwar is becoming a hotspot for new fungal discoveries.

Ecological Significance: The Underground Alliance

Hemileccinum indicum is **ectomycorrhizal**, meaning it doesn't just grow near trees—it lives in a complex, symbiotic relationship with them.

- Oak Symbiosis:** It specifically partners with **Quercus (oak)** trees. The mushroom's underground mycelium wraps around the tree roots.
- Nutrient Exchange:** The fungus helps the tree absorb water and minerals (like phosphorus) from the high-altitude soil, while the tree provides the fungus with sugars produced via photosynthesis.
- Forest Health:** This discovery underscores the role of fungi as "ecosystem engineers" in the Himalayas, maintaining forest resilience in harsh, high-altitude climates.

Knowledge Check for Proficiency

1. In which district of Uttarakhand was the previously unknown species of mushroom discovered?

- A) Dehradun
- B) Nainital
- C) Bageshwar
- D) Chamoli

2. At what approximate altitude was the new mushroom species found growing in the Dhakuri region?

- A) Below 1,000 metres
- B) Exactly 1,500 metres
- C) Over 2,600 metres
- D) 4,000 metres

Feature	Details
Ecosystem	High-altitude Oak forests (2,600m+)
Scientific Impact	First record of this genus in India
Region	Indian Himalayas, Uttarakhand

STATE NEWS

IIT Madras partners with Centre to launch free AI training programme for rural school teachers



The partnership between IIT Madras Pravartak Technologies and SWAYAM Plus is a strategic effort to ensure that the "AI revolution" reaches the grassroots of Indian education. By focusing on rural teachers, the program aims to bridge the digital divide that often leaves underserved regions behind when new technologies emerge.

Starting **February 5, 2026**, this 40-hour online certification course moves beyond theory, providing K-12 educators with a toolkit to automate administrative tasks and create more engaging, personalized lessons.

4. What is the significance of this discovery for India's fungal diversity?

- A) It is the first time a mushroom has been found in the Himalayas.
- B) It confirms that mushrooms cannot grow at high altitudes.
- C) It marks the first official record of its genus in the country.
- D) It proves that all Himalayan mushrooms are edible.

Discovery Highlights

Feature	Details
Location	Dhakuri region, Bageshwar district



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru

Course Architecture: The 8-Module Journey

The curriculum is designed to be "hands-on," meaning teachers won't just learn *about* AI—they will learn how to use it in their specific subjects.

- Module 1: Generative AI & Prompt Engineering:** Learning how to talk to AI (like ChatGPT or Gemini) to get the best lesson plans and resources.
- Module 2: Gamification & Storytelling:** Using AI to turn dry topics into interactive games or compelling narratives.
- Module 3: AI-Based Lesson Planning:** Tools to reduce the hours spent on prep work, allowing more time for 1-on-1 student interaction.
- Module 4: Student Engagement (AR/VR):** Exploring how AI-driven visualization and virtual reality can make complex science or history concepts "come alive."
- Module 5: AI-Enabled Assessment:** Automating grading and providing instant, personalized feedback to students.
- Module 6: Subject-Specific Use Cases:** Tailoring AI tools for Math, Science, Languages, and Social Sciences.
- Module 7: Inclusive Education:** Using AI to support diverse learners, including those with different learning abilities or language barriers.
- Module 8: Online & Blended Learning:** Mastering the digital platforms necessary for modern hybrid classrooms.

Logistics and Deadlines

The course is high-impact and time-sensitive, with specific incentives for rural educators.

Feature	Details
Registration Deadline	January 31, 2026
Course Start Date	February 5, 2026
Duration	40 Hours (Online)
Medium of Instruction	English
Assessment	Virtual, MCQ-based proctored exam
Certification Fee	Waived for the first 500 rural teachers who complete the course

Why This Matters for Rural India

For a teacher in a remote village, AI isn't just a "fancy tool"—it acts as a **teaching assistant**. In classrooms where teacher-to-student ratios are high, AI-enabled grading and personalized worksheets allow a single educator to cater to 50+ students with 50+ different learning paces.

A Peer's Perspective: This is a vital step toward "democratizing" AI. However, the real success will depend on the last-mile connectivity in rural schools. If teachers learn these skills but don't have the bandwidth to use them in class, the impact remains theoretical.



Knowledge Check for Proficiency

1. Which institutions have partnered to launch the Artificial Intelligence Training for rural school teachers?

- A) IIT Bombay and NPTEL
- B) IIT Delhi and NCERT
- C) IIT Madras Pravartak Technologies and SWAYAM Plus
- D) IISc Bangalore and CBSE

2. What is the official name of the certification course being offered to teachers of Classes I to XII?

- A) Digital India for Rural Schools
- B) AI for Educators - K12 Teachers
- C) Future Skills in Robotics
- D) Advanced Coding for Rural India

3. What is the financial cost for participants enrolling in this AI training program?

- A) ₹5,000 per teacher
- B) A subsidized fee of ₹500
- C) It is offered at no cost (free)
- D) Based on the school's annual budget

4. When is the 'AI for Educators - K12 Teachers' certification course scheduled to begin?

- A) January 1, 2026
- B) February 5, 2026

C) March 15, 2026

D) April 1, 2026

Program Overview

Feature	Details
Target Audience	Rural School Teachers (Classes I to XII)
Primary Goal	Integrating AI into classroom teaching and learning
Implementing Agency	Union Education Ministry's SWAYAM Plus
Technical Partner	IIT Madras Pravartak Technologies



BANK EXAMS

SBI EXAMS SBI PO, SBI CLERK, SBI SO
RBI EXAMS RBI ASSISTANT, RBI GRADE B
IBPS EXAMS IBPS PO, IBPS CLERK, IBPS SO, IBPS RRB

WWW.SPARDHA.GURU

Key Topics
Training for Banking & SSC + Railways for your dreams come true

Classes  **30 Seats Only**

Free Kit
10 Study Material from Spardhaguru with new updates and credentials for 500 Real interface tests

Registration link: <https://spardha.guru/admissionform>

Expert Faculties & experience

Banking Results in SBI & IBPS RRB

Our Aspirants have also been Appointed in

Follow us on:    



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru

 DETAILED ANALYSIS OF RECENT
CURRENT AFFAIRS: MULTIPLE CHOICE
FORMAT

Q.1. Which CIMIC Group companies were recently awarded contracts by Hindustan Zinc Limited (HZL)?

- A. Thiess & CPB Contractors
- B. Sedgman & Leighton Asia
- C. Leighton Asia & Downer Group
- D. Sedgman & Thiess

1. B

Hindustan Zinc has awarded EPC and engineering contracts to CIMIC Group companies Sedgman and Leighton Asia to build India's first zinc tailings recycling facility at Rampura Agucha Mines in Rajasthan.

Q.2. In which city is the India International Conference on Democracy and Election Management taking place?

- A. Mumbai
- B. Hyderabad
- C. New Delhi
- D. Bengaluru

2. C

The India International Conference on Democracy and Election Management (IICDEM) 2026 took place at Bharat Mandapam in New Delhi. Organized by the Election Commission of India (ECI), the 3-day event focused on global

cooperation and best practices in election management.

Q.3. Who recently inaugurated the 86th All India Presiding Officers' Conference (AIPOC 2026)?

- A. Draupadi Murmu
- B. Yogi Adityanath
- C. Anandiben Patel
- D. Om Birla

3. C

The 86th All India Presiding Officers' Conference (AIPOC) began in Lucknow, the capital of Uttar Pradesh. The three-day conference was inaugurated by the Honorable Governor of Uttar Pradesh, Smt. Anandiben Patel.

Q.4. With which organization did GeM recently sign an MoU to increase the participation of MSMEs in public procurement?

- A. FICCI
- B. CII
- C. World Trade Centre Mumbai
- D. MSME Ministry

4. C

The Government e-Marketplace (GeM) has signed several MoUs to increase MSME participation, most recently with the World Trade Centre (WTC) Mumbai (Jan 2026) to increase outreach, and earlier with FaMe TN (Feb 2024) to increase participation in Tamil



Nadu. Other partnerships include Laghu Udyog Bharati (LUB) and UN Women.

Q.5. Mir Alam Tank, which was recently in the news, is located in which city?

- A. New Delhi
- B. Kolkata
- C. Chennai
- D. Hyderabad
- 5. D

Nine workers and engineers were rescued after their boat broke down while constructing a bridge over the Mir Alam Tank in Hyderabad. The rescue operation was carried out by the Hyderabad Disaster Management and Asset Protection Agency (HYDRAA). Mir Alam Tank is a historic tank south of the Musi River in Hyderabad, Telangana. Before the construction of Osman Sagar and Himayat Sagar, it was the main source of drinking water for Hyderabad. The tank is named after Mir Alam Bahadur, who served as Prime Minister during the reign of Asaf Jah III, the third Nizam of Hyderabad.

Q.6. How many armed forces personnel were recently approved gallantry and service awards by the President of India?

- A. 65
- B. 70
- C. 75
- D. 80
- 6. B

President Draupadi Murmu has approved the conferment of gallantry awards on 70 Armed Forces personnel, six of which will be awarded posthumously. These include one Ashoka Chakra; three Kirti Chakras; 13 Shaurya Chakras, one of which will be awarded posthumously; one Bar to the Sena Medal (Gallantry); 44 Sena Medals (Gallantry), five of which will be awarded posthumously; six Nao Sena Medals (Gallantry) and two Vayu Sena Medals (Gallantry).

Q.7. What was India's rank in the recent Asia Manufacturing Index 2026?

- A. 4th
- B. 5th
- C. 6th
- D. 7th

7. C

India ranks sixth among 11 major Asian economies in the Asia Manufacturing Index (AMI) 2026. India is steadily improving its manufacturing capabilities, but still lags behind its top competitors in tax policies and international trade.

Q.8. Which organization recently formed the Strategic Asset Allocation and Risk Governance (SAARG) Committee?

- A. Banking Reforms
- B. Insurance Regulation
- C. National Pension System

D. Capital Market

8. C

The Pension Fund Regulatory and Development Authority (PFRDA) has constituted the Strategic Asset Allocation and Risk Governance (SAARG) Committee to modernize the investment framework of the National Pension System (NPS). This is a high-level committee of investment experts tasked with reviewing and recommending reforms for both the government and non-government NPS sectors. Its objective is to strengthen the long-term investment architecture of the NPS through better diversification, improved risk management, and more investment options for subscribers.

Q.9. Which company recently received SEBI approval to launch an IPO?

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

9. B

PhonePe has received SEBI approval to launch its IPO (Initial Public Offering), which aims to raise approximately ₹12,000 crore by the end of January 2026. In addition, SEBI has also approved 13 other companies for IPOs, including Hela Infra Markets, Purple Style Labs, BVG India, and Sify Infinite Spaces.

Q.10. Which is India's first indigenous unicorn of 2026?

- A. Cred
- B. Meesho
- C. Juspay
- D. Groww

10. C

Juspay became India's first homegrown unicorn in 2026. It is a Bengaluru-based fintech startup that achieved this feat in January 2026 with a valuation of over \$1.2 billion (approximately ₹10,000 crore).

Q.11. Tata Power recently received World Bank funding for a hydropower project in which country?

- A. Nepal
- B. Bhutan
- C. Myanmar
- D. Sri Lanka

11. B

Tata Power has received financing from the World Bank for the 1,125 MW Dorjeilung Hydroelectric Project in Bhutan. The project is a joint partnership between Bhutan's Druk Green Power Corporation (DGPC) (60% stake) and Tata Power (40% stake), with a total financing package of \$815 million approved.



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru

Q.12. Which country recently officially completed its withdrawal from the World Health Organization (WHO)?

- A. UK
- B. Australia
- C. United States
- D. Canada

12. C

The United States of America (USA) officially completed its withdrawal from the World Health Organization (WHO). The US will end its membership and funding to the organization in 2025, following a year-long process initiated by President Donald Trump. The decision was made due to disagreements over WHO's performance and governance during COVID-19.

Q.14. At which station was the "ASC Arjun" humanoid robot recently introduced by the Indian Railways?

- A. Chennai Central
- B. Secunderabad
- C. Visakhapatnam
- D. Vijayawada

14. C

The Indian Railways has launched a native AI-powered humanoid robot, "ASC Arjun," at the Visakhapatnam railway station in Andhra Pradesh. The robot, part of the Railway Protection Force (RPF), helps with surveillance, crowd management, and passenger interaction.

Q.15. Which state recently declared *Bacillus subtilis* as its state microbe?

- A. Kerala
- B. Tamil Nadu
- C. Maharashtra
- D. Odisha

15. A

Kerala has officially declared *Bacillus subtilis* as its state microbe, reflecting its scientific and ecological importance. *Bacillus subtilis* is a beneficial (probiotic) bacterium naturally found in the human intestine and fermented foods. It is a Gram-positive, rod-shaped, motile, spore-forming bacterium and a facultative aerobe. This bacterium is commonly found in soil and plant matter and grows best at 25–35°C.

Q.13. Which organization recently released the "State of Finance for Nature 2026" report?

- A. World Bank
- B. UNEP
- C. UNDP
- D. IMF

13. B

The United Nations Environment Programme (UNEP) released the "State of Finance for Nature 2026" report. Based on data through 2023, the report shows that investments in nature-based solutions (NbS) are estimated at \$220 billion, while spending on activities that harm nature is \$7.3 trillion.



FACTS ABOUT BHARAT

Delhi's history is a fascinating timeline of being built, destroyed, and reborn—a cycle often referred to as the **"Seven Cities of Delhi"** (though there are technically more).

Your summary captures the major pivots, but here is a deeper dive into those specific eras that shaped the city we see today.

1. The Ancient Roots: Indraprastha

While many associate Delhi's history with medieval forts, its soul lies in the **Mahabharata**.

- The Legend:** Indraprastha was the capital of the Pandavas, reportedly built on a "burning forest" called Khandavaprastha.
- The Location:** Traditionally, the **Purana Qila (Old Fort)** is believed to stand on the site of ancient Indraprastha.
- Archaeological Clue:** Until 1913, a village named **Indarpat** existed within the walls of the Purana Qila. Excavations there have revealed "Painted Grey Ware" pottery dating back to **1000 BCE**, supporting the idea of a very ancient settlement.

2. The Medieval Pivot: 1192 & The Sultanate

The year 1192 changed India's political trajectory forever.

- The Battle:** After the Second Battle of Tarain, **Muhammad of Ghori** defeated Prithviraj Chauhan. This ended Rajput rule in Delhi and paved the way for the **Slave Dynasty** (Mamluk) in 1206.

- The Legacy:** This era gave us the **Qutub Minar**, the tallest brick minaret in the world, which served as a "victory tower" for the new Muslim rulers.

3. The British Shift: 1911

For nearly 150 years, the British ruled from **Calcutta** (Kolkata). The move to Delhi was a massive logistical and political gamble.

- The Durbar:** King George V announced the shift during the **Delhi Durbar of 1911**.
- The Design:** Architects **Edwin Lutyens** and **Herbert Baker** spent 20 years building "New Delhi." They designed it with wide boulevards and circular hubs (like Connaught Place) to contrast with the cramped streets of Shahjahanabad (Old Delhi).
- Official Opening:** Though the capital moved in 1911, New Delhi was only formally inaugurated in 1931.

Timeline of Delhi's Capitals

Period	Name of City / Area	Built By
Ancient	Indraprastha	Pandavas
1052 AD	Lal Kot / Qila Rai Pithora	Tomar Rajputs / Chauhans
1303 AD	Siri	Alauddin Khilji
1321 AD	Tughlaqabad	Ghiyasuddin Tughlaq
1354 AD	Firozabad (Feroz Shah Kotla)	Feroz Shah Tughlaq

Period	Name of City / Area	Built By
1533 AD	Dinpanah (Shergarh)	Humayun / Sher Shah Suri
1639 AD	Shahjahanabad (Old Delhi)	Shah Jahan
1911 AD	New Delhi (Lutyens' Delhi)	British Raj

C) 1803

D) 1911

3. Before shifting the capital to Delhi in 1911, which city served as the capital of British India?

A) Bombay

B) Madras

C) Calcutta

D) Lahore

4. When was New Delhi officially declared as the Capital of India?

A) 1803, when British rule began

B) 1911, during the Delhi Durbar

C) 1947, after India gained independence

D) 1206, upon the start of the Sultanate

A Peer's Perspective: It's interesting to note that while we call it "New Delhi," the city is essentially an 800-year-old graveyard of empires. Every ruler who built a "new" city there eventually saw it fall, leading to the local superstition that building a new capital in Delhi is a "curse" for the ruling power.

Knowledge Check for Proficiency

1. According to the epic Mahabharata, what was the ancient name of the area now known as Delhi?

A) Hastinapur

B) Magadha

C) Indraprastha

D) Ayodhya

2. In which year was the Delhi Sultanate officially established following the capture of the Rajput town by Muhammad of Ghori's legions?

A) 1192

B) 1206

Timeline Summary

Era/Year	Significant Event
Ancient	Known as Indraprastha (Pandavas' home)
1206	Establishment of the Delhi Sultanate
1803	City comes under British Rule
1911	British capital shifts from Calcutta to Delhi
1947	New Delhi officially becomes the capital of independent India



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru

Dear Aspirants,

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

We wish best for your studies & Exams

Best Wishes

Murthy sir (MSM)

Aptitude Trainer

Spardhaguru Skill Edge Aptitude Academy

Spardhaguru India Pvt Ltd

Biggest E-learning platform for Competitive

Exams

Mysore - 570029

www.spardha.guru

Spardhaguru India Private Limited

