



CLARITY 4 SURE

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FREE · REVISION SHEET

CURRENT AFFAIRS

January 2026

Exam-ready facts only · 539 items from 21 days

For NABARD Grade A · RBI Grade B · SEBI Grade A · IRDAI · SIDBI

Big themes · Facts To Remember 373 · National Affairs 179 · Banking and Finance 103

Most mentioned · RBI · Reserve Bank · New Delhi · GDP · SEBI



GIANT KILLERS

NABARD GRADE A 2026

ENROLLED IN CLARITY NABARD MENTORSHIP PROGRAMME

 1 188.75 SURAJ RAVINDRA	 2 185 LOKESH CHANDRAN	 3 185 VIVEK	 4 184.50 KAPIL PATLYA	 5 183.75 SIDDHANT KHESARWANI	 6 182 LALIT KUMAR
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EXPERT GUIDANCE | COMPLETE SYLLABUS | DAILY TEST & MCQ PRACTICE | DESCRIPTIVE ANSWER WRITING | INTERVIEW PREPARATION

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BE NEXT. BE A TOPPER !

6 OF THE
TOP 10

Six of the ten highest scorers in NABARD Grade A 2026 came from this classroom — 32 final selections in one batch. The same mentors compile this book every day.

Contents

Names, numbers and tables only, topic by topic — 539 items from 21 days of January 2026. Every entry is linked; so is every bookmark in your PDF reader.

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THE MONTH IN NUMBERS

January 2026 at a glance

21 daily compilations, 694 items across 5 topics — Facts To Remember weighed the most. Read the charts first: they tell you where this month's questions will come from.

21

daily compilations

694

items covered

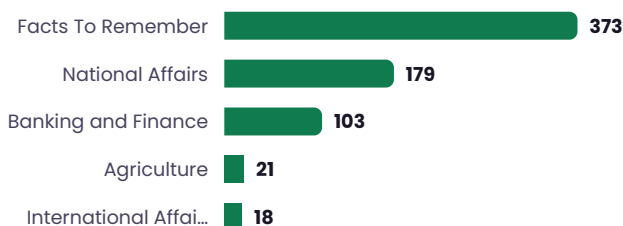
5

topics

18

data tables

Items by topic



Items per day



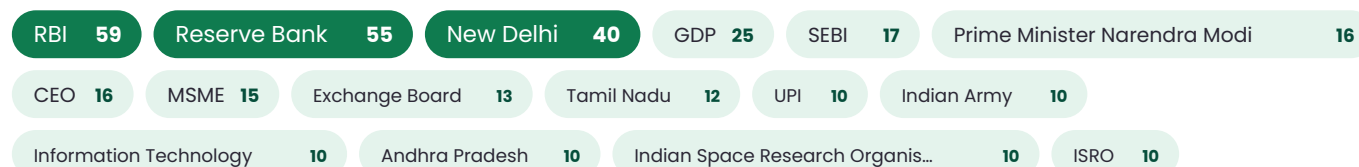
Darker = a heavier day. Two-day posts are split across their days.

Where the items sat

Other exams 694 (100%)

Most mentioned this month

How many items each name appeared in. Know these cold.



"A topic understood is a topic you can teach in one minute."

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FIGURES THE PAPER LOVES

January 2026 by the numbers

The month's biggest figures with the line they came from. Say each one with its scheme or report before you turn the page.

₹2,817 crore

₹2,817 crore allocated in September 2024 for the Mission.
Government may Link Urea Sales to Digital Farmer IDs via Agri Stack · 23 & 24 January 2026

₹18,336 crore

Re-examination of 122 large fraud cases involving ₹18,336 crore, following a landmark Supreme Court judgment (27 Marc...
RBI Releases "Report on Trend and Progress of Banking in India 2024-25" · 30 & 31 December 2025

₹25,060 crore

The scheme was unveiled by the Department of Commerce and forms part of the broader ₹25,060 crore Export Promotion Mi...
Market Access Support (MAS) Scheme · 1 & 2 January 2026

₹55,000 crore

The Central Silk Board has set a target to double India's silk value chain from ₹55,000 crore to over ₹1,10,000 crore...
India's Silk Value Chain to Cross ₹1.1 Lakh Crore by 2030 · 3 January 2026

₹1,000

Additionally, eligible women also receive ₹1,000 under Janani Suraksha Yojana (JSY), making the total maternity benef...
Pradhan Mantri Matru Vandana Yojana (PMMVY) Completes 9 Years · 4 & 5 January 2026

₹5,181 crore

Total financial outlay: ₹5,181 crore over six years (till 2030-31).
Export Promotion Mission (EPM) · 4 & 5 January 2026

₹2,818.85 crore

Allocation in FY 2025-26: ₹2,818.85 crore
Ministry Proposes Doubling Auto PLI Allocation to ₹5,800 Crore · 6 & 7 January 2026

₹25,000

Individuals who bring accident victims to hospitals — termed "Rahavirs" — will receive a cash award of ₹25,000
Centre to Launch Nationwide Cashless Treatment Scheme for Road Accident Victims · 9 January 2026

₹63,939 crore

Current Status of Unclaimed Deposits: ₹63,939 crore transferred by PSBs to the DEA Fund as of March 31, 2025
Unclaimed Deposits · 10 January 2026

₹5 lakh

Deposit insurance limit: ₹5 lakh per depositor per bank
97% of Bank Deposit Accounts Insured: RBI Data · 14 January 2026

READ IT THE WAY TOPPERS DO

How to use this book

This sheet is for the last lap: every item is cut down to the names, numbers and tables the paper actually asks. Work topic by topic, then close the book and take the test at the end of each topic.

1**Read a topic**

Cards first, in order. Mark every number and every proper noun as you go.

2**Cover and recall**

Cover the bullets with your hand and recite the item from its title alone.

3**Take the test**

Fill the blanks at the end of the topic from memory, then check the answers.

4**Come back**

Tick the tracker below. Revisit weak topics on day 3 and day 7.

Your revision tracker

Tick as you go. Day 3 and day 7 recalls are what move a fact from short-term to exam-day memory.

TOPIC	READ	RECALL +3	RECALL +7	TEST	NOTES
Facts To Remember (373)	☐	☐	☐	☐	
National Affairs (179)	☐	☐	☐	☐	
Banking and Finance (103)	☐	☐	☐	☐	
Agriculture (21)	☐	☐	☐	☐	
International Affairs (18)	☐	☐	☐	☐	

"The morning hour is worth three at night."

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INTERNATIONAL AFFAIRS · 17

India–New Zealand Free Trade Agreement (FTA)

30 & 31 December 2025

- The India–New Zealand Free Trade Agreement (FTA), concluded in December 2025 and announced after negotiations that began in March 2025, marks a major step in India's strategy of trade diversification and deeper economic integration with high-income economies.
- 100% of India's exports to New Zealand will face zero customs duty
- India will reduce or eliminate tariffs on 95% of New Zealand's exports
- 57% of these products become duty-free from day one

U.S. forces capture Maduro after strikes on Venezuela

3 January 2026

- Venezuela has a long northern coastline along the Caribbean Sea, which places it close to Caribbean island nations, though these are not land neighbours.
- Periodic negotiations with opposition and external actors over sanctions relief and electoral guarantees.
- Challenges: Years of mismanagement, sanctions, and underinvestment led to hyperinflation (since eased), output collapse, and infrastructure decay.

Asteroid Bennu and the Origins of Life

3 January 2026

- NASA's OSIRIS-REx spacecraft collected samples from Bennu in 2020.
- The sample capsule returned to Earth in September 2023.
- Sugars such as ribose (RNA sugar) and glucose

Greenland

10 January 2026

- Greenland's elected government handles domestic affairs under the Self-Rule Act, 2009, recognizing the island's right to self-determination.
- Greenland Ice Sheet: Covers ~80% of the island; second largest after Antarctica; important for climate change studies.
- Denmark controls defence, foreign affairs, and currency.
- Fjords and glaciers: Deep coastlines with fast-moving glaciers like Jakobshavn Glacier.

Operation Hawkeye

13 January 2026

- Launched: December 2025
- Emerged from a 13-year civil war (2011–2024)
- Involves air and precision strikes against Islamic State (ISIS) infrastructure and fighters in Syria
- Borders: Turkey, Iraq, Jordan, Lebanon, Israel

How U.S. Actions Under Donald Trump Violate International Law

13 January 2026

- ~69% of U.S. drug overdose deaths since 2000 are linked to fentanyl, whose precursors largely originate in China.
- Bangladesh Liberation War (1971):
- Yom Kippur War (1973):
- Collapse of the Soviet Union in 1991 ended effective counter-balancing.

India Likely to Join U.S.-Led "Pax Silica" Initiative

13 January 2026

- Launched: December 2025
- Initial members: Japan, Australia, South Korea, Singapore, the U.K., the Netherlands, Israel, UAE

United Nations Economic and Social Council (ECOSOC)

18 & 19 January 2026

- Established: 1945 under the UN Charter
- First Meeting: 23 January 1946, London
- On 23 January 2026, the United Nations Economic and Social Council (ECOSOC) will celebrate its 80th anniversary, marking eight decades of coordinating global action on development.
- Aim: Advance sustainable development by integrating economic growth, social inclusion, and environmental protection, ensuring no one is left behind.

UN Biodiversity Beyond National Jurisdiction (BBNJ) Treaty

18 & 19 January 2026

- Finalised in March 2023 after 15 years of discussions.
- Achieve the "30 by 30" goal: protect 30% of the global ocean area by 2030.
- Negotiations began in 2008 due to concerns over unregulated high seas exploitation.
- Entered into force 120 days after the 60th ratification, achieved in September 2025.

Pax Silica

20 January 2026

- Objective: Ensure that future tech supply chains promote peace, resilience, and prosperity
- Israel – AI, defence tech, cybersecurity
- UAE & Qatar – Capital-rich AI ecosystem builders

UNESCO Media and Information Literacy (MIL) Alliance

21 January 2026

- Launched in: 2013
- Relaunched in: 2025
- At the Global Forum for Partnerships on MIL, Abuja, Nigeria
- 300+ organisations

Spain Joins Indo-Pacific Oceans Initiative (IPOI)

22 January 2026

- Announced in: 2019
- Spain's Foreign Minister handed over the Declaration of Accession to India's External Affairs Minister S. Jaishankar.
- Forum: East Asia Summit, Bangkok

United States Set to Formally Withdraw from the World Health Organization (WHO)

23 & 24 January 2026

- Established: 7 April 1948 (observed as World Health Day)
- Headquarters: Geneva, Switzerland
- Membership: 194 Member States
- Originated from International Sanitary Conferences (1851–1938).

USA Officially Withdraws from the World Health Organization (WHO)

25 & 26 January 2026

- Established: 7 April 1948
- The United States of America (USA) formally withdrew from the World Health Organization (WHO) on 22 January 2026, ending its 78-year membership. The move followed sustained criticism of the WHO's functioning, particularly its handling of the COVID-19 pandemic.
- Headquarters: Geneva, Switzerland
- Members: 194 countries

56th Annual Meeting of the World Economic Forum (WEF)

25 & 26 January 2026

- 53% of Chief Economists expect global economic conditions to weaken in 2026
- Improvement from 72% pessimism in September 2025
- Estimated AI investment: 1.2%–1.8% of 2024 GDP
- Founded: 1971

First SCO Council of National Coordinators Meeting 2026 Held in Beijing

27 & 28 January 2026

- Established: 15 June 2001
- The first meeting of the Shanghai Cooperation Organisation (SCO) Council of National Coordinators (CNC) for 2026 was held in Beijing, under the chairmanship of the Kyrgyz Republic, to finalize the agenda for upcoming high-level SCO summits later this year.
- ~42% of global population
- ~23% of global nominal GDP

2nd India–Arab Foreign Ministers' Meeting 2026

29 & 30 January 2026

- Established: 22 March 1945
- Established: 2008
- First meeting: 2016, Manama (Bahrain)
- Headquarters: Cairo, Egypt

TEST YOURSELF · INTERNATIONAL AFFAIRS

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Greenland's elected government handles domestic affairs under the _____, recognizing the island's right to self-determination.
2. _____ since 2000 are linked to fentanyl, whose precursors largely originate in China.
3. Finalised in _____ after 15 years of discussions.
4. _____ of Chief Economists expect global economic conditions to weaken in 2026
5. India will reduce or eliminate tariffs on _____

Answers 1 Self-Rule Act, 2009 · 2 ~69% of U.S. drug overdose deaths · 3 March 2023 · 4 53% · 5 95% of New Zealand's exports

NATIONAL AFFAIRS · 167

INSV Kaundinya

30 & 31 December 2025

- Prime Minister Narendra Modi extended New Year greetings to the crew of INSV Kaundinya, who are currently on a maritime voyage, praising their enthusiasm and dedication as India prepares to welcome 2026.
- Inspired by: 5th-century CE Ajanta cave paintings depicting Indian ocean-going vessels
- Construction method: Planks stitched together using coir rope, without nails or metal fasteners
- Launched at: Goa (Indian Navy)

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)

30 & 31 December 2025

- Launched: 2018
- Coverage: Up to ₹5 lakh per family per year
- Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is India's flagship health assurance scheme that provides up to ₹5 lakh per family per year for secondary and tertiary care hospitalization in empaneled public and private hospitals. In 2025, the scheme was expanded significantly when Odisha and Delhi formally joined AB-PMJAY.
- Beneficiaries: Poor and vulnerable families identified from SECC 2011 and updated databases

Parvati–Arga Bird Sanctuary Declared Eco-Sensitive Zone

30 & 31 December 2025

- ESZs are notified under the Environment (Protection) Act, 1986
- Ecosystem: Freshwater wetlands, lakes, marshes
- Aim to regulate human activities rather than completely prohibit them
- Act as a buffer zone around protected areas like national parks and sanctuaries

India Ranks 3rd in Global Rare Earth Reserves

30 & 31 December 2025

- Share of Global Reserves: Around 6–7%
- India – 6.9 MT (6–7% of global)
- Global Rank India: 3rd in rare earth reserves
- Estimated Reserves: ~6.9 million tonnes (REO)

Amit Shah Inaugurates Redeveloped Batadrava Than, Assam

30 & 31 December 2025

- Founded by: Srimanta Sankardev, the 15th–16th century saint, reformer, and social philosopher

PM Highlights Narsapuram Lace Craft in Man Ki Baat

30 & 31 December 2025

- Key Centres: Narsapur, Palacole, Razole, Amalapuram
- Origins: Introduced in 1844, when European missionaries trained local women in lace-making techniques
- Evolution: Over time, Narsapuram lace gained global recognition as a distinctive hand-crafted textile tradition

Dynamic Ground Water Resource Assessment Report, 2024

1 & 2 January 2026

- 73.4% of assessment units are now categorised as Safe (up from 62.6% in 2017).
- Over-exploited units reduced from 17.24% (2017) to 11.13% (2024) – a partial reversal of groundwater stress.
- Rising urbanisation and industrial clusters contribute to 245.64 BCM annual groundwater draft (2024).
- Master Plan for Artificial Recharge (2020): Proposal for ~1.42 crore structures to harness 185 BCM of monsoon runoff.

BSNL Launched Voice over WiFi (VoWiFi) Services

1 & 2 January 2026

- VoWiFi is a technology that allows users to make and receive voice calls and text messages using a Wi-Fi connection instead of a cellular tower.

Central Excise (Amendment) Act, 2025

1 & 2 January 2026

- Original duration: 5 years (till June 2022)
- Unmanufactured tobacco: 64% → 70%
- Chewing tobacco: 25% → 100%
- Hookah/Gudaku tobacco: 25% → 40%

Centre Pre-Publishes Draft Rules for Four Labour Codes

1 & 2 January 2026

- Industrial Employment (Standing Orders) Rules, 1946
- Supersedes 18 earlier rules, including:
- Housing rent: 10% of food & clothing expenditure
- Fuel, electricity & misc.: 20%

ASUSE (Annual Survey of Unincorporated SPREE 2025 Scheme)

1 & 2 January 2026

- The Ministry of Labour and Employment has extended the deadline of the SPREE 2025 scheme to January 31, 2026, providing additional time for employers and employees to avail benefits under the Employees' State Insurance framework.
- Full form: Scheme for Promotion of Registration of Employers and Employees
- Legal basis: Employees' State Insurance Act, 1948
- Launch date: July 2025

DRDO Carries Out Successful Salvo Launch of Pralay Missiles

1 & 2 January 2026

- Range & tracking: Monitored by sensors of the Integrated Test Range (ITR), Chandipur
- Range: ~150–500 km

Ancient Savannas of Western Maharashtra

1 & 2 January 2026

- anūpa → wetter areas, marshes, and closed forestsModern policy often misinterprets vana as only "dense forest", leading to misclassification of savannas.
- Drier belts (≤ 1000 mm rainfall)
- Wetter belts (≥ 700 mm rainfall)
- Both coexist in the 700–1000 mm rainfall transition zone.

Market Access Support (MAS) Scheme

1 & 2 January 2026

- The scheme was unveiled by the Department of Commerce and forms part of the broader ₹25,060 crore Export Promotion Mission, approved by the Union Cabinet in November 2025.
- Minimum 35% MSME participation mandated for supported events
- Partial airfare support for exporters with turnover up to ₹75 lakh in the previous year
- Total Outlay: ₹25,060 crore (FY26–FY31)

Indian Army Procures Suryastra Long-Range Rocket Launcher

3 January 2026

- India's first Made-in-India universal multi-calibre rocket launcher
- Rockets: 150 km & 300 km
- Loitering munitions: up to 100 km
- Accuracy: Circular Error Probable (CEP) < 5 metres in trials

Sector Enterprises)

3 January 2026

- In a significant step towards statistical transparency and data literacy, the Ministry of Statistics and Programme Implementation has released its first-ever reader-friendly guide to help users better understand official surveys conducted in India.
- A first-of-its-kind publication released by the National Statistics Office.
- Designed to demystify ASUSE (Annual Survey of Unincorporated Sector Enterprises) for data users, researchers, policymakers, and respondents.
- Enable informed use of survey data by academics, analysts, and policymakers.

PM Pays Tribute to Savitribai Phule

3 January 2026

- 1848: Co-founded India's first girls' school at Bhidewada, Pune.
- A pioneering social reformer, poet, and educator, widely regarded as India's first female teacher of modern education.
- Relocated to Pune, where exposure to learning ignited her mission to reform society through education.

Pro-Active Governance and Timely Implementation (PRAGATI)

3 January 2026

- 25 March 2015, by the Government of India under the leadership of the Prime Minister.

Cetacean Morbillivirus Detected in Arctic Waters

3 January 2026

- First identified in 1987.
- New detection in Arctic waters, particularly among humpback and sperm whales, indicates a geographical expansion of the virus.

Electronics Components Manufacturing Scheme (ECMS)

3 January 2026

- Total financial outlay: ₹22,919 crore.
- Turnover-linked incentives: 6 years (including a 1-year gestation period).
- Capex-based incentives: 5 years.
- Approved by the Union Cabinet in 2024.

Skilling for AI Readiness (SOAR)

3 January 2026

- On January 1, 2026, the Droupadi Murmu launched a series of initiatives under Skilling for AI Readiness

(SOAR)—a key pillar of the Skill India Mission—at an event organised by the Ministry of Skill Development and Entrepreneurship at the Rashtrapati Bhavan Cultural Centre.

- Targets learners across urban, semi-urban, and rural India, ensuring inclusivity.
- Virtually inaugurated a new Indira Gandhi National Open University centre.
- Located in a tribal-dominated region of northern Odisha.

MoSPI Launches New Logo & Mascot 'Sankhyiki'

3 January 2026

- Designed as a public-facing ambassador to simplify complex statistical concepts for citizens, students, and data users.
- On 1 January 2026, the Ministry of Statistics and Programme Implementation (MoSPI) unveiled its new logo and official mascot 'Sankhyiki' in New Delhi, signalling a renewed effort to modernise its institutional identity and strengthen public engagement with official statistics.

India's Silk Value Chain to Cross ₹1.1 Lakh Crore by 2030

3 January 2026

- The Central Silk Board has set a target to double India's silk value chain from ₹55,000 crore to over ₹1,10,000 crore by 2030.
- 1948 (by an Act of Parliament).
- Emphasis on diversification of silk applications beyond traditional uses.
- The Board functions under the Ministry of Textiles.

Pradhan Mantri Matru Vandana Yojana (PMMVY) Completes 9 Years

4 & 5 January 2026

- Launched: 1 January 2017
- Additionally, eligible women also receive ₹1,000 under Janani Suraksha Yojana (JSY), making the total maternity benefit ₹6,000, as mandated under the National Food Security Act, 2013.
- Coverage: Over 4.5 crore women enrolled; more than ₹19,000 crore disbursed
- Total benefit: ₹5,000 (Direct Benefit Transfer – DBT)

Installment	Amount	Condition
1st	₹1,000	Early registration of pregnancy
2nd	₹2,000	At least one antenatal check-up
3rd	₹2,000	Childbirth registered + first cycle of immunisation

Electronics Component Manufacturing Scheme (ECMS)

4 & 5 January 2026

- Total investment committed by the approved projects: ₹41,863 crore.
- Total outlay of ECMS: ₹22,919 crore.
- Established industry players such as Tata Electronics Pvt. Ltd..
- The Ministry of Electronics and Information Technology (MeitY) has approved 22 additional projects under the Electronics Component Manufacturing Scheme (ECMS).

Export Promotion Mission (EPM)

4 & 5 January 2026

- Total financial outlay: ₹5,181 crore over six years (till 2030–31).
- Objective: Enable MSME exporters to access bank credit despite limited collateral or third-party guarantees.
- Objective: Lower the cost of export finance for exporters.
- Micro & Small exporters: up to 85%

Rah-veer (Good Samaritan) Scheme

4 & 5 January 2026

- ₹25,000 cash reward
- Rah-veer is a Good Samaritan initiative notified under Section 134A of the Motor Vehicles (Amendment) Act, 2019, aimed at protecting citizens who help road accident victims during the Golden Hour—the critical first hour after an accident when timely medical care can save lives.
- The Ministry of Road Transport and Highways (MoRTH) has reiterated the protections and incentives available under the Rah-veer (Good Samaritan) Scheme to encourage bystanders to assist road accident victims without fear of legal or procedural harassment.
- No civil or criminal liability for helpers acting in good faith.

Olive Ridley Sea Turtles

4 & 5 January 2026

- India (Legal Protection): Schedule I species under the Wildlife (Protection) Act, 1972
- Tropical waters of the Indian, Pacific, and Atlantic Oceans
- Solitary nesting occurs along:

Suryastra Rocket System – Indian Army Induction

4 & 5 January 2026

- Adaptation: Customised for Indian Army requirements under a Technology Collaboration Agreement (July 2025)
- The Indian Army has signed a ₹293-crore emergency procurement contract with NIBE Ltd., in

collaboration with Elbit Systems, for the induction of the Suryastra rocket system—a long-range universal rocket launcher with strike capabilities of up to 300 km.

- Technology Base: Israeli PULS (Precise & Universal Launching System)
- Provide a single, flexible rocket artillery platform for diverse combat roles

Indian Army to Deploy Ramjet-Powered Shells for 155 mm Artillery

4 & 5 January 2026

- The Indian Army is set to become the first armed force in the world to operationally deploy ramjet-powered artillery shells for its 155 mm artillery guns, marking a major leap in long-range conventional firepower.

Unlawful Activities (Prevention) Act – UAPA

6 & 7 January 2026

- Enacted in 1967
- Strengthened after major security threats (especially post-2004 and 2008)
- Section 15, UAPA (Terrorist Act) :
- The Supreme Court refused bail to Umar Khalid and Sharjeel Imam in the 2020 Delhi riots case.

ICGS Samudra Pratap Commissioned

6 & 7 January 2026

- Built with over 60% indigenous content, with a target of 90% indigenisation in future vessels
- India's first indigenously designed Pollution Control Vessel (PCV)

India launches e-Production Investment Business Visa (e-B-4) for Chinese nationals

6 & 7 January 2026

- Introduced on: January 1
- Processing time: About 45–50 days

Aditya-L1 Solar Mission

6 & 7 January 2026

- Launched: September 2, 2023
- India's first dedicated solar mission
- Reached L1: January 6, 2024 (after 127 days)
- Observation point: Sun–Earth L1, ~1.5 million km from Earth

Ministry Proposes Doubling Auto PLI Allocation to ₹5,800 Crore

6 & 7 January 2026

- Allocation in FY 2025–26: ₹2,818.85 crore
- Launched: 2021

- The Ministry of Heavy Industries (MHI) has proposed doubling the allocation for the Production Linked Incentive (PLI) scheme for automobiles and auto components to ₹5,800 crore in the upcoming financial year.
- Proposed allocation (next FY): ₹5,800 crore

Somnath Temple

6 & 7 January 2026

- Reconstructed temple inaugurated in 1951
- The Prime Minister of India highlighted the thousand-year survival of the Somnath Temple, marking 1,000 years since the 1026 CE attack by Mahmud of Ghazni, underscoring the temple's civilisational resilience and cultural continuity.
- Located on the Arabian Sea coast
- Situated at the Triveni Sangam of the Kapila, Hiran, and Saraswati rivers

PM Inaugurates Grand International Exposition of Sacred Piprahwa Relics

6 & 7 January 2026

- On January 3, 2026, Prime Minister Narendra Modi inaugurated the Grand International Exposition of Sacred Piprahwa Relics titled "The Light and the Lotus: Relics of the Awakened One" in New Delhi.

India Develops 3D-Printed Automatic Weather Stations under Mission Mausam

6 & 7 January 2026

- In January 2026, Indian scientists led by Indian Institute of Tropical Meteorology (IITM), Pune, developed India's first 3D-printed Automatic Weather Stations (AWS) under Mission Mausam.

ISRO to Launch EOS-N1 Earth Observation Satellite

8 January 2026

- The Indian Space Research Organisation (ISRO) is set to carry out its first mission of 2026 with the launch of the PSLV-C62 / EOS-N1 mission on January 12, 2026, at 10:17 AM IST.
- Mission designation: PSLV-C62
- EOS-N1 is an Earth Observation (EO) imaging satellite
- Monitoring of borders, maritime zones, and strategic assets

India's Progress on its Climate Targets

8 January 2026

- Reduce emissions intensity of GDP by 45% (from 2005 level)
- India already reduced emissions intensity by ~36% by 2020
- By 2025, over 50% of installed power capacity is non-

fossil

- 50% of power capacity from non-fossil sources

New Species Discovered in India (2025)

8 January 2026

- In December 2025, Indian scientists announced the discovery of several new species across diverse ecosystems, ranging from the Eastern Himalayas to the Western Ghats and Northeast India. These findings highlight India's rich biodiversity and the importance of habitat conservation.
- First record of genus *Neelus* in India
- Only the 8th known species globally
- Habitat: Indo-Myanmar biodiversity zone

National Intelligence Grid (NATGRID)

8 January 2026

- Covers about 119 crore residents
- Multi-database access Connects 21 types of datasets, including:
- Raises risks of automated errors
- Bank & financial data

India becomes first country to commercially produce bio-bitumen

8 January 2026

- 20–30% of conventional bitumen can be replaced safely
- Lowers overall carbon footprint of road construction
- A 100-metre trial road stretch laid on NH-40 (Jorabat–Shillong Expressway, Meghalaya) proved real-world feasibility

ISRO's EOS-NI (Anvesha) Mission

8 January 2026

- The Indian Space Research Organisation (ISRO) will begin 2026 with the PSLV-C62 mission, which will launch the advanced Earth Observation Satellite EOS-NI, also known by its codename "Anvesha", along with 18 co-passenger payloads.
- Mission: PSLV-C62
- Timeline: January 2026
- The launch will take place from Sriharikota in January 2026.

Union Minister Dharmendra Pradhan Releases 55 Literary Works in Classical Indian Languages

8 January 2026

- Out of the 55 works, 41 books were prepared by the Centres of Excellence for Classical Languages under the Central Institute of Indian Languages (CIIL), Mysuru, an autonomous body under the Ministry of Education.

- On 6 January 2026, Dharmendra Pradhan, Union Minister for Ministry of Education, released 55 scholarly literary works in classical Indian languages at an event in New Delhi. The initiative aims to promote India's rich linguistic heritage and ensure wider and more inclusive access to classical knowledge.

NITI Aayog Launches 5th Edition of Trade Watch Quarterly

8 January 2026

- The global auto-components market was valued at USD 856 billion in 2024, growing at a 3% CAGR since 2015.
- Since 2015, India's share in global automotive imports has remained around 1%.
- In 2024, India contributed about USD 30 billion (1.4%) to the USD 2.2 trillion global automotive import market, showing large untapped potential.
- India's auto-component exports nearly doubled from USD 8.2 billion to USD 16.9 billion, growing at a 7% CAGR, faster than the global average.

UN DESA Pegs India's Growth at 7.2% in FY 2025–26

9 January 2026

- The projection was made in the World Economic Situation and Prospects 2026 report.
- The United Nations Department of Economic and Social Affairs (UN DESA) has projected India's GDP growth at 7.2% in FY 2025–26, broadly in line with the Union government's estimate of 7.4%, despite rising global trade uncertainties, particularly from U.S. tariffs.
- Infrastructure spending supports multiplier effects across sectors

Period	Growth Projection
Calendar Year 2025	7.4%
FY 2026–27	6.6%
FY 2027–28	6.8%

Centre to Launch Nationwide Cashless Treatment Scheme for Road Accident Victims

9 January 2026

- Individuals who bring accident victims to hospitals — termed "Rahavirs" — will receive a cash award of ₹25,000
- Coverage of up to ₹1.5 lakh per accident victim
- Focus on immediate hospital care in the first 60 minutes (Golden Hour) after an accident
- Aims to counter bystander hesitation and legal fears

Textiles Ministry Signs MoUs with 15 States

Under Tex-RAMPS Scheme

9 January 2026

- Launch/approval date: November 2025
- Implementation period: FY 2025–26 to FY 2030–31
- The Ministry of Textiles has signed MoUs with 15 States under a new scheme called Tex-RAMPS (Textiles focused Research, Assessment, Monitoring, Planning and Start-Up). The agreements were signed during a national textile ministers' conference held in Guwahati, which focused on strengthening India's textile sector.

79th Foundation Day of the Bureau of Indian Standards (BIS)

9 January 2026

- Established: 1987
- Governing law: BIS Act, 2016
- Headquarters: New Delhi
- Came into force: 1 April 1987

Uttarakhand Police Tops ICJS 2.0 Rankings

9 January 2026

- Ministry of Home Affairs targets full operationalisation of ICJS 2.0 by 2026.
- Uttarakhand Police secured first rank in the ICJS 2.0 national rankings, while the Uttarakhand State Disaster Response Force (SDRF) was commended for its exemplary service during Prayagraj Mahakumbh-2025.
- ICJS 2.0 is the upgraded version aimed at end-to-end digital integration of the criminal justice system.
- It is a flagship digital initiative of the Ministry of Home Affairs (MHA).

US Considers 500% Tariffs on Russian Oil Buyers

10 January 2026

- India, despite slightly reducing imports, remains a major buyer of Russian oil, prompting previous US penalty tariffs on Indian exports (25%, later 50%).
- Tariffs of up to 500% on goods and services imported from countries knowingly trading in Russian-origin energy products.
- The United States is reviewing a bipartisan proposal—the Sanctioning Russia Act of 2025—that would allow tariffs of up to 500% on countries continuing to import Russian energy, including India. The move follows US President Donald Trump's support for the bill, aimed at curbing Russia's revenues funding its war in Ukraine.
- Post-2022 Russia-Ukraine War, India increased imports of discounted Russian crude to safeguard energy security.

UIDAI Launches Aadhaar Mascot 'Udai'

10 January 2026

- Covers Aadhaar functionalities such as updates, authentication, offline verification, selective data sharing, and adoption of new technologies.
- Selected through an open national contest with 875 entries and multi-tier evaluation, ensuring citizen participation.
- Unique Identification Authority of India (UIDAI)

PANKHUDI Portal

10 January 2026

- Digitally supports Mission Saksham Anganwadi & Poshan 2.0, Mission Vatsalya, and Mission Shakti through defined workflows.
- Ministry of Women and Child Development
- Flagship Mission Support

India-AI Impact Summit 2026

10 January 2026

- India has announced the India-AI Impact Summit 2026, scheduled for 19–20 February 2026 in New Delhi. This will be the first-ever global AI summit hosted in the Global South, positioning India as a hub for shaping inclusive and development-oriented artificial intelligence governance.
- First global AI summit hosted in a developing country.
- Global South Leadership
- Amplifies Southern perspectives in AI governance, often underrepresented in global AI discourse.

National IED Data Management System (NIDMS) Launched

10 January 2026

- Union Home Minister Amit Shah inaugurated the National Improvised Explosive Device Data Management System (NIDMS), a first-of-its-kind national digital platform that compiles data on all bomb blasts and IED incidents in India since 1999.
- Headquarters: National Security Guard (NSG) garrison, Manesar, Haryana
- Comprehensive Coverage: Details of every blast/IED incident since 1999
- Primary Authority: NSG (post-blast analysis lead force)

DRDO Conducts Key Test for Hypersonic Missile Programme

10 January 2026

- Enables sustained flight at hypersonic speeds (Mach 5 and above)
- Scramjet (Supersonic Combustion Ramjet) is an air-breathing engine

- Uses supersonic combustion, allowing missiles to:
- Exceed five times the speed of sound (over 6,100 kmph)

Battery Energy Storage Systems (BESS)

10 January 2026

- BESS refers to systems that store electrical energy in batteries for later use, enabling electricity to be dispatched on demand.
- Promote R&D partnerships between industry, national laboratories, and Indian Institutes of Technology (IITs) with multi-year grants

Aditya-L1 Solar Mission ISRO

11 & 12 January 2026

- Mission Type: India's first dedicated solar observatory
- Launch Date: September 2023
- The Indian Space Research Organisation (ISRO) announced that its Aditya-L1 solar mission has provided crucial insights into how intense solar storms affect Earth's magnetosphere, especially during extreme space-weather events.
- As a result, some geostationary orbit satellites were briefly exposed to harsh space conditions, a phenomenon seen only during severe space-weather events.

Regional Cooperation Agreement on Combating Piracy and Armed Robbery against Ships in Asia (ReCAAP)

11 & 12 January 2026

- Established: 2006
- Members: 21 countries
- Headquarters: Singapore

PSLV-C62 / EOS-N1 Mission

11 & 12 January 2026

- The 22.5-hour countdown has begun for the launch of PSLV-C62 / EOS-N1 mission from Sriharikota. Launch scheduled at 10:17 a.m. from the first launch pad.
- Mission name: PSLV-C62 / EOS-N1
- PSLV flight number: 64th
- Total launches from Sriharikota: 105th

Bharatiya Antariksh Station (BAS): India's Space Station

11 & 12 January 2026

- Forms the first step towards a five-module space station by 2035
- Scheduled for deployment by 2028
- First operational module of India's future space station

- Planned mass: ~20 tonnes

Govt May Mandate Source Code Access for Smartphone Security

11 & 12 January 2026

- The Union government is considering mandating smartphone manufacturers to share source code and comply with new software security requirements. The proposal has triggered concerns from global tech firms such as Apple and Samsung, according to a Reuters report.
- Smartphone makers may be required to:
- Comply with a set of 83 security standards

AyulSat

11 & 12 January 2026

- Launch Date: January 2026
- Acts as a precursor mission for future in-orbit refuelling and satellite life-extension systems
- Launched by: Indian Space Research Organisation
- Satellite Mass: ~25 kg

TERI Report on India's PV Manufacturing

11 & 12 January 2026

- The The Energy and Resources Institute (TERI) released the report "India's PV Manufacturing & Its Strategic Inflection Points" at the Bharat Climate Forum 2026, alongside the launch of the National Cleantech Manufacturing Implementation Plan.
- Ingots and wafers

Theme	Key Highlights
Global Solar PV Scale (2024–25)	• Global cumulative PV capacity: ~2.2 TW (end-2024) • Global module manufacturing capacity: ~1.8 TW (projected end-2025)
Global Manufacturing Concentration	• ~80% of PV manufacturing capacity concentrated in China across the value chain
China's Upstream Dominance	• Wafers: ~98% • Polysilicon: ~92% • Cells: ~91.8% • Modules: ~84.6%
Systemic Risks	• High geographic concentration creates supply-chain vulnerabilities • Energy-importing countries face risks from price shocks, export controls, and geopolitical disruptions
India's Current Manufacturing Profile	• Manufacturing base is downstream-heavy • Dominated by module assembly, limited upstream integration
India's Installed Capacity (FY2025)	• Module manufacturing capacity: ~120 GW per year

Theme	Key Highlights
Policy Drivers of Scale-Up in India	• Production Linked Incentive (PLI) schemes • High import duties on finished solar panels • ALMM (Approved List of Models and Manufacturers) creating domestic demand-pull
India's 2030 Manufacturing Ambition	• Module capacity: >280 GW/year • Cell capacity: ~171 GW/year (from ~30 GW currently)
Key Bottleneck: Finance	• Upstream segments are capital-intensive and high-risk • Limited access to low-cost, long-tenure finance
Proposed Financial Innovation (TERI)	• Issuance of sovereign Green PV Bonds • Objective: Lower borrowing costs and de-risk upstream investments
Need for a Full Manufacturing Ecosystem	• Solar Manufacturing Technology Parks • Dedicated PV-Semiconductor Skill Council • Structured recycling and circular economy frameworks
Stakeholder Involvement Required	• Central & State Governments • OEMs and developers • MSMEs • Financial institutions and long-term investors

Indian Army Launches DIME Platform

11 & 12 January 2026

- On 8 January 2026, the Indian Army launched Depot Integration Management Edition (DIME), a new digital platform aimed at modernising and digitising military logistics management.
- Enable faster and more informed decision-making by commanders
- Ministry Involved: Ministry of Electronics and Information Technology (MeitY)

Indian Army Procures Solar-Powered MAPSS UAV

11 & 12 January 2026

- In January 2026, the Indian Army placed a Rs 168 crore order with NewSpace Research & Technologies (NRT) for the Medium Altitude Persistent Surveillance System (MAPSS) UAV. This marks the first deployment of solar-powered UAVs by the Indian Army, beyond battery-powered and tethered drones.
- Solar-powered recharging enables persistent, long-duration flights

Indusfood 2026

13 January 2026

- First edition held on January 9, 2026

- Aim: Promote agritech innovation and food export entrepreneurship
- Union Minister Chirag Paswan (Ministry of Food Processing Industries) inaugurated the 9th edition of Indusfood in Greater Noida, Uttar Pradesh, in January 2026.
- Dates: January 8–10, 2026

3rd Indian Lighthouse Festival (ILF) 2026

13 January 2026

- The 3rd edition of the Indian Lighthouse Festival (ILF 3.0) was held from January 9–10, 2026, at MGM Park, Visakhapatnam, Andhra Pradesh.
- Foundation stone laid (virtually) for reconstruction of staff quarters at:
- Ministry of Ports, Shipping and Waterways (MoPSW)

Indian Army Conducts First MCF Exercise 'Sanjha Shakti'

13 January 2026

- The Indian Army conducted its first-ever Military–Civil Fusion (MCF) exercise 'Sanjha Shakti' on January 8–9, 2026, at Diggi Range, Khadki Military Station, Pune, under the Southern Command.
- 350+ civilian personnel
- 16 civilian agencies (including Maharashtra Police, Force One, Fire & Emergency Services)

PSLV Mission-C62

13 January 2026

- Launch Vehicle: PSLV-C62
- Height: 44.4 metres
- Planned Orbit: 512 km Sun-synchronous orbit
- Hyperspectral Earth observation satellite

National Youth Day – Swami Vivekananda Jayanti (12 January)

13 January 2026

- His historic address at the Parliament of the World's Religions (Chicago, 1893) introduced the world to India's spiritual heritage and message of universal brotherhood.
- Swami Vivekananda's birth anniversary on 12 January is observed as National Youth Day. Droupadi Murmu paid tribute to his role in awakening India's spiritual and national consciousness.
- Born Narendranath Datta on January 12, 1863, in Kolkata
- He was a key disciple of Ramakrishna Paramahansa and the founder of the Ramakrishna Mission.

Viksit Bharat Shiksha Adhishtan Bill, 2025

13 January 2026

- Align higher education with “Viksit Bharat @2047” vision
- Viksit Bharat Shiksha Adhishthan Bill, 2025, introduced in the Lok Sabha on December 15, 2025, as a major reform aligned with the vision of Viksit Bharat 2047 and the National Education Policy 2020.
- Streamline regulation by replacing multiple regulators with one apex body
- University Grants Commission

Article 6 of the Paris Agreement

13 January 2026

- In August 2025, India signed the Joint Crediting Mechanism (JCM) with Japan, operationalising Article 6.2.
- An opinion article by Aparna Sharma highlights how Article 6 (A6) of the Paris Agreement, made fully operational at COP29, offers India a strategic opportunity to accelerate low-carbon growth, attract climate finance, and strengthen global partnerships.
- Article 6.2:
- Article 6.4:

Jharkhand Notifies PESA Rules

14 January 2026

- In January 2026, Jharkhand notified rules under the Panchayat (Extension to Scheduled Areas) Act, 1996 (PESA)—25 years after the state’s formation and nearly three decades after the law was enacted. This finally operationalises tribal self-governance in Jharkhand’s Fifth Schedule areas.
- PESA (1996) extends Part IX of the Constitution (Panchayati Raj) to Fifth Schedule tribal areas.
- Enacted on 24 December 1996 to realise tribal self-rule in Scheduled Areas across nine States, including Jharkhand.
- Fifth Schedule (Article 244) aimed to protect tribal areas.

BHASHINI Samudaye

14 January 2026

- Implemented under the National Language Translation Mission (NLTM)

National Sports Governance Rules, 2026

14 January 2026

- At least 50% women among SOMs
- Minimum age: 25 years
- On 12 January 2026, the Ministry of Youth Affairs and Sports (MYAS) notified the National Sports Governance (National Sports Bodies—NSBs) Rules, 2026 under the National Sports Governance Act, 2025. The rules aim to overhaul sports governance in India by mandating athlete inclusion, transparent

elections, and ethical administration, aligned with Olympic Charter standards.

- Minimum 4 women in the Executive Committee

INSV Kaundinya

15 January 2026

- Length: ~20 metres

Employment and Social Trends 2026 Report: ILO

15 January 2026

- Between 2015 and 2025, the share of workers in extreme poverty declined by only 3.1 percentage points, reaching 7.9%.
- Around 284 million workers globally still live in extreme poverty, earning less than \$3 per day.
- Over 2 billion workers continue to be engaged in informal employment, lacking job security and social protection.
- The International Labour Organization (ILO) has projected that the global unemployment rate will remain at a historically low level of 4.9% in 2026, affecting about 186 million people worldwide, according to its Employment and Social Trends 2026 report released in Geneva.

Responsible Nations Index (RNI)

15 January 2026

- The World Intellectual Foundation (WIF) will launch the Responsible Nations Index (RNI) in collaboration with Jawaharlal Nehru University (JNU), IIM Mumbai, and the Dr Ambedkar International Centre.
- Coverage: 154 countries worldwide
- Data: Transparent, globally sourced indicators
- Biodiversity protection

16th Assembly of the International Renewable Energy Agency (IRENA)

15 January 2026

- Founded: 26 January 2009 (Bonn, Germany) Statute in force: 8 July 2010 Headquarters: Masdar City, Abu Dhabi (UAE) India: Founding member

BRICS India 2026

15 January 2026

- Official visual identity of India’s BRICS Chairship 2026.
- Host: India Chairmanship period: Calendar year 2026 Milestone: 20th anniversary of BRICS (2006–2026)
- India has officially launched the BRICS India 2026 logo and website ahead of assuming the Chairmanship of BRICS in 2026.
- Unity in diversity

Jharkhand Megaliths

15 January 2026

- Menhirs (standing stones)
- Birdiri (menhirs)

Shaksgam Valley

15 January 2026

- 1963 Sino-Pakistan Agreement :
- Pakistan ceded 5,180 sq km to China
- Article 6: Boundary temporary pending Kashmir resolution

Kashi-Tamil Sangamam

15 January 2026

- First edition held in 2022
- Valedictory function of the 2025 edition held in Rameswaram
- 4 Indian languages
- 6 foreign languages

The Global Risks Report 2026

16 & 17 January 2026

- Short term: 2 years
- Long term: 10 years
- Geo-economic confrontation ranks 1st in the 2-year horizon, defined as the strategic use of trade barriers, tariffs, sanctions, investment restrictions, and resource controls.
- Biodiversity loss and ecosystem collapse remain critical in the 10-year horizon, despite declining short-term rankings.

NITI Aayog Report: Achieving Efficiencies in MSME Sector through Convergence of Schemes

16 & 17 January 2026

- Rising public support: Budget outlay rose from ₹6,717 crore (2019–20) to ₹22,094 crore (2023–24)
- GDP contribution: ~29–30% of India's GDP
- Employment: Over 28.7 crore people (second only to agriculture)
- Exports: ~45–46% of India's exports (though only ~1% are direct exporters)

Amended Forest Conservation Guidelines 2026

16 & 17 January 2026

- Revision of the 2023 Guidelines issued under the Van (Sanrakshan Evam Samvardhan) Adhiniyam (earlier Forest Conservation Act, 1980).
- In January 2026, the Ministry of Environment, Forest and Climate Change (MoEFCC) amended the Forest Conservation Guidelines under the Van (Sanrakshan Evam Samvardhan) Adhiniyam to allow non-government participation in restoring degraded

forest land.

- Restoration/plantation on degraded forest land no longer requires CA, as no formal diversion is deemed to occur.
- Ownership and control retained by government

IndiaAI Mission

16 & 17 January 2026

- Apply AI to priority sectors for inclusive growth
- Provides affordable access to high-end GPUs and AI accelerators for startups, researchers, and MSMEs
- Reduces dependence on foreign compute providers
- Enables access to high-quality, anonymised, non-personal datasets

CSIR-NIScPR 5th Foundation Day & SVASTIK Portal Launch

16 & 17 January 2026

- Launched following the vision articulated by the Prime Minister of India
- 19 Indian languages
- 5 foreign languages

Export Preparedness Index (EPI) 2024

16 & 17 January 2026

- First edition: August 2020
- 13 Sub-pillars
- 70 Indicators → Enables a granular, policy-relevant assessment
- The NITI Aayog released the Export Preparedness Index (EPI) 2024 on 14 January 2026, offering a comprehensive assessment of export readiness across Indian States and Union Territories (UTs).

Project Suncatcher

16 & 17 January 2026

- Clustered satellite architecture: Not a sparse global swarm, but densely clustered satellites functioning like a distributed datacentre.

Lokpal of India

16 & 17 January 2026

- Section 3 of the Act was brought into force on 16 January 2014, giving legal effect to the institution.
- Receives complaints under the Prevention of Corruption Act, 1988
- Chairperson + up to 8 Members
- Composition ensures 50% Judicial Members and 50% Non-Judicial Members

Central Vigilance Commission (CVC)

16 & 17 January 2026

- 2003: Conferred statutory status under the Central Vigilance Commission Act, strengthening its independence and authority.
- Up to 65 years of age, whichever is earlier.
- 1964: Established by an executive resolution of the Government of India.
- Shri Praveen Vashista, IPS (Bihar cadre, 1991 batch), has been appointed as Vigilance Commissioner in the Central Vigilance Commission and took oath on 16 January 2026.

10 Years of StartUp India

16 & 17 January 2026

- ₹10,000 crore corpus, managed by Small Industries Development Bank of India (SIDBI).
- On National StartUp Day (16 January 2026), the Prime Minister of India extended greetings as India completed 10 years of the StartUp India initiative, launched in 2016 to promote innovation and entrepreneurship.
- 16 January 2016
- A flagship initiative of the Government of India to catalyse a startup culture and build a strong, inclusive ecosystem for innovation and entrepreneurship.

Dugongs

16 & 17 January 2026

- Found in warm, shallow coastal waters of the Indian Ocean and western Pacific Ocean.
- Inhabits seagrass meadows, estuaries, lagoons, and nearshore waters.

Sammakka–Saralamma Jatara

16 & 17 January 2026

- Telangana is preparing for the biennial Sammakka–Saralamma Jatara beginning 28 January 2026, along with large-scale redevelopment of the sacred precinct at Medaram.
- Located inside the Eturnagaram Wildlife Sanctuary, part of the Dandakaranya forest belt.

SVAMITVA (Survey of Villages Abadi and Mapping with Improved Technology in Village Area) Scheme

18 & 19 January 2026

- Objective: Provide legal property identification (IDs) for rural households to facilitate credit access and property rights.
- Implementation: Uses drone surveys to map inhabited villages with high-accuracy 3D data.
- Coverage: Drone surveys have been conducted in 327,000 villages out of a target of 340,000.
- Property ID Delivery: Cards issued in 150,000 villages so far.

India Emerges as a Global Cooperative Powerhouse

18 & 19 January 2026

- Legal status: Registered under cooperative societies laws (e.g., the Cooperative Societies Act, 1912 in India or state-specific laws).
- Digitalization & ERP: ₹2,925 crore project to computerize PACS in 14 languages for real-time auditing.
- White Revolution 2.0: Target to increase milk procurement by 50% in five years via 20,070 new Dairy Cooperative Societies.
- Legislative and Fiscal Reforms: Cooperative surcharge reduced from 12% to 7%, PACS allowed 25+ new business activities under Model Bye-laws.

Chips to Start-up (C2S) Programme

18 & 19 January 2026

- Launched in: 2022
- Build a robust pipeline of skilled chip designers
- Support technological self-reliance in semiconductors
- Implemented by: Ministry of Electronics and Information Technology (MeitY)

Feature	Details
Outlay	₹250 crore (5 years)
Human Resource Targets	200 PhDs, 7,000 M.Tech (VLSI), 8,800 M.Tech (related streams with VLSI), 69,000 B.Tech students
Infrastructure Access	Shared EDA tools, HPC, FPGA boards, and SMART labs
Hands-on Fabrication	Shared wafer runs via Semi-Conductor Laboratory (SCL), Mohali
Chip Design Enablement	National ChipIN Centre operated by C-DAC, Bengaluru
Innovation Outcomes	Start-up incubation, patents, IP cores, ASICs, SoCs
Industry Collaboration	Training with global EDA and semiconductor firms

Second Range–Wide Dolphin Survey

18 & 19 January 2026

- Launched on: 15 August 2020
- Safeguard India's dolphin diversity
- Objective: Pan-India scientific estimation of population, distribution, habitat condition, and threats to riverine and estuarine dolphins
- Coordinating Agencies: Wildlife Institute of India in collaboration with State Forest Departments and conservation partners

BRICS Plus Naval Exercise

18 & 19 January 2026

- What it is: Host-led, non-institutionalised maritime drill involving selected BRICS members and invited partner countries, conducted outside the formal BRICS framework.
- Aim: Conduct joint maritime operations to safeguard critical shipping lanes and maritime economic activities, highlighting cooperation among Global South nations
- Observers: Brazil, Egypt, Ethiopia, Indonesia
- Framed as part of the "BRICS Plus" outreach, extending beyond core BRICS membership

PM Launches ₹6,957-Crore Kaziranga Elevated Corridor Project

18 & 19 January 2026

- Established: 1905 (as a reserve forest), declared a National Park in 1974
- Estimated cost: ₹6,957 crore
- UNESCO Status: World Heritage Site (1985)
- Project length: 86 km

World's Largest Green Hydrogen & Ammonia Project: Kakinada, Andhra Pradesh

18 & 19 January 2026

- Investment: USD 10 billion (₹84,000 crore)
- India is aggressively promoting green energy and decarbonisation, aiming to meet net-zero targets by 2070. Green hydrogen is a key focus for the National Hydrogen Mission, providing a clean alternative to fossil fuels in industries like fertilizers, steel, and transport.
- Phase 1 (2027): 0.5 MTPA
- Phase 2 (2028): 1.0 MTPA

Womaniya Initiative – Government e-Marketplace (GeM)

18 & 19 January 2026

- 7th Anniversary: 14 January 2026
- Launched on: 14 January 2019
- Launched: 9 August 2016
- Headquarters: New Delhi

INDIA LAUNCHES RESPONSIBLE NATIONS INDEX (RNI) 2026

18 & 19 January 2026

- Jawaharlal Nehru University (JNU)
- Launch included an expert panel discussion chaired by N. K. Singh (Chairman, 15th Finance Commission)

Rank	Country	Score
1	Singapore	0.61945
2	Switzerland	0.58692

3	Denmark	0.58372
4	Cyprus	0.57737
5	Sweden	0.57397
10	Georgia	0.55805
15	Norway	0.55291
16	India	0.55151
17	France	0.54835
25	United Kingdom	0.53849
50	Indonesia	0.51992
66	USA	0.50880
68	China	0.50547
81	Brazil	0.49324
88	South Africa	0.48539
90	Pakistan	0.48336
96	Russia	0.47896
145	Afghanistan	0.41398
146	North Korea	0.41329
152	South Sudan	0.37389
153	Syria	0.37254
154	Central African Republic	0.35715

India-UAE Pledge to Double Bilateral Trade to \$200 Billion

20 January 2026

- India and the UAE have agreed to double their bilateral trade to USD 200 billion by 2032 and jointly reaffirmed their commitment to counter terrorism in all its forms, strengthening the India-UAE Comprehensive Strategic Partnership.

Area	Key Provisions	Key Details / Implications
Trade & Economic Cooperation	Target to double bilateral trade	Bilateral trade aimed at USD 200 billion by 2032
	Builds on India-UAE CEPA (2022)	Reduced tariffs; boosted services and investment flows
	Priority sectors	Manufacturing, services, digital trade, supply-chain integration
Energy Partnership	Long-term LNG agreement	USD 3 billion deal: ADNOC Gas to supply LNG to HPCL for 10 years
	Strategic energy shift	India becomes UAE's largest LNG customer
	Broader energy cooperation	Civil nuclear energy, energy infrastructure, clean energy transition

Area	Key Provisions	Key Details / Implications
Defence & Security	Strategic Defence Partnership	Letter of Intent to conclude a formal partnership
	Counter-terrorism	Joint condemnation of terrorism in all forms
	Security cooperation	Defence manufacturing, intelligence sharing, maritime security
Space & Advanced Technology	Space collaboration	LoI on joint space infrastructure development and commercialisation
	Digital infrastructure	Establishment of a supercomputing cluster in India
	Frontier technologies	Cooperation in AI, high-performance computing, space applications
Investment & Infrastructure	Industrial development	UAE participation in Special Investment Region at Dholera, Gujarat
	Financial services expansion	DP World and First Abu Dhabi Bank operations in GIFT City
	Strategic objective	Strengthens India's role as a global financial and logistics hub

Environmental Protection Fund (EPF)

20 January 2026

- Provided under: Environment (Protection) Act, 1986
- Strengthened by: Jan Vishwas Act, 2023
- Operationalised: Through rules notified in January 2026
- The Union Government has notified detailed rules for the utilisation and administration of the Environmental (Protection) Fund, giving operational effect to provisions introduced under the Jan Vishwas Act, 2023. The Fund aims to ensure that penalties collected for environmental violations are reinvested into environmental protection and restoration.

Indian Skimmer Conservation Project Launched

20 January 2026

- India hosts ~90% of the global population, making conservation efforts in India critical
- Prefers large, slow-flowing rivers
- Exposed sandbars
- Major breeding rivers:

Export Promotion Mission (EPM)

20 January 2026

- The Reserve Bank of India (RBI) has issued operational guidelines for extending interest subvention on export credit under Niryat Protsahan, bringing eligible exporters under the ambit of the Export Promotion Mission (EPM)—a flagship, mission-mode export framework announced in the Union Budget 2025–26.
- Union Budget 2025–26
- FY 2025–26 to FY 2030–31
- First-time exporters

Parbati Giri

20 January 2026

- Born: 19 January 1926
- Joined the Indian National Congress organisational work by 1938
- Prisoners and leprosy patients
- Inspired by nationalist leaders and her uncle Ramachandra Giri

Hooghly River Mapped Using Drones

20 January 2026

- For the first time, State Mission for Clean Ganga (SMCG), West Bengal, has begun deploying drones to map pollution sources along a 120-km stretch of the Hooghly River, marking a technology-driven approach to river rejuvenation under the Clean Ganga framework.
- South 24 Parganas

Tamil Nadu Assured Pension Scheme (TAPS)

20 January 2026

- Employee: 10% of basic pay
- 50% of the last month's basic pay (more generous than UPS)
- 60% of the pension last drawn
- Up to ₹25 lakh

India ranks 6th in Asia Manufacturing Index 2026

20 January 2026

- Malaysia – 2nd (up from previous years)
- India has ranked sixth among 11 Asian countries in the Asia Manufacturing Index (AMI) 2026, which assesses the relative competitiveness of manufacturing economies across eight pillars and 43 sub-parameters. The ranking highlights India's strong economic and workforce fundamentals but flags persistent structural and policy bottlenecks.
- Ranked 4th in 2024 (when only 8 countries were assessed)

- Slipped to 6th in 2025 after expansion to 11 countries

Pillar	Rank
Economy	3
Workforce	1
Infrastructure	4
Innovation	5
Business environment	6
Political risk	9
International trade	9
Tax policy	9

Automatic Weather Stations (AWS)

20 January 2026

- On 15 January 2026, Union MoS (IC) Dr Jitendra Singh announced the deployment of 200 Automatic Weather Stations (AWS) across four major Indian cities to strengthen urban weather observation and forecasting.
- Occasion: 151st Foundation Day of the India Meteorological Department (IMD)
- Total AWS: 200
- Cities Covered (50 each):

17th Trilateral Coast Guard Exercise DOSTI-17

20 January 2026

- Established: 1977
- Headquarters: New Delhi
- Dates: 17–19 January 2026
- Initiated: 1991

Product Snapshot

20 January 2026

- Objective: Long-term guaranteed savings + life cover for key life goals
- Target Users: Planning for children's education, retirement, wealth creation, secondary income

Key Features

20 January 2026

- Premium Payment: Limited Premium Payment Term (LPPT) of 7 or 10 years
- Policy Term: 15 / 20 / 30 years
- Minimum Premium: ₹50,000 per annum
- Installments up to 7 years (post-maturity liquidity)

Reusable Rockets

21 January 2026

Feature	Global Leaders (SpaceX / Blue Origin)	India (ISRO)

Recovery Method	Vertical Take-off & Vertical Landing (VTVL)	Winged RLV + Retro-propulsion
Reuse Record	Falcon 9 reused 30+ times	Experimental stage
Main Vehicle	Falcon 9, Starship	Pushpak (RLV-TD), NGLV
Strategic Focus	Commercial dominance, Mars	Strategic autonomy, space station

Lok Sabha to Launch Digital Attendance System

21 January 2026

- The Lok Sabha will introduce a digital attendance system from the Budget Session 2026 to ensure the physical presence of Members of Parliament (MPs) inside the House during sittings.

Internet Governance Internship & Capacity Building Scheme (IGICBS)

21 January 2026

- Launched in: 2025
- Completed one year: January 2026
- Administrative ministry: Ministry of Electronics and Information Technology (MeitY)

Artemis II Mission

21 January 2026

- The National Aeronautics and Space Administration (NASA) has set February 6 as the target launch date for Artemis II, the first crewed lunar mission in over five decades, marking humanity's return to crewed deep-space exploration since 1972.
- Artemis II is NASA's first crewed mission under the Artemis programme.
- Lay the foundation for future human missions to Mars
- It involves a lunar flyby mission (no landing), sending astronauts around the Moon aboard the Orion spacecraft.

Young Ambassadors of Change Initiative

21 January 2026

- Objective: To nurture core moral, civic, and social values in children using experiential and community-linked learning.

Kumbhalgarh Wildlife Sanctuary Notified as Eco-Sensitive Zone (ESZ)

21 January 2026

- Notified under the Environment (Protection) Act, 1986
- Total area: ~610.5 sq km
- Purpose: To act as a "shock absorber" or transition zone between fragile ecosystems and areas of high

human activity.

- Declared by the Ministry of Environment, Forest and Climate Change (MoEFCC)

28th Conference of Speakers and Presiding Officers of the Commonwealth (CSPOC)

21 January 2026

- India hosted the 28th Conference of Speakers and Presiding Officers of the Commonwealth (CSPOC) from January 14–16, 2026, marking the fourth time the country has hosted this prestigious parliamentary forum.
- Chairmanship of 29th CSPOC handed over to:
- India's earlier hostings: 1970–71, 1986, 2010
- Next CSPOC (29th):

5th Edition of INS Sagardhwani Flagged Off for Sagar Maitri V (SM-5)

21 January 2026

- Commissioned: July 1994
- Retraces routes of INS Kistna from the International Indian Ocean Expedition (1962–65)
- In January 2026, INS Sagardhwani was flagged off for the 5th edition of the Sagar Maitri initiative (SM-5) from Southern Naval Command, Kochi, strengthening India's oceanographic cooperation in the Indian Ocean Region (IOR).
- Acts as the scientific pillar for long-term ocean research partnerships

National Legislative Index (NLI)

22 January 2026

- At the 86th All India Presiding Officers' Conference, Lok Sabha Speaker Om Birla announced the initiation of a National Legislative Index (NLI) to objectively assess the performance of legislatures in India.
- It will rely on predefined, quantifiable indicators, rather than subjective or political assessments.
- The National Legislative Index (NLI) is a proposed performance evaluation framework designed to objectively measure and compare the functioning of:

Operation Trashi-I

22 January 2026

- Operation Trashi-I entered its fourth day in January 2026 as security forces intensified counter-terrorism operations in the forested areas of Kishtwar district, Jammu & Kashmir.

Judicial Removal

22 January 2026

- Judges (Inquiry) Act, 1968
- In December 2025, 107 Lok Sabha MPs (INDIA bloc)

submitted a notice for removal of Justice G.R. Swaminathan, Judge of the Madras High Court.

- K. Veeraswami v. Union of India (1991) – Absolute standards of judicial honesty
- M. Krishna Swamy v. Union of India (1992) – Not every error amounts to misbehaviour; mens rea required

First 'Made in India' C-295 Aircraft

22 January 2026

- India's first fully Made-in-India C-295 military transport aircraft will roll out before September 2026, marking a major milestone in indigenous defence manufacturing. The announcement was made by External Affairs Minister S. Jaishankar.
- Purpose: Replace ageing HS-748 Avro aircraft in the Indian Air Force
- Manufacturing model: Public-private partnership
- Key partners:

Chief Economists Outlook: World Economic Forum (WEF)

22 January 2026

- 66% economists bullish on South Asia:
- 6% expect very strong growth
- 60% expect strong growth
- Only 31% were optimistic earlier

Region	Strong / Very Strong Growth (%)
South Asia	66
East Asia & Pacific	45
China	24
United States	11
Europe	3

Cabinet Approves Continuation of Atal Pension Yojana (APY) till 2030–31

22 January 2026

- Launched on: 9 May 2015
- Income-tax payers are not eligible for new enrolment after 1 October 2022
- Guaranteed Monthly Pension (after 60 years):
- ₹1,000 / ₹2,000 / ₹3,000 / ₹4,000 / ₹5,000

Section 17A of the Prevention of Corruption Act, 1988

22 January 2026

- Section 17A was inserted by the Prevention of Corruption (Amendment) Act, 2018.
- A two-judge Bench of the Supreme Court of India delivered a split verdict (2026) on the constitutional validity of Section 17A of the Prevention of Corruption Act, 1988, which mandates prior approval before investigating public servants.
- It bars any police officer from conducting an enquiry,

inquiry, or investigation into offences under the Act without prior approval, where:

- Decision within 3 months

DIBD–Survey of India MoU for Toponymic Data Digitisation

22 January 2026

- Established: 2022
- Digitisation and validation of over 16 lakh (1.6 million) geographical locations.
- Conversion of vernacular audio recordings into validated digital text.
- Objective: Enable multilingual digital access and translation across Indian languages.

Global Water Bankruptcy Report

23 & 24 January 2026

- ~75% of world population lives in water-insecure or critically water-insecure countries (2026).
- ~70% of global freshwater used for agriculture.
- ~70% of major global aquifers show long-term decline.
- Loss of ~410 million hectares in 50 years ($\approx$ size of the EU).

Netaji Subhas Chandra Bose

23 & 24 January 2026

- Founded the National Planning Committee (1938).
- Founded the Forward Bloc (1939).
- Parakram Diwas–2026 being organised in the Andaman and Nicobar Islands to mark the 129th Birth Anniversary of Netaji Subhas Chandra Bose.
- Cleared the Indian Civil Services (ICS) Examination (1920) in England.

Operation Megaburu

23 & 24 January 2026

- Launched: January 2026

Governor's Power to Address the State Legislature

23 & 24 January 2026

- At the first session after State Assembly elections, and
- At the first session of every calendar year.
- It does not represent the personal views of the Governor.
- Article 163:

Pangolakha Wildlife Sanctuary

23 & 24 January 2026

- Part of the Eastern Himalayas biodiversity hotspot

Military Quantum Mission Policy Framework

23 & 24 January 2026

- The Chief of Defence Staff (CDS), General Anil Chauhan, has released the Military Quantum Mission Policy Framework, marking India's first structured roadmap to integrate quantum technologies into the Indian Armed Forces.
- Civil–military fusion: Align defence needs with the National Quantum Mission (NQM).

India ranks 8th globally in AI investment: WEF White Paper

23 & 24 January 2026

- Account for ~65% of total global AI investment since 2010
- Expected growth: 15–25% annually (~\$90 bn/year)
- Projected growth: 25–35% annually
- Projected additional annual AI investment till 2030: ~\$1.5 trillion

Rank	Country / Region	Investment (% of GDP)
1	United States	3.4 – 5.1
2	Singapore	3.1 – 4.6
3	South Korea	2.2 – 3.3
4	China	1.7 – 2.6
5	UAE	1.5 – 2.3
6	Japan	1.5 – 2.2
7	Canada	1.5 – 2.2
8	India	1.2 – 1.8
9	UK	1.4 – 2.0
10	Europe (excl. UK)	1.1 – 1.6
11	Brazil	0.7 – 1.1

LR-ASHM (Long Range Anti-Ship Hypersonic Missile)

23 & 24 January 2026

- Speed: Hypersonic (Mach 5 and above)
- The Defence Research and Development Organisation (DRDO) will showcase India's advanced indigenous defence technologies at the 77th Republic Day parade and Bharat Parv 2026. A major highlight will be the display of the Long Range Anti-Ship Hypersonic Missile (LR-ASHM) along with a dedicated DRDO tableau.
- Type: Hypersonic glide missile

Military Quantum Mission Policy Framework

23 & 24 January 2026

- Quantum Materials & Devices: Advanced sensors and next-generation defence hardware.
- Aligned with India's National Quantum Mission (NQM).

PLI Scheme for White Goods

25 & 26 January 2026

- Launched: FY 2021–22
- The Government of India has selected five companies in the fourth round of the PLI Scheme for White Goods, with a committed investment of ₹863 crore, to boost domestic manufacturing of Air Conditioners (ACs) and LED lights.
- Implementation period: Till FY 2028–29
- Target sectors:

State of Finance for Nature 2026 Report

25 & 26 January 2026

- The State of Finance for Nature (SFN) 2026 report warns that global financial flows continue to be overwhelmingly nature-negative, threatening biodiversity, climate resilience, and long-term economic stability.
- The State of Finance for Nature 2026 is the fourth edition of UNEP's flagship report.
- Equals ~7% of global GDP
- Private capital in nature-negative sectors: US\$4.9 trillion

Inland Waterways Development Council (IWDC 3.0)

25 & 26 January 2026

- When & Where: 3rd meeting held on 23 January 2026 in Kochi, Kerala.
- IWDC 1.0 (2024)
- IWDC 2.0 (2025)
- The 3rd meeting of the Inland Waterways Development Council (IWDC 3.0) was held in Kochi, Kerala, on 23 January 2026, chaired by Union Minister Sarbananda Sonowal.

Indian Railways' First Humanoid Robot – 'ASC ARJUN'

25 & 26 January 2026

- Indian Railways deployed its first humanoid robot 'ASC ARJUN' at Visakhapatnam Railway Station, Andhra Pradesh, in January 2026.
- Face Recognition System (FRS) for identifying intruders
- Semi-autonomous 24×7 patrols

Indian Army–IISc MoU on Indigenous AI Defence System

25 & 26 January 2026

- On 23 January 2026, the Indian Army signed an MoU with the Indian Institute of Science (IISc), Bengaluru to develop an indigenous AI-based defence system.

President inaugurates Granth Kutir at Rashtrapati Bhavan

25 & 26 January 2026

- In January 2026, President Droupadi Murmu inaugurated "Granth Kutir", a cultural and literary space at Rashtrapati Bhavan, New Delhi, aimed at preserving and showcasing India's rich intellectual and literary heritage.
- ~2,300 books
- ~50 rare manuscripts

Enhancing Circular Economy of ELVs in India: NITI Aayog Report

27 & 28 January 2026

- 8% (2025–2030)
- Up to 35% by 2035
- Informal yards: 2–3 lakh ELVs/year
- Private vehicles >20 years

Tap Water Coverage in Urban India

27 & 28 January 2026

- Urban tap water coverage in India has increased significantly from 49% in 2011 to about 77% in 2025–26, largely due to the implementation of AMRUT and AMRUT 2.0 under the Ministry of Housing and Urban Affairs (MoHUA).
- Total outlay: ₹83,470.84 crore
- Total outlay: ₹1.89 lakh crore
- 28,000+ women SHG members engaged

The 16th India–European Union (EU) Summit

27 & 28 January 2026

- The 16th India–European Union (EU) Summit begins today, with both sides set to upgrade their strategic partnership by signing a Security and Defence Partnership (SDP) and advancing talks on trade, climate, and global security.
- Ursula von der Leyen (President, European Commission)
- Signing of India–EU Security and Defence Partnership (SDP)
- India–EU Business Forum held alongside the summit

MoPR Facilitates Panchayat Leaders & Launches Key Initiatives

27 & 28 January 2026

- Full Form: Panchayats (Extension to Scheduled Areas) Act, 1996
- Coverage: Direct digital connect with over 30 lakh Panchayat representatives & functionaries
- The Ministry of Panchayati Raj (MoPR) honoured elected Panchayat representatives and launched multiple governance-related initiatives during a special event held ahead of Republic Day 2026.

- PESA State Rankings 2024–25

Rajasthan Launches RAJ–UNNATI Digital Governance Platform

27 & 28 January 2026

- Launched: 2014

Wings India 2026 – Asia’s Largest Civil Aviation Event

27 & 28 January 2026

- Wings India 2026, Asia’s largest civil aviation exhibition and conference, will be held from 28–31 January 2026 at Begumpet Airport, Hyderabad, highlighting India’s emergence as a global aviation hub.
- B2B and B2G meetings
- Covers the entire aviation ecosystem
- Organised by the Ministry of Civil Aviation

Humanoid Robot ‘ASC ARJUN’ Deployed by Indian Railways

27 & 28 January 2026

Function Area	Key Features / Description
Security & Surveillance	Face Recognition System (FRS) for intrusion detection; AI-based crowd monitoring
Real-Time Alerts	Sends instant alerts to RPF control rooms during suspicious activities and emergencies
Emergency Response	Fire and smoke detection system for early warning
Passenger Assistance	Automated announcements in English, Hindi, and Telugu
Autonomous Patrolling	Semi-autonomous navigation; obstacle avoidance; 24×7 platform patrols
Human Interaction	Friendly gestures such as Namaste for passengers and salutes for RPF personnel

Aralam Butterfly Sanctuary

27 & 28 January 2026

- Aims to protect:
- Part of the Western Ghats biodiversity hotspot
- Known for exceptional butterfly diversity

Buddhist Diamond Triangle Added to UNESCO World Heritage Tentative List

27 & 28 January 2026

- Documents 1,500 years of continuous Buddhist history
- Located in Jajpur and Cuttack districts of Odisha
- Period: 2nd–3rd Century BCE (oldest site)

- East-facing apsidal chaityagriha (first of its kind in Odisha)

Centre Notifies New Solid Waste Management Rules, 2026

29 & 30 January 2026

- The Central Government has notified the Solid Waste Management (SWM) Rules, 2026, replacing the 2016 rules and placing greater responsibility on bulk waste generators to improve waste segregation, processing, and accountability.
- Bulk generators (large residential complexes, institutions, commercial establishments) contribute ~30% of total waste.
- If not feasible, generators must obtain an Extended Bulk Waste Generator Responsibility (EBWGR) certificate.
- Reduces paperwork and improves real-time oversight.

UGC Anti-Discrimination (Equity) Regulations, 2026

29 & 30 January 2026

- The University Grants Commission (UGC) notified the Promotion of Equity in Higher Education Institutions Regulations, 2026, triggering nationwide debate and protests over whether the rules promote inclusion or risk bias and administrative overreach.
- Persons with Disabilities
- Appointment of Equity Officers / Ambassadors for awareness and monitoring.
- Allegations of reverse discrimination against general-category students.

World Bank Report: A Breath of Change (2025)

29 & 30 January 2026

- Endorsed “35 by 35” target ($PM_{2.5} \leq 35 \mu g/m^3$ by 2035).
- Covers 13 jurisdictions across 5 countries :
- Economic loss: ~10% of regional GDP every year.
- Life expectancy loss: Over 3 years due to $PM_{2.5}$ exposure.

Sampoornata Abhiyan 2.0

29 & 30 January 2026

- NITI Aayog CEO Shri B.V.R. Subrahmanyam launched Sampoornata Abhiyan 2.0, a 3-month mission-mode campaign to achieve 100% saturation of critical development indicators in India’s most underserved regions.
- Regular intake by children (6 months–6 years) under ICDS.
- Builds on the success of Sampoornata Abhiyan (Phase-I, 2024).
- 112 Aspirational Districts

PANCHAM Digital Chatbot

29 & 30 January 2026

- Ensure 100% awareness of Central and State welfare schemes at the grassroots.
- The Ministry of Panchayati Raj launched PANCHAM (Panchayat Assistance and Messaging Chatbot) on the eve of India's 77th Republic Day, creating a first-of-its-kind two-way digital bridge between the Central Government and over 30 lakh elected Panchayat representatives.
- Designed as a digital companion for Sarpanches, ward members, and Panchayat functionaries.
- Establish a real-time, two-way communication channel between GoI and village-level leaders.

Sunabeda Wildlife Sanctuary

29 & 30 January 2026

- Established in 1983.
- A major biodiversity hotspot and a proposed Tiger Reserve in western Odisha.

Power Gap Index

29 & 30 January 2026

- Part of the Asia Power Index project (launched in 2018)
- For the first time, the Economic Survey 2025–26 has cited the Power Gap Index, highlighting a strategic paradox: although India has entered the Major Power category globally, it still records a negative Power Gap score (–4.0), indicating unrealised strategic potential.
- Future Resources – Demographics and economic

outlook (to 2035)

- Overperformer / Smart power (effective conversion of resources into influence)

Indicator	India's Status	Rank
Asia Power Index Rank	Top 3	3rd
Comprehensive Power Score	40.0 / 100	3rd (after US & China)
Category	Major Power	First time
Power Gap Score	–4.0	Lowest in Asia (excluding Russia & N. Korea)

Digital Food Currency (CBDC for Food Subsidy)

29 & 30 January 2026

- A programmed version of the e-Rupee (CBDC) issued by the Reserve Bank of India.
- Ministry of Consumer Affairs, Food and Public Distribution
- Instead of physical foodgrains or cash transfers, beneficiaries receive digital food coupons :
- Ensure subsidy is used strictly for foodgrains (no diversion).

Living Root Bridges Submitted to UNESCO World Heritage List

29 & 30 January 2026

- India has officially submitted the nomination dossier for Meghalaya's Living Root Bridges to UNESCO for evaluation under the 2026–27 World Heritage cycle. The nomination is titled "Jingkieng Jri / Lyu Chrai Cultural Landscape."

TEST YOURSELF · NATIONAL AFFAIRS

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Ministry of Home Affairs targets full operationalisation of _____.
2. _____ of assessment units are now categorised as Safe (up from 62.6% in 2017).
3. _____, by the Government of India under the leadership of the Prime Minister.
4. Additionally, eligible women also receive ₹1,000 under Janani Suraksha Yojana (JSY), making the _____, as mandated under the National Food Security Act, 2013.
5. Total financial outlay: _____ over six years (till 2030–31).

Answers 1 ICJS 2.0 by 2026 · 2 73.4% · 3 25 March 2015 · 4 total maternity benefit ₹6,000 · 5 ₹5,181 crore

BANKING AND FINANCE · 101

India Becomes the World's 4th Largest Economy

30 & 31 December 2025

- India recorded 8%+ real GDP growth in recent quarters
- Next Target: Germany (projected by 2030)
- Global Rank: 4th largest economy
- GDP Size: ~USD 4.18 trillion

RBI Releases "Report on Trend and Progress of Banking in India 2024–25"

30 & 31 December 2025

- Re-examination of 122 large fraud cases involving ₹18,336 crore, following a landmark Supreme Court judgment (27 March 2023)
- Consolidated SCB balance sheet growth: 11.2% (vs 15.5% in 2023–24)
- Bank credit: +11.5%
- 17.4% at end-March 2025

SEBI Surplus Transfer Proposal

30 & 31 December 2025

- Autonomy: SEBI's budget is approved by its own Board—core to its financial independence under the SEBI Act, 1992.
- 25% of SEBI's annual surplus to be credited to a Reserve Fund, capped at two years' preceding expenditure.

Govt Plans to Amend SARFAESI Act to Include Special Situation Funds (SSFs)

30 & 31 December 2025

- Full form: Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
- Enables banks and financial institutions to recover dues above ₹1 lakh by enforcing security interests without court or tribunal intervention.
- Borrowers must submit objections to a demand notice (Section 13(2)) within 30 days of receipt.
- The Union government is considering amending the SARFAESI Act, 2002 to expand the definition of "financial institution" to include Special Situation Funds (SSFs), with the aim of speeding up recovery of stressed assets and NPAs.

Research, Development and Innovation Fund (RDIF)

30 & 31 December 2025

- Time Horizon: Designed for patient capital with a long-term (up to 50 years) outlook.

- The Government of India has created the Research, Development and Innovation Fund (RDIF) with a corpus of ₹1 lakh crore (≈ \$11 billion) to transform India's R&D and deep-tech innovation ecosystem by providing long-term, risk-tolerant capital.
- The Research, Development and Innovation Fund (RDIF) is a ₹1 lakh crore (~\$11 billion) government initiative aimed at financing high-risk, high-impact research and deep-tech innovation in India through long-term risk capital, rather than conventional grants.
- Objective: Bridge the "valley of death" between lab research and commercialisation.

Funds Raised by Banks Hit 3-Year Low: RBI

30 & 31 December 2025

- RBI noted that fundraising increased during FY25, mainly driven by PSBs, which recorded 36.6% growth in funds raised—largely through debt instruments.
- The current slowdown marks a reversal of the rising trend seen between FY23 and FY25.
- The Reserve Bank of India (RBI) has reported that fundraising by banks through capital market routes—private placements, qualified institutional placements (QIPs), and preferential allotments—has fallen to its lowest level in the last three financial years.
- Banks reassessing funding mix after heavy reliance on private placements in recent years to meet capital and regulatory needs.

Financial Stability Report (FSR), December 2025

1 & 2 January 2026

- The Reserve Bank of India released the December 2025 edition of the Financial Stability Report (FSR) on 31 December 2025, warning that near-term risks to India's economy and financial system may arise from global geopolitical and trade-related uncertainties.
- Reflects the collective assessment of all financial sector regulators under the Financial Stability and Development Council (FSDC) Sub-Committee
- Downside risks persist due to:
- Strong capital adequacy and liquidity buffers

Banks Allowed to Set Up Their Own Pension Funds under NPS

1 & 2 January 2026

- PFRDA oversees pension assets worth over USD 177 billion.
- There are currently 10 registered pension fund managers under NPS.

- PFRDA has granted in-principle approval for banks to act as pension fund sponsors under NPS.
- Some existing pension funds already have indirect links to banks and other financial institutions, but this reform allows direct bank sponsorship.

Government Notifies Rules to Enable 100% FDI in Insurance Sector

1 & 2 January 2026

- The rules were notified by the Ministry of Finance following parliamentary approval of the amended insurance law during the Winter Session and came into force on December 30, 2025, upon publication in the Official Gazette.
- Was notified after stakeholder consultations on the draft rules issued in August 2025
- The Government of India has notified the final rules enabling 100% Foreign Direct Investment (FDI) in the insurance sector, marking a major reform aimed at attracting global capital and enhancing ease of doing business.
- Majority of directors and key management personnel had to be Indian residents

KYC Rules Eased for Company Directors

1 & 2 January 2026

- Applies to directors governed under Section 12A of the Companies (Appointment & Qualification of Directors) Rules, 2014
- Implemented under the Prevention of Money Laundering Act (PMLA), 2002
- The Ministry of Corporate Affairs (MCA) has announced a major compliance relief for company directors, allowing them to file their Know Your Customer (KYC) details once every three years instead of annually. The relaxed norms will come into effect from March 31.
- Company directors were required to file KYC annually

Government Rolls Out ₹7,300 crore Schemes to Ease MSME Financing

3 January 2026

- The Government of India has launched two schemes worth ₹7,300 crore to ease financing constraints for Micro, Small and Medium Enterprises (MSMEs).
- Total outlay: ₹2,114 crore
- Collateral guarantee up to ₹10 crore per firm
- Micro & Small exporters: up to 85%

Government Panel Reviews Foreign Banks' Plans to Open Branches in India

3 January 2026

- WOS Mode: Minimum ₹5 billion paid-up capital, with additional capital linked to expansion

- Ministry of Home Affairs – security perspective
- Ministry of External Affairs – political and diplomatic perspective
- Department of Commerce – economic and trade perspective

SEBI Working on Technology Road Map for Stock Exchanges & MIs

3 January 2026

- Speaking at the 40th anniversary of the Sensex, Pandey noted:
- A 5-year technology vision
- A 10-year technology vision
- Monitors advertisements by asset management companies

'Insurance Misselling a Significant Concern', Says Irdai

4 & 5 January 2026

- The Ministry of Finance has repeatedly cautioned banks and insurers against misselling.
- Insurers have been advised to conduct a root-cause analysis to identify and address the reasons behind such practices.
- The Insurance Regulatory and Development Authority of India (IRDAI) has stated that insurance misselling remains a significant concern.

RBI Eases Related-Party Lending Norms

4 & 5 January 2026

- ₹5 crore shareholding threshold eliminated
- Condition: Loan-to-Value ≤ 100% of realisable value
- Tier-4 Urban Cooperative Banks allowed limited related-party lending with board approval
- Existing prohibitions on lending to directors and interested entities continue unchanged

RBI Relaxes Risk-Weight Norms for NBFC Infrastructure Financing

4 & 5 January 2026

Risk Weight	Draft Norm	Final Norm
75%	After 5% repayment of original project debt	After 2% repayment
50%	After 10% repayment	After 5% repayment

TMB Partners with TechFini to Strengthen UPI Infrastructure

6 & 7 January 2026

- On January 5, 2026, Tamilnad Mercantile Bank (TMB) entered into a strategic partnership with TechFini to enhance its UPI acquiring and issuing capabilities.

- Launched in 2016
- UPI is a real-time digital payment system developed by the National Payments Corporation of India (NPCI) that allows instant bank-to-bank money transfers using a mobile phone.
- Capacity: Up to 10,000 transactions per second (TPS)

SEBI Proposes New Norm for Sharing Price Data for Educational Use

6 & 7 January 2026

- Price data can be shared and used with a 30-day lag
- 30-day lag seen as a balanced approach :

RBI Draft Rules to Tighten Dividend Payouts by Banks

6 & 7 January 2026

- In the previous financial year, banks paid over ₹75,000 crore in dividends after record profits.
- The Reserve Bank of India (RBI) has issued draft rules to tighten dividend payouts by banks, linking distributions to capital adequacy, asset quality, and profit quality. The uniform prudential framework will be effective from FY27.
- RBI aims to ensure that capital buffers are preserved, dividends are sustainable, and payouts do not weaken financial stability.
- State Bank of India (SBI)

RBI Proposes to Raise Banks' Dividend Payout Cap to 75%

6 & 7 January 2026

- HDFC Bank: 20.4% CET1
- ICICI Bank: 20.2% CET1
- The Reserve Bank of India (RBI) has proposed raising the ceiling on dividend payouts by banks to 75% of net profit, up from the earlier 40% cap, while introducing stricter prudential safeguards linked to capital strength, asset quality, and provisioning.
- Maximum dividend payout: 75% of net profit

India's Loan-to-Deposit Ratio (LDR) Hits Record 81%

6 & 7 January 2026

- Banks have lent out ₹81 for every ₹100 of deposits
- Slower household savings accretion into bank deposits

RBI Tightens Credit Risk Management: Curbs Related-Party Lending

6 & 7 January 2026

- Shareholders holding 10% or more equity
- ₹25 crore – Large banks
- ₹10 crore – Mid-sized banks

- ₹5 crore – Smaller banks

Payments Regulatory Board (PRB)

6 & 7 January 2026

- Established under: Section 3 of the Payment and Settlement Systems (PSS) Act, 2007
- Operational from: 9 May 2025
- Rationale: To provide institutional autonomy, transparency, and multi-stakeholder oversight in a rapidly expanding digital payments ecosystem
- Chairperson: RBI Governor

Federal Bank Unveils Refreshed Brand Identity 'The Fortuna Wave'

8 January 2026

- Founded: 1931
- Headquarters: Aluva, Kerala
- On January 7, 2026, Federal Bank launched a refreshed brand identity called 'The Fortuna Wave' in Mumbai, Maharashtra. The launch took place in the presence of Vidya Balan, the brand ambassador of the bank.
- Rounded, modern wordmark for "FEDERAL BANK"

RBI Proposes 3-Year Cooling-Off Period for Co-operative Bank Directors

8 January 2026

- A director who serves 10 years continuously on a co-operative bank board:
- The Banking Regulation (Amendment) Act increased the maximum continuous tenure of co-operative bank directors from 8 years to 10 years
- The Reserve Bank of India (RBI) has proposed that directors of co-operative banks must take a 3-year break after completing 10 continuous years on the board.
- Cannot be re-appointed for 3 years

RBI Considering New Relief Measures for Exporters

8 January 2026

- The U.S. has imposed tariffs of up to 50% on some Indian goods
- This includes a 25% tariff linked to India's purchase of Russian oil
- Less than 20% of eligible exporters applied
- The Reserve Bank of India (RBI) is thinking about new ways to support Indian exporters who are facing losses due to high U.S. import tariffs. This comes after an earlier RBI relief measure – a loan repayment moratorium – saw very low participation.

SEBI Extends Timeline for Mutual Fund

Distributor Incentives

8 January 2026

- Encourage MF distributors to bring in new individual investors from B-30 cities (cities other than the top 30 major cities)
- New individual investors (new PAN) from B-30 cities
- New women investors (new PAN) from T-30 and B-30 cities
- 1% of first lump-sum investment or first-year SIP

RBI Cancels Registration of 35 NBFCs

9 January 2026

- Action taken under Section 45-IA(6) of the RBI Act, 1934.
- Cancellations were effective between December 9 and December 31, 2025.
- The Reserve Bank of India (RBI) has cancelled the Certificate of Registration (CoR) of 35 Non-Banking Financial Companies (NBFCs) for non-compliance with regulatory requirements.
- In addition, 16 NBFCs voluntarily surrendered their registration due to business exit, restructuring, or regulatory reclassification.

GDP Likely to Grow 7.4% in FY26

9 January 2026

- India's economy is expected to grow by 7.4% in FY 2025–26, according to the National Statistics Office (NSO). This is higher than FY25's growth of 6.5%, showing that the economy remains strong despite global challenges.
- Real GDP growth (7.4%) shows actual economic expansion
- Nominal GDP growth (8%) includes inflation
- 8% growth in the first half of FY26

EPFO to Allow Instant PF Advance Withdrawal via BHIM App

9 January 2026

- Members will:
- Once approved, the money will be credited instantly to the member's UPI-linked bank account
- Payments will be routed through State Bank of India (SBI)

SEBI Introduces New Compliance Reporting Format for SIFs

9 January 2026

- Certification requirements of SIF fund managers (when notified by SEBI)
- SIFs are a new category of mutual fund products designed for sophisticated investors.
- Target investors: High-net-worth and informed investors

- SEBI has modified the Compliance Test Report (CTR)

SEBI Excludes Small Brokers from Technical Glitch Framework

10 January 2026

- Applies only to stockbrokers with >10,000 registered clients
- Exempts ~60% of small and mid-sized brokers with limited trading technology dependence
- Reporting timeline: Extended from 1 hour to 2 hours for initial reporting to exchanges and clients
- Preliminary incident report: Within 1 day (or next trading day if on a holiday)

Unclaimed Deposits

10 January 2026

- Deposits in bank accounts that remain inactive for a specified period, usually 10 years, with no withdrawal or claim by the depositor.
- Current Status of Unclaimed Deposits: ₹63,939 crore transferred by PSBs to the DEA Fund as of March 31, 2025
- Ministry of Finance monitors the progress of Public Sector Banks (PSBs) in settling unclaimed deposits.
- The Finance Ministry will review the progress made by Public Sector Banks (PSBs) in settling unclaimed bank deposits and assets at a high-level meeting scheduled for January 14.

Offsite Monitoring and Surveillance (OSMOS)

10 January 2026

- About 70–75% of supervisory effort can be shifted from onsite inspection to offsite data analysis.
- Covers financial statements, liquidity ratios, capital adequacy, and risk indicators.
- Advanced data analytics and dashboards help supervisors detect stress signals quickly.
- OSMOS is a technology-driven framework used by the Reserve Bank of India (RBI) for real-time, offsite supervision of banks.

SEBI Tightens Merchant Banking Norms

10 January 2026

- Phase I (Jan 2027): Net worth ₹25 crore, Liquid Net Worth ₹6.25 crore
- Phase II (Jan 2028): Net worth ₹50 crore, Liquid Net Worth ₹12.5 crore
- Phase I (Jan 2027): Net worth ₹7.5 crore, Liquid Net Worth ₹1.87 crore
- Phase II (Jan 2028): Net worth ₹10 crore, Liquid Net Worth ₹2.5 crore

Axis Finance Launches Vyapar Business Loan

"Doubt is normal. Quitting is optional."

for MSMEs

10 January 2026

- Loan Amount: Up to ₹10 lakh.
- On 8th January 2026, Axis Finance Limited (AFL), a wholly owned NBFC subsidiary of Axis Bank, launched the 'Axis Finance Vyapar Business Loan'. It is a collateral-free credit solution aimed at Micro and Small Enterprises (MSEs) in semi-urban and rural India.
- Purpose: To support working capital needs, business expansion, and equipment upgrades for micro and small business owners.
- Process: Minimal documentation, data-driven underwriting, and quick disbursal.

Bank of Baroda Gets RBI Approval to Set Up SPD Subsidiary

11 & 12 January 2026

- Established: 1908
- From Rs 10,000 crore to Rs 15,000 crore
- Headquarters: Vadodara, Gujarat
- In January 2026, Bank of Baroda (BoB) received in-principle approval from the Reserve Bank of India (RBI) to switch from its existing Bank Primary Dealer (PD) business to a wholly-owned subsidiary for undertaking Standalone Primary Dealer (SPD) business.

Skydo Gets RBI Authorization as PA-CB

11 & 12 January 2026

- Founded: 2022
- Headquarters: Bengaluru, Karnataka
- Received in-principle RBI approval in 2025
- On 9 January 2026, Skydo, a cross-border payments platform, received final authorization from the RBI to operate as a Payment Aggregator – Cross Border (PA-CB) entity.

Stricter KYC Norms for Crypto Exchanges in India

11 & 12 January 2026

- FIU first issued AML-CFT guidelines for crypto service providers in March 2023.
- The 2025 update strengthens surveillance and traceability amid rising crypto adoption.
- Tumblers and mixers
- Aim to curb:

MoRTH Proposes Amendments to the Motor Vehicles Act (MV Act)

11 & 12 January 2026

- No fresh DL for applicants whose licence was revoked in the last 3 years
- From 40 years → 60 years

- Proposed amendment to Section 147 of the MV Act
- Empowers Insurance Regulatory and Development Authority of India (IRDAI) to:

Regulatory Review Cell (RRC)

11 & 12 January 2026

- Law Commission of India (96th Report, 1984) advocating periodic repeal of outdated laws
- Comprehensive review of regulations every 5–7 years
- Over 400 circulars withdrawn
- Operational from October 1, 2025

Integrated Ombudsman Scheme (IOS)

11 & 12 January 2026

- Launched in November 2021, the IOS merged and replaced multiple earlier ombudsman schemes into one common framework to simplify complaint filing and resolution.
- Payment system operators
- Digital payment service providers
- Banking Ombudsman Scheme

Small Finance Banks (SFBs)

11 & 12 January 2026

- Required to focus at least 75% of Adjusted Net Bank Credit (ANBC) on priority sector lending
- 75% of Adjusted Net Bank Credit (ANBC) to priority sector
- Regulated fully by RBI under the Banking Regulation Act, 1949
- Minimum 50% of loans must be of ₹25 lakh or less

Retail Inflation Rises to 3-Month High in December 2025

13 January 2026

- India's retail inflation (CPI) rose to a three-month high of 1.33% in December 2025, remaining below the lower tolerance level of 2% set by the Reserve Bank of India.
- Policy link: The Reserve Bank of India uses CPI-based retail inflation to set monetary policy, targeting 4% with a ±2% tolerance band.
- What it covers: Food, clothing, housing, fuel & light, transport, education, healthcare, etc.
- Why it matters: It reflects the cost of living and directly affects household budgets.

SEBI's Proposed Trading Rules Revamp

13 January 2026

- ₹3 crore → ₹5 crore (or higher if exchanges decide)
- Existing norm introduced in 2004, last revised in 2022
- Increase minimum net worth for brokers from:

- Exchanges become first-line regulators

RBI Tightens Digital Oversight on Compliance, Outsourcing and AI

13 January 2026

- Supervisors will assess:
- Cloud service providers
- Fintech partners
- Technology vendors

RBI's Scale-Based Regulatory (SBR) Framework

13 January 2026

- The Reserve Bank of India (RBI) is expected to release an updated list of 'Upper Layer' Non-Banking Financial Companies (NBFCs) by mid-2026, with a strong possibility of including large NBFCs promoted by banks or backed by strong corporate promoters.
- Stricter capital adequacy norms for higher layers
- Subject to bank-like regulations (capital, leverage, governance)

IRDAI Scrutinises Insurers for Breaching Expense & Commission Limits

13 January 2026

- Action taken under the IRDAI (Expenses of Management, including Commission, of Insurers) Regulations, 2024.
- The Insurance Regulatory and Development Authority of India (IRDAI) has sought explanations from 23 insurance companies—8 life insurers and 15 non-life insurers—for overshooting prescribed limits on expenses of management, mainly commissions.
- These regulations, notified by the Insurance Regulatory and Development Authority of India, lay down a new, flexible framework to regulate Expenses of Management (EoM) of insurers, including commission and distribution expenses.
- Provide pricing and distribution flexibility to insurers

Axis Finance Launches 'Vyapar' Business Loan for MSMEs

13 January 2026

- Loan amount: Up to ₹10 lakh
- Designed for shopkeepers, traders and service providers

PhonePe Launches 'Bolt' to Streamline In-App Card Payments

13 January 2026

- Removes redirects to external payment pages, keeping users within the merchant app.

RBI Bars Resident Indians from Issuing Credit Guarantees to NRIs

13 January 2026

- Aims to ensure:
- Residents may act as:
- Issued under the Foreign Exchange Management Act (FEMA).

Optimum Credit-Deposit (CD) Ratio for Banks: SBI Report

13 January 2026

- Public sector & private banks: 76–80%
- Foreign banks: 65–70%
- CD ratios above 80% (PSBs & private banks) and above 70% (foreign banks):
- Used by banks, policymakers, and regulators to assess credit flow and liquidity conditions

PFRDA Forms Panel for Assured Payout Framework under NPS

14 January 2026

- The Pension Fund Regulatory and Development Authority (PFRDA) has constituted a 15-member expert committee to frame guidelines and regulations for assured pension payouts under the National Pension System (NPS).
- This deters risk-averse subscribers, despite growing pension needs
- Ensure a smooth end-to-end transition for subscribers moving from:
- The committee is chaired by M. S. Sahoo, former Chairman of the Insolvency and Bankruptcy Board of India (IBBI)

Tripura Gramin Bank Introduces India's First Solar-Powered ATM Van

14 January 2026

- In January 2026, Tripura Gramin Bank (TGB) became the first Regional Rural Bank (RRB) in India to introduce India's first fully solar-powered mobile ATM van, named "TGB on Wheels".
- The ATM van initiative was formally inaugurated in July 2023 by Nirmala Sitharaman, Union Minister of Finance, during her visit to Tripura.
- TGB received the SKOCH Silver Award for excellence in governance and innovation, recognising the impact of this initiative.

Unified Regulatory Framework for Crypto Exchanges

14 January 2026

- Ahead of Union Budget 2026–27, the Ministry of Finance is in discussions with the Securities and Exchange Board of India (SEBI) and the Reserve Bank

of India (RBI) to put in place a formal regulatory framework for crypto exchanges in India.

- SEBI to oversee:
- Oversight of:
- Crypto exchanges are digital platforms where users can buy, sell, trade, or hold cryptocurrencies (e.g., Bitcoin, Ether). They act as marketplaces, matching buyers and sellers, and often provide wallets, custody, and analytics.

RBI May Introduce Licence Regime for Corporate Business Correspondents

14 January 2026

- Individuals (kirana shop owners, retired teachers, ex-servicemen, SHG members)
- Direct Benefit Transfer (DBT) disbursement
- Payment Aggregators (PA)
- Regulated indirectly by the Reserve Bank of India (RBI)

RBI Proposes to Resume UCB Licensing

14 January 2026

- Minimum capital: ₹300 crore (as of March 31 of the previous FY)
- Capital Adequacy Ratio (CAR): $\geq 12\%$
- Net NPA: $\leq 3\%$ at the time of licence grant
- Active operations: at least 10 years

RBI Proposes Change in Computation of Owned Funds of NBFCs

14 January 2026

- Quarterly financial statements must undergo a limited review by statutory auditors
- Quarterly profits must be adjusted for the average dividend payout of the last three years

World Bank Raises India's FY27 Growth Forecast to 6.5%

14 January 2026

- The World Bank has upgraded India's GDP growth forecast for FY27 to 6.5%, from 6.3% projected in October 2025, citing stronger domestic demand and resilient exports.
- The U.S. accounts for ~12% of India's merchandise exports
- FY28 growth projected at 6.6%
- Forecast unchanged compared to June 2025

RBI Issues Foreign Exchange Management (Guarantees) Regulations, 2026

14 January 2026

- In January 2026, the Reserve Bank of India (RBI) issued the Foreign Exchange Management

(Guarantees) Regulations, 2026, creating a comprehensive regulatory framework for guarantees involving persons resident outside India.

- The regulations are issued under the Foreign Exchange Management Act, 1999 (FEMA).
- Effective from the quarter ending March 2026
- Earlier A.P. (DIR Series) circulars listed in the annexure have been superseded

RBI Issues Norms for Internal Ombudsman in Banks & NBFCs

15 January 2026

- In January 2026, the Reserve Bank of India (RBI) issued fresh guidelines on the appointment and functioning of Internal Ombudsmen (IOs) in banks and Non-Banking Financial Companies (NBFCs) to strengthen customer grievance redressal mechanisms. RBI has issued separate directions to provide category-specific clarity for banks and NBFCs.
- Reviews customer complaints rejected by the bank/NBFC
- Acts as a last internal checkpoint before a complaint can be escalated to RBI's Integrated Ombudsman Scheme (IOS)
- Direct reporting to the MD/CEO or Board-level committee

SMBC gets RBI's in-principle Approval to set up Wholly Owned Subsidiary in India

15 January 2026

- This gives the bank:

Sebi Tightens Scrutiny of NFOs over Portfolio Overlap

15 January 2026

- Maximum 50% stock overlap with other equity schemes within the same AMC
- Portfolio overlap between the two must not exceed 50%
- Possible extension of another 30 days with investment committee approval
- Objective: Ensure clear differentiation among schemes

New Fund Offer (NFO)

15 January 2026

- Unit price: Generally fixed at launch (e.g., ₹10)
- A New Fund Offer (NFO) is the initial launch of a mutual fund scheme by an Asset Management Company (AMC), during which investors can subscribe to units at a fixed offer price (usually ₹10 per unit). NFOs are regulated by the Securities and Exchange Board of India (SEBI).
- Post-NFO: Units are allotted and the scheme

becomes open-ended (if applicable)

- Disclosure: Scheme Information Document (SID) and Key Information Memorandum (KIM) must be provided

RBI Proposes Changes to FX Risk Norms for Banks

15 January 2026

- The proposed rules are open for stakeholder feedback and are expected to come into effect from April 1, 2027.
- Overseas subsidiaries

Tax-Saving Investments

18 & 19 January 2026

- Government-backed, 15-year lock-in, 7.1% return
- With less than three months left in FY26, investors under the old tax regime often rush to make tax-saving investments. Experts warn that last-minute, deduction-driven choices may compromise long-term financial stability and liquidity.
- Tax benefits under Section 80C; withdrawals largely tax-efficient.
- Cons: Low liquidity, moderate returns; suitable for conservative investors.

RBI Proposes Linking BRICS Digital Currencies for Cross-Border Payments

18 & 19 January 2026

- Builds on the 2025 BRICS declaration in Rio, which pushed for interoperable payment systems.
- Digital Rupee (e₹) – wholesale & retail pilots by Reserve Bank of India
- Focus on trade finance and tourism payments among BRICS members: Brazil, Russia, India, China, and South Africa.
- All main BRICS members have been piloting CBDCs, though none have fully launched them.

Nominal GDP Growth for FY27 Likely at 10–10.5%

18 & 19 January 2026

- Ahead of the Union Budget 2026–27, a Business Standard poll of economists indicates that the government is likely to assume nominal GDP growth of 10–10.5% for FY27.
- FY26 Nominal GDP (First Advance Estimates):
- Growth seen at ~8%, with nominal GDP at ₹357 trillion
- Lower than 9.8% in FY25, mainly due to subdued inflation

Feature	Nominal GDP	Real GDP
Prices	Current year prices	Constant/base year prices
Adjusted for inflation?	No	Yes

Purpose	Measures market size & revenue potential	Measures true economic growth
Sensitive to inflation?	Yes	No

Paripoorna Mediclaim Ayush Bima (2026)

18 & 19 January 2026

- Launched in January 2026 by Department of Financial Services (DFS), Ministry of Finance
- Policy members: Up to 6 per policy
- Sum Insured: ₹10 lakh or ₹20 lakh
- 70:30 (Insurer:Subscriber) – 28% discount

DFS Launches Composite Salary Account Package for Central Government Employees

18 & 19 January 2026

- Personal accident insurance: Rs 1.5 crore
- Air accident insurance: Rs 2 crore
- Date: 14 January 2026
- Launched by: M. Nagaraju, Secretary, Department of Financial Services (DFS)

RBI Tightens Scrutiny of Priority Sector Loans Purchased via Securitisation Notes

18 & 19 January 2026

- No loan-related charges (guarantee fees, inspection charges, service fees) for PSL loans up to ₹50,000.
- For self-help groups (SHGs) / joint liability groups (JLGs), the ₹50,000 cap applies per member, not per group.
- Aggregate limit: ₹20 lakh per borrower.
- Sample checks by bank staff or appointed auditors.

RBI Proposes Linking BRICS Digital Currencies to Ease Cross-Border Payments

18 & 19 January 2026

- RBI has proposed linking central bank digital currencies (CBDCs) of BRICS members (Brazil, Russia, India, China, South Africa) to facilitate cross-border trade and tourism payments. Aim is to enhance efficiency, reduce transaction costs, and potentially reduce reliance on the US dollar amid rising geopolitical tensions. Initiative builds on the 2025 BRICS Rio Declaration, which emphasized interoperable payment systems.
- Objective: Connect CBDCs of BRICS countries for cross-border trade and tourism.
- Status: All BRICS members are running pilot CBDC projects; none have fully launched yet.
- Hesitation among members to adopt foreign technological platforms may delay progress.

RBI Issues Guidelines for Interest Subvention under Export Promotion Mission (Niryat Protsahan)

18 & 19 January 2026

- Eligibility: Benefits strictly for eligible exporters as defined under the scheme
- Purpose: Provide interest subvention on pre-shipment and post-shipment export credit to eligible exporters
- Scheme Name: Export Promotion Mission – Niryat Protsahan
- Issuing Authority: Reserve Bank of India (RBI)

IMF Upgrades India's Growth Forecast for FY 2025-26

20 January 2026

- FY 2025-26: 7.3% (up from 6.6%)
- Growth expected to moderate to 6.4% in 2026 and 2027 as temporary and cyclical factors fade
- The IMF has revised upward India's GDP growth projection for the current financial year 2025-26 to 7.3%, from its earlier estimate of 6.6%, citing stronger-than-expected economic performance in the third quarter and strong momentum in the fourth quarter.
- IMF projection is slightly below the Union government's estimate of 7.4%

SEBI proposes ₹20,000-Crore Threshold to Identify Significant Indices

20 January 2026

- The cumulative AUM exceeds ₹20,000 crore
- SEBI has proposed a ₹20,000-crore asset under management (AUM) threshold to identify "significant indices" that will come under the scope of the Index Providers Regulations, 2024, with the aim of strengthening governance, transparency, and oversight of market benchmarks used by mutual funds.
- Such indices will be subject to enhanced regulatory oversight under the new Index Providers Regulations.
- An index will be classified as "significant" if:

EPFO Simplifies PF Withdrawal Rules

20 January 2026

- Earlier: 12+ categories with different service requirements (2-7 years)
- Now: 5 broad categories
- Fewer claim errors
- Minimum service period reduced to 1 year for most withdrawals

SEBI Introduces Closing Auction Session (CAS) for Equity Markets

20 January 2026

- All buy and sell orders during the auction window are pooled together.
- Closing price based on Volume Weighted Average Price (VWAP) of the last 30 minutes of trading.
- Auction duration: 20 minutes at the end of the trading day
- Random closing time: Traders won't know the exact second the auction ends

EPFO 3.0

21 January 2026

- Aims to improve accessibility for non-English/Hindi users
- Enables members to access services from any EPFO office, irrespective of location
- Improve digital inclusion for workers across regions

Centre May Amend Sarfaesi Act

21 January 2026

- Established under Section 20 of the SARFAESI Act, 2002
- The Union government is considering amendments to the Sarfaesi Act, 2002 to remove legal ambiguities, enhance oversight of the Central Registry, and improve ease of doing business.
- Section 20 of the Sarfaesi Act, 2002 :
- Aims to clarify the Centre's role in governance and oversight

RRB Amalgamation

21 January 2026

- Sponsor Bank – 35%
- Implemented under the RRB Act, 1976, with the objective of improving operational efficiency, financial viability, and governance.
- Central Government – 50%
- State Government – 15%

RBI Recognises FEDAI as Self-Regulatory Organisation (SRO) for Authorised Dealers

21 January 2026

- In January 2026, the Reserve Bank of India (RBI) recognised the Foreign Exchange Dealers' Association of India (FEDAI) as a Self-Regulatory Organisation (SRO) for all Authorised Dealers (ADs) under the RBI's Omnibus Framework for SROs.
- Established: 1958
- Headquarters: Mumbai, Maharashtra
- Act as a first-level supervisory body in forex markets

Canara Bank Partners with NBSL to Integrate UPI into Canara aILPe

21 January 2026

- In January 2026, Canara Bank partnered with NPCI BHIM Services Limited (NBSL) to integrate Unified Payments Interface (UPI) technology into its payment application Canara aILPe.
- Canara Bank customers
- NBSL's plugin-based UPI solution has been integrated into Canara aILPe
- Non-customers as well

Context:

22 January 2026

- Established: April 1990
- The Union Cabinet, chaired by Narendra Modi, approved an equity infusion of ₹5,000 crore into the Small Industries Development Bank of India (SIDBI) to expand credit availability for MSMEs and strengthen its balance sheet.
- Headquarters: Lucknow
- Helps scale MSME lending without stressing lenders' balance sheets.

PhonePe receives SEBI approval for IPO

22 January 2026

- Commands over 45% market share in UPI transactions
- Provide exit/partial exit to promoters and early investors
- Appointment of merchant bankers (lead managers)

Monthly State of the Economy Report: RBI Report

22 January 2026

- Increased by 44%
- First Advance Estimates of GDP for FY26 reflect:
- During April–December 2025–26 (M9FY26)
- Growth drivers:

NITI Aayog Suggests ₹13,000 crore Schemes for MSME Decarbonisation

22 January 2026

- Contribute ~30% to India's GDP
- Account for ~46% of exports
- Proposed outlay: ₹6,000 crore
- VGF capped at 15% of total project cost

RBI Guidelines on Interest Subvention for Export Credit under NIRYAT PROTSAHAN

22 January 2026

- In January 2026, the Reserve Bank of India (RBI) issued operational guidelines for extending interest subvention on pre- and post-shipment export credit under the Export Promotion Mission (EPM) – NIRYAT PROTSAHAN (Component-I).

- To reduce the cost of export credit and improve access to pre- and post-shipment rupee credit for MSME exporters, thereby enhancing export competitiveness.
- MSME manufacturer exporters
- MSME merchant exporters

RBI Grants In-Principle Approval to Payoneer India as PA-CB

22 January 2026

- ₹15 crore initially
- ₹25 crore by end of third year
- Transaction cap: ₹25 lakh per transaction
- Indian exporters receiving overseas funds

Net FDI Negative for Fourth Consecutive Month in November 2025

23 & 24 January 2026

- Japan, Singapore, United States (over 75% of inflows)
- Key sectors (70%+):
- Top recipient sectors:

Reinsurance

23 & 24 January 2026

- Global reinsurers, along with Indian insurers, have paid \$125 million (≈ ₹1,125 crore) to Air India towards hull and engine loss arising from the Ahmedabad air crash involving an Air India aircraft.
- Protect insurers from large or catastrophic losses
- Reinsurer pays the insurer when a large loss occurs
- Mandatory cession applies to Indian insurers

Aspect	Relevance
Hull & engine loss	Covered under aviation insurance
\$125 million payout	Paid mainly by reinsurers
Indian insurers	Acted as cedants
Passenger liability	Separate liability insurance
Risk spread	Across global reinsurance market

RXIL Becomes India's First TReDS Platform to Declare Interim Dividend

23 & 24 January 2026

- First TReDS transaction: 9 January 2017
- RBI approval: December 2016
- Receivables Exchange of India Limited (RXIL) has declared and paid an interim dividend of 21.6% (on face value), becoming the first Trade Receivables Discounting System (TReDS) platform in India to return capital to its stakeholders.
- Helps MSMEs receive early payment for invoices raised on large buyers.

GIFT IFSC

25 & 26 January 2026

- Buyforex became the first Authorised Dealer Category-II (AD-II) licensed group entity to secure PSP approval at GIFT IFSC.
- Cross-border fund transfers
- In January 2026, Buyforex, a wholly owned entity of EbixCash World Money (subsidiary of Eraaya Lifespaces Ltd.), received in-principle approval for Payment Service Provider (PSP) authorisation from the International Financial Services Centres Authority (IFSCA) at GIFT IFSC.
- Reserve Bank of India (RBI)

PFRDA sets up SAARG to Modernise NPS Investment Framework

25 & 26 January 2026

- Chairperson: Narayan Ramachandran
- Chairman, TeamLease Services Ltd.
- Improve portfolio diversification
- Expand investment choices for NPS subscribers

PFRDA Introduces 'NPS Swasthya Pension Scheme'

25 & 26 January 2026

- Governed by the PFRDA Act, 2013
- Up to 25% of subscriber's own contributions at any instance
- Minimum corpus requirement: ₹50,000 before first withdrawal
- In case of inpatient medical expenses exceeding 70% of total corpus in a single instance

RBI Updates Priority Sector Lending (PSL) Rules

25 & 26 January 2026

- PSL target for Small Finance Banks revised downward (around 60% of ANBC).
- In January 2026, the Reserve Bank of India (RBI) revised the Priority Sector Lending (PSL) framework to improve regulatory compliance, transparency, and risk alignment, especially in on-lending arrangements and reporting practices.
- PSL is a mandatory credit allocation framework under which banks must lend a fixed share of their Adjusted Net Bank Credit (ANBC) to priority sectors such as:
- Ensure loans genuinely reach priority sectors

RBI Proposes Reopening Licensing Window for Urban Co-operative Banks (UCBs)

27 & 28 January 2026

- 1904: First urban co-operative credit society registered in Kanchipuram

- 1966 : UCBs brought under Banking Regulation Act, 1949
- Banking Regulation (Amendment) Act, 2020
- The Reserve Bank of India (RBI) has proposed reopening the licensing window for Urban Co-operative Banks (UCBs) after a gap of over 20 years, and has invited stakeholder feedback on the proposal.

Economic Survey of India 2026

27 & 28 January 2026

- First presented: 1950–51
- Since 1964: De-linked from the Budget and presented one day prior to it to inform budgetary decisions.
- The Chief Economic Advisor (CEA) Dr. V. Anantha Nageswaran will present the Economic Survey of India 2026 on January 29, 2026, ahead of the Union Budget 2026–27 scheduled for February 1, 2026.
- Provides an official review of India's economic performance over the past 12 months.

ESMA–RBI Renew Information-Sharing Pact

27 & 28 January 2026

- In October 2022, ESMA withdrew recognition of six Indian clearing houses after the earlier MoU expired in March 2022.
- Replaces the 2017 MoU
- Indian regulators opposed foreign inspection of domestic clearing entities

Economic Survey 2025–26

29 & 30 January 2026

- Medium-term growth forecast raised to: 7% (Earlier estimate: 6.5% in Economic Survey 2022–23)
- Survey 'nowcast' for Q3 (Oct–Dec 2025): 7%
- Estimates a 10–20% probability of a global crisis in 2026
- Potentially worse than the 2008 Global Financial Crisis

Indian Banks to Face No Cap on Branch Openings in EU

29 & 30 January 2026

- Allowed to open up to 15 branches over four years
- Under the proposed India–European Union (EU) trade agreement, Indian banks will face no cap on branch openings in the EU, while EU banks will be allowed to open up to 15 branches in India over four years once the pact comes into force.
- Deutsche Bank (Germany)

SEBI's Corporate Bond Liquidity Window Sees Low Adoption

29 & 30 January 2026

- A corporate bond liquidity window introduced by SEBI in November 2024 to improve liquidity in India's corporate bond market has seen negligible usage, with issuers largely opting not to offer the facility.

- Reserve at least 10% of final issue size for buybacks
- Payment to investors within 1 working day
- Institutional investors typically hold bonds till maturity

TEST YOURSELF · BANKING AND FINANCE

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Launched in _____ by Department of Financial Services (DFS), Ministry of Finance
2. Re-examination of _____ involving ₹18,336 crore, following a landmark Supreme Court judgment (27 March 2023)
3. On _____, Tamilnad Mercantile Bank (TMB) entered into a strategic partnership with TechFini to enhance its UPI acquiring and issuing capabilities.
4. _____: Section 3 of the Payment and Settlement Systems (PSS) Act, 2007
5. A director who serves _____ on a co-operative bank board:

Answers 1 January 2026 · 2 122 large fraud cases · 3 January 5, 2026 · 4 Established under · 5 10 years continuously

AGRICULTURE · 21

India Surpasses China to Become the World's IS 19262:2025 for Electric Agricultural Tractors

30 & 31 December 2025

- IS 19262:2025 is a national standard that lays down technical, safety, and performance requirements for electric agricultural tractors, ensuring their reliability, safety, and suitability for Indian farming conditions.
- Pralhad Joshi, Union Minister for Consumer Affairs, Food and Public Distribution, released IS 19262:2025, India's first dedicated quality and safety standard for Electric Agricultural Tractors, marking a major step towards clean, safe, and sustainable farm mechanisation.
- Build consumer confidence in electric tractors

Climate-Resilient Agriculture (CRA)

1 & 2 January 2026

- Around 51% of India's net sown area is rainfed, yet it produces nearly 40% of the country's food—making it highly vulnerable to rainfall variability.
- In 2011, Indian Council of Agricultural Research (ICAR) launched the National Innovations in Climate Resilient Agriculture (NICRA) programme.
- Biofertilizers and biopesticides to reduce chemical dependence
- Implemented across 448 climate-resilient villages

Government's New Seed Push to Revive Cotton and Boost Farm Productivity

1 & 2 January 2026

- ~185 new seed varieties and hybrids released for cultivation and commercial sale
- Covers key crops:
- Bt-II refers to second-generation Bt cotton, containing *Bacillus thuringiensis* genes for pest resistance
- Contain only one gene (Cry1Ac)

Union Government Launches Integrated e-Bill System for Fertiliser Subsidies

1 & 2 January 2026

- Ministry of Chemicals and Fertilizers
- The Union Government has launched an integrated e-Bill System to digitally process fertiliser subsidies worth around ₹2 lakh crore, marking a major step towards end-to-end digital governance in subsidy administration.
- Ensure timely, transparent, and accountable disbursement of fertiliser subsidies
- FIFO (First-In-First-Out) processing

Largest Rice Producer

3 January 2026

- India: World's largest rice producer (150.18 MT)
- China: Second largest (145.28 MT)

Rank	State	Production	Share
1	Telangana	16.63 MT	~12.17%
2	Uttar Pradesh	15.72 MT	~11.50%
3	West Bengal	15.12 MT	~11.06%

A Lesson from Beed in Raising Farmers' Incomes

4 & 5 January 2026

- An independent assessment by Tata Institute of Social Sciences (TISS) found that per-acre incomes rose more than 10 times—from about ₹38,700 to nearly ₹3.9 lakh.
- The initiative was led by Global Vikas Trust (GVT) under the leadership of Mayank Gandhi.
- Farmers shifted from low-return crops like cotton and soybean to high-value horticulture, including:
- Saplings procured in bulk and supplied to farmers at nearly half the market price.

ICAR Releases 184 New Crop Varieties

4 & 5 January 2026

- Others: Pulses, millets, fodder and horticultural crops (part of total 25 crops)
- Rice: 60 varieties
- Maize: 50 varieties
- Oilseeds: 13 varieties

Why India's fertiliser policy needs a fundamental overhaul

6 & 7 January 2026

- Fertiliser subsidy (FY25): ₹1.9 trillion+
- Natural gas supplied to fertiliser plants at ~50% of market price
- Nitrogen (urea): <35%
- Phosphorus: ~20%

Government Proposes New Law to Regulate Pesticides

9 January 2026

- Jail term up to 5 years
- Fine between ₹10 lakh and ₹50 lakh
- The Ministry of Agriculture and Farmers Welfare has asked the public for feedback on a draft Pesticides Management Bill, which will replace the old

Insecticides Act of 1968. The aim of the new Bill is to make sure that pesticides used in India are safe, effective, and environmentally responsible

- The existing law is over 55 years old and does not fully address:

Digital Agriculture Mission with AI

11 & 12 January 2026

- Launched in FY22 as a five-year mission
- The proposed outlay is ₹7,500 crore for FY27–FY30, marking a 166% increase over the earlier allocation of ₹2,817 crore for FY22–FY26.
- Nodal ministry: Department of Agriculture and Farmers Welfare
- Unified digital database of farmers, land records and crops

Parasitic Weed Threatens India's Mustard Crop

11 & 12 January 2026

- Seeds remain viable in soil for up to 20 years
- Cultivated on ~9 million hectares
- Crop diversification in rabi season
- Yield loss becomes irreversible by the time detection is possible

Digitalisation of India's Dairy Sector

11 & 12 January 2026

- Established in 1965
- Created under the National Dairy Development Board Act, 1987
- Inclusive Growth Livestock ownership is widely distributed, unlike land. Key Fact: About 75% of rural households with 2–4 animals drive India's global dairy leadership.
- Headquarters: Anand, Gujarat

Government Boosts Fertilizer Security

11 & 12 January 2026

- India has achieved an all-time high fertilizer production of 524.62 lakh tonnes in 2025, meeting nearly 73% of its total fertilizer demand through domestic supply. This marks a major step towards strengthening fertilizer security and reducing vulnerability to global disruptions.

Rajasthan's First Fully Organic Panchayat

13 January 2026

- Complete ban on chemical pesticides and synthetic fertilisers
- Farmers shifted focus from short-term yields to long-term sustainability
- COFED is issuing crop and livestock certification for the first cycle
- Target to convert 300 panchayats into fully organic

village bodies by year-end across:

India–Israel Joint Declaration on Fisheries and Aquaculture

16 & 17 January 2026

- India and Israel signed a Joint Ministerial Declaration of Intent to deepen cooperation in fisheries and aquaculture during the Global Summit on Blue Food Security 2026 held in Eilat.
- Promotion of startups, incubators, and R&D ecosystems to support the Blue Economy.
- Training in deep-sea fishing, vessel design, coastal aquaculture, processing, marketing, and development of harbours and landing centres.

Agri Subsidy and Need for Reform

18 & 19 January 2026

- Example: Mission on Pulses procures 100% tur, urad, masur at MSP, aiming for self-sufficiency by 2027.
- Example: ₹3,500/t DAP subsidy in 2025 to stabilize MRP despite global phosphoric acid cost rise.
- Example: Sub-Mission on Agricultural Mechanization provides 40–50% subsidies on drones and automated sprayers.
- Example: PM-KUSUM solarized 49 lakh agricultural pumps by early 2026.

First Open-Sea Marine Fish Farming Project in the Andaman Sea

18 & 19 January 2026

- Area: ~7.98 lakh sq km, providing space for ocean circulation, sediment deposition, and marine resource use.
- What it is: India's first pilot open-sea aquaculture initiative involving marine finfish and seaweed farming in natural ocean conditions using indigenously developed open-sea cages and marine technologies.
- Aim: Unlock ocean-based economic potential, generate sustainable coastal livelihoods, and demonstrate technical feasibility for scaling open-sea aquaculture under India's Blue Economy vision.
- Deep-Water Seaweed Cultivation: Seed distribution to local fishers for livelihood enhancement.

Government may Link Urea Sales to Digital Farmer IDs via Agri Stack

23 & 24 January 2026

- ₹2,817 crore allocated in September 2024 for the Mission.
- Pilots in 7 districts with high farmer-ID coverage.
- Authorised persons
- Aims to integrate data and services for better farm outcomes.

New Plant Species Discovered: Hoya nagaensis

27 & 28 January 2026

- Belongs to the Hoya genus, known for ornamental, waxy flowers
- Part of the Eastern Himalayan biodiversity region

Smart & Integrated Fishing Harbour Sanctioned at Mayabunder

27 & 28 January 2026

- Fish Handling Capacity: ~9,900 tonnes annually
- Vessel Capacity: Safe berthing facilities for 430

fishing vessels

MoA&FW Constitutes High-Level Committee to Strengthen FPOs in Tamil Nadu

29 & 30 January 2026

- Companies Act, 2013, or
- Co-operative Societies Act, 1912 (State-specific)
- Government of India achieved its target of 10,000 FPOs under the Formation and Promotion of 10,000 FPOs Scheme.
- 10,000th FPO inaugurated: Khagaria, Bihar – 24 February 2025

TEST YOURSELF · AGRICULTURE

Fill the blank from memory, then check. Answers are at the foot of the box.

1. _____ allocated in September 2024 for the Mission.
2. Example: Sub-Mission on Agricultural Mechanization provides _____ on drones and automated sprayers.
3. _____ is a national standard that lays down technical, safety, and performance requirements for electric agricultural tractors, ensuring their reliability, safety, and suitability for Indian farming conditions.
4. Around _____, yet it produces nearly 40% of the country's food—making it highly vulnerable to rainfall variability.
5. Natural gas supplied to fertiliser plants at _____

Answers 1 ₹2,817 crore · 2 40–50% subsidies · 3 IS 19262:2025 · 4 51% of India's net sown area is rainfed · 5 ~50% of market price

FACTS TO REMEMBER · 233

Share of Banks in SCBs' Balance Sheet (FY25): Key Takeaways

30 & 31 December 2025

- According to the latest 'Report on Trend and Progress of Banking in India' published by the Reserve Bank of India on December 30, 2025, the structure of India's banking system witnessed marginal but notable shifts during FY25, reflecting changing competitive dynamics and funding patterns.

Banks Report 30% Jump in Fraud Amount in April–September 2025: RBI

30 & 31 December 2025

- According to the Reserve Bank of India (RBI)'s Trend and Progress of Banking in India report, the amount involved in banking frauds jumped sharply in the first half of FY26 (April–September 2025), even though the number of reported cases fell.

DAC Approves Defence Proposals Worth ₹79,000 Crore

30 & 31 December 2025

- In December 2025, the Defence Acquisition Council (DAC), chaired by Rajnath Singh, approved defence procurement proposals worth ₹79,000 crore.

FITT & IDFC First Bank Launch New IGNITE Cohort

30 & 31 December 2025

- On Dec 29, 2025, Foundation for Innovation and Technology Transfer (FITT) partnered with IDFC First Bank.
- IGNITE (Innovation Growth & Nurturing Initiative for Technology Entrepreneurs)

DoT Releases National Frequency Allocation Plan–2025

30 & 31 December 2025

- In December 2025, Department of Telecommunications (DoT) released NFAP–2025, effective 30 December 2025.
- Supports 5G, satellite communication, defence & aviation needs

India–Australia Trade: Zero Duty on All Tariff Lines

30 & 31 December 2025

- 100% Australian tariff lines → Zero duty
- Effective from 1 January 2026

HAL's Dhruv–NG Helicopter Inaugurated

30 & 31 December 2025

- In December 2025, Ram Mohan Naidu inaugurated Dhruv–NG at Hindustan Aeronautics Limited, Bengaluru.

Former Bangladesh PM Khaleda Zia Passes Away

30 & 31 December 2025

- Born: 15 August 1945, Jalpaiguri (now WB)
- On Dec 30, 2025, former Bangladesh PM Begum Khaleda Zia passed away at age 80.
- Chairperson: Bangladesh Nationalist Party (BNP)

Jayshree Ullal Tops Hurun India Rich List 2025 (Indian-Origin Executives)

30 & 31 December 2025

- Net worth: USD 5.7 billion (~₹50,170 crore)
- Category: Professional managers/executives (not founders)

Russia Launches Soyuz–2.1b Rocket with 52 Satellites

30 & 31 December 2025

- On Dec 28, 2025, Russia launched Soyuz–2.1b rocket from Vostochny Cosmodrome.

Jharkhand School Survey Adds 'Other' Religion Category

30 & 31 December 2025

- Covers children aged 3–18 years to track enrolment, dropouts, and educational planning.
- Conducted under DAHAR 2.0 (Digital Habitation Mapping and Real-time Monitoring).

Rediff.com India Secures TPAP Licence from NPCI

30 & 31 December 2025

- PSP Bank: Axis Bank

IDFC First Bank Launches 'Gaj' Metal Credit Card

30 & 31 December 2025

- Joining & annual fee: ₹12,500 + GST
- Annual fee waived on ₹10 lakh annual spend
- IDFC First Bank launched 'Gaj', an invitation-only premium metal credit card for HNIs.

Syria Unveils New Currency Series

30 & 31 December 2025

- Syria unveiled a new series of banknotes, to be circulated from January 1, 2026.

Air Marshal Nagesh Kapoor takes charge as Vice Chief of Air Staff

1 & 2 January 2026

- Air Marshal Nagesh Kapoor assumed charge as the Vice Chief of the Air Staff, succeeding Air Marshal Narmadeshwar Tiwari, who superannuated after 40 years of service.

Credit growth nears 12%, deposit slows to 9.35%

1 & 2 January 2026

- Credit growth in the period ended December 15 expanded to nearly 12 per cent year-on-year (Y-o-Y), while deposit growth slowed further to 9.35 per cent, according to revised data released by the Reserve Bank of India (RBI).

UPI Ends 2025 on a High with Record 21.6 Billion Transactions

1 & 2 January 2026

- India's flagship digital payments system, the Unified Payments Interface (UPI), closed December 2025 on a record-breaking note, underscoring the deepening shift towards cashless transactions across the country. According to data released by the National Payments Corporation of India (NPCI), UPI processed 21.63 billion transactions in December, up from 20.47 billion in November, marking a new all-time high.

Chief coach Sjoerd Marijne appointed for Indian women's hockey team

1 & 2 January 2026

- Sjoerd Marijne has been appointed as the chief coach of the Indian women's hockey team. This announcement was made by Hockey India today. The Dutchman had led Indian women to a historic fourth-place finish at the 2020 Tokyo Olympics, which was their second appearance at the quadrennial event in more than 36 years.

Centre approves 22 new projects under Electronics Components Manufacturing Scheme worth ₹41,863 crore

1 & 2 January 2026

- Centre has approved 22 new proposals under the third tranche of the Electronics Components Manufacturing Scheme, involving a projected investment of 41 thousand 863 crore rupees. These approvals cover the manufacturing of 11 target-segment products, including mobile manufacturing,

telecom, consumer electronics, strategic electronics, automotive, and IT hardware.

NHAI discontinues Know Your Vehicle cards for new car FASTag issuances

1 & 2 January 2026

- National Highways Authority of India (NHAI) has announced discontinuation of Know Your Vehicle (KYV) cards for cars for all new FASTag issuances with effect from 1st of next month.

India International Youth Sailing Championship 2026 to take place at Chennai Port

1 & 2 January 2026

- The 11th India International Youth Sailing Championship 2026 will officially take place from 4th to 10th January at the Chennai Port. The Championship was launched in Chennai yesterday.

Repealing and Amending Act 2025 passed to simplify legal framework

1 & 2 January 2026

- The Repealing and Amending Act, 2025, was passed in the recently concluded winter session of the Parliament. The Act aims to simplify the country's legal framework by repealing obsolete and redundant laws and making targeted amendments to select existing statutes.

India's first bullet train to be launched on August 15, 2027 between Mumbai and Ahmedabad

1 & 2 January 2026

- Railways Minister Ashwini Vaishnaw today announced that India is likely to receive its first Bullet Train on 15th August 2027. Briefing media in New Delhi today, the Minister said India's first bullet train project is under construction between Ahmedabad and Mumbai.

Nritya Kalanidhi award conferred on Urmila Satyanarayanan

3 January 2026

- Bharatanatyam exponent Urmila Satyanarayanan was presented the Nritya Kalanidhi award at the 19th Dance Festival inaugurated at the Music Academy in the city on Saturday.

DoP & SIDBI Sign MoU for Verification of Informal Micro Enterprises

3 January 2026

- In December 2025, the Department of Posts (India Post) under the Ministry of Communications signed

a Memorandum of Understanding (MoU) with the Small Industries Development Bank of India (SIDBI), under the Ministry of Finance, in New Delhi.

Union MoS Pemmasani Launches 'Land Stack' Pilot & GoRT

3 January 2026

- In December 2025, Chandra Sekhar Pemmasani, Union Minister of State, Ministry of Rural Development, launched the Land Stack portal, a first-of-its-kind national digital land governance initiative.
- Integrates land records, ownership, usage, valuation, and geo-spatial data.

J.P. Nadda Launches Integrated e-Bill System for Fertilizer Subsidy

3 January 2026

- On January 1, 2026, Jagat Prakash Nadda, Union Minister for Ministry of Chemicals and Fertilizers, launched an Integrated electronic (e)-Bill System at Kartavya Bhawan, New Delhi.
- Digitally process fertilizer subsidy claims worth ~₹2 lakh crore annually.

Kaushal Manthan concludes with finalisation of Skill Resolutions 2026

3 January 2026

- The Ministry of Skill Development and Entrepreneurship concluded the week-long Kaushal Manthan with a high-level session chaired by the Minister of State for Skill Development and Entrepreneurship, Jayant Chaudhary.

Billionaires' Wealth Loses Share as India's GDP Expands

4 & 5 January 2026

- After a phase of rapid accumulation between 2014 and 2021, the wealth of India's billionaire promoters is now growing slower than the economy, leading to a decline in their share of national output.
- In CY2025, the combined net worth of India's billionaire promoters (in US dollar terms) fell by 5%.
- Over the same period, India's nominal GDP (in dollar terms) grew by 7.5% in FY25.
- Consequently, billionaires' wealth as a share of GDP declined to 25.2% in CY25 from 28.5% a year earlier—the lowest in three years.

US tariff high, India's seafood exports to other nations up 16%

4 & 5 January 2026

- India's marine products exports increased by 16% in terms of value and 12% in volume during the first

seven months (April–October) of FY 2025–26 as compared to the corresponding period last fiscal, shows official data. According to the data, India's seafood exports increased to \$4.87 billion in April–October 2025 from \$4.19 billion during the same period of 2024.

Goa to Get Third District 'Kushavati'

4 & 5 January 2026

- Headquarters: Quepem
- Special feature: ~27% tribal population
- Status: Aspirational district; eligible for ₹15 crore additional central funding

India's First Vande Bharat Sleeper Train

4 & 5 January 2026

- 10 rakes by March 2026
- 50 additional rakes by ICF later

50th PRAGATI Meeting Chaired by PM

4 & 5 January 2026

- Projects worth ₹85 lakh crore accelerated since 2014
- Projects reviewed: Infrastructure projects worth ₹40,000+ crore
- ~94% issues resolved across 377 projects

Kaamya Karthikeyan Skis to South Pole

4 & 5 January 2026

- Achievement: Youngest Indian (18 years) to ski to the South Pole
- Distance: 115 km in Antarctica
- Completed Seven Summits Challenge before 18

'Samudra Pratap' in Goa

4 & 5 January 2026

- 11. Sheikh Mohammed bin Rashid marks 20 years as UAE prime minister
- Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, marked the 20th anniversary of his assumption of the office of Prime Minister on this day in 2006, in a gathering with current and former ministers who have served with him over the past two decades.

Sports: Deepti Sharma becomes highest wicket-taker in Women's T20Is (152 wickets)

4 & 5 January 2026

- First player globally with 1,000 runs + 150 wickets in T20Is

National Siddha Day 2026 – January 6

6 & 7 January 2026

- 2026 marks: 9th National Siddha Day
- Theme 2026: "Siddha for Global Health"
- Observed on: January 6
- Occasion: Birth anniversary of Sage Agathiyar, regarded as the father of the Siddha system of medicine

World Day of War Orphans 2026 – January 6

6 & 7 January 2026

- First observed: January 6, 1995
- Proposed by: French NGO SOS Enfants en Détresse (1994)
- Observed on: January 6

Sports

6 & 7 January 2026

- Andre De Grasse Named International Ambassador for Tata Mumbai Marathon 2026
- PM Modi Virtually Inaugurates 72nd National Volleyball Championship

PM Inaugurates 72nd National Volleyball Tournament

6 & 7 January 2026

- On January 4, 2026, Prime Minister Narendra Modi virtually inaugurated the 72nd National Volleyball Tournament (Senior National Championship).

Markets Fall 1% Amid Uncertainty Over U.S. Tariffs

8 January 2026

- Sensex fell 780 points (0.9%) to close at 84,181
- Nifty 50 dropped 264 points (1.01%) to 25,877
- This was the biggest single-day decline since August 26, 2025.

Indian Railways Becomes the World's Largest Electrified Rail Network

8 January 2026

- Indian Railways has become the largest electrified railway system in the world, with about 99.2% of its broad-gauge network electrified as of November 2025.

Census 2027: First Phase to Begin from April 1, 2026

8 January 2026

- India's long-delayed Census 2027 will begin with its first phase — Houselisting Operations (HLO) — from April 1 to September 30, 2026, across all States and

Union Territories, according to a notification issued by the Registrar-General and Census Commissioner of India.

K. Balasubrahmanian Appointed Chairman of AERB

8 January 2026

- Established in 1983 under the Atomic Energy Act, 1962
- Headquarters: Mumbai, Maharashtra
- In January 2026, the Appointments Committee of the Cabinet (ACC) appointed A K Balasubrahmanian as the Chairman of the Atomic Energy Regulatory Board (AERB) for a three-year tenure.

Government Extends Abhishek Dev's Tenure as APEDA Chairman

8 January 2026

- Established in 1985 under APEDA Act
- Headquarters: New Delhi
- On January 6, 2026, the ACC approved a one-year extension of Abhishek Dev as Chairman of APEDA, effective from February 8, 2026.

NASA's Hubble Discovers Starless Gas Cloud 'Cloud-9'

8 January 2026

- In January 2026, NASA's Hubble Space Telescope discovered a starless, dark-matter-dominated gas cloud named Cloud-9, near Messier-94, about 14 million light-years from Earth.
- Diameter: ~4,900 light-years
- Nickname: Cloud-9
- Dark Matter Mass: ~5 billion solar masses

India Likely to Grow at 6.6% in FY27: UN Explained Simply

8 January 2026

- The United Nations has projected that India's economy will grow by 6.6% in FY 2026–27, according to its report World Economic Situation and Prospects 2026, released by UN DESA.

Rathour appointed Sri Lanka batting coach for T20 WC

9 January 2026

- Former India batting coach Vikram Rathour was on Thursday appointed Sri Lanka's batting coach for the T20 World Cup, beginning on February 7. Rathour will assume charge on January 18 and will remain with the team until March 10.

NSO Releases First Advance Estimates (FAE) of

GDP

9 January 2026

- Real GDP growth: 7.4% (FY25: 6.5%)
- Real GDP size: ₹201.9 lakh crore
- Nominal GDP growth: 8% (lower due to low inflation)
- Nominal GDP size: ₹357.14 lakh crore

India's First Fully Paperless District Court

9 January 2026

- 100% digital filing → judgment

UN Declares 2026 as International Year of Rangelands & Pastoralists

9 January 2026

- Rangelands cover ~50% of Earth
- Support 2 billion people & global livestock

Tamil Nadu's First Jallikattu of 2026 Begins at Thatchankurichi

9 January 2026

- Tamil Nadu inaugurated its first Jallikattu event of 2026 at Thatchankurichi near Gandharvakottai, with 900 bulls, 300 tamers and strict safety oversight.

Bhoramdev Corridor Project Launched Under Swadesh Darshan 2.0 in Chhattisgarh

9 January 2026

- The Chhattisgarh government launched the ₹146-crore Bhoramdev Corridor Project under Swadesh Darshan 2.0 to develop Bhoramdev Dham as a major pilgrimage and tourism hub.

Hardeep Singh Ahluwalia Appointed Interim MD & CEO of Canara Bank

9 January 2026

- Canara Bank appointed Hardeep Singh Ahluwalia as Interim Managing Director and CEO from January 1, 2026, following the retirement of K. Satyanarayana Raju.

Andre De Grasse Named International Ambassador for Tata Mumbai Marathon 2026

9 January 2026

- Olympic sprint champion Andre De Grasse was appointed International Event Ambassador for the 21st Tata Mumbai Marathon scheduled on January 18, 2026.

IEEE Medal of Honor 2026

9 January 2026

- Prize: \$2 million

Retirements & Obituary

9 January 2026

Name	Category	Key Details	Major Achievements / Legacy
Jinson Johnson	Sports – Athletics	Asian Games gold medallist (1500m)	• Gold (1500m) – Asian Games 2018 • Holds Indian national records in 800m & 1500m • Represented India at Rio Olympics 2016
Usman Khawaja	Sports – Cricket	Retired from international cricket	• Australia's first Muslim Test cricketer • 6,206 Test runs • 16 Test centuries
Kabindra Purkayastha	Obituary – Politics	Veteran BJP leader from Assam	• Former Union MoS (Communications) • Key figure in BJP's growth in Assam
Madhav Gadgil	Obituary – Environment	Father of modern Indian ecology	• Key role in Nilgiri Biosphere Reserve • Architect of Biological Diversity Act, 2002 • Chairman, Western Ghats Ecology Expert Panel • Awards: Padma Shri, Padma Bhushan, UN Champion of the Earth

Varanasi 'Tent City' Violated Environmental Norms: NGT

10 January 2026

- Covers more than 80% of global air traffic.
- The National Green Tribunal (NGT) has ruled that the 'Tent City' set up on the Ganga riverbed in Varanasi, Uttar Pradesh, and inaugurated by the Prime Minister in January 2023, was established and operated in violation of environmental laws.
- Global airline trade body representing over 360 airlines worldwide.

IREDA Secures 'Excellent' Rating in MoU Performance with MNRE

10 January 2026

- Organisation: Indian Renewable Energy Development Agency (IREDA), under Ministry of New & Renewable Energy (MNRE)
- Achievement: "Excellent" rating, score: 96.42/100 for FY25 in MoU performance with MNRE.

Pravasi Bharatiya Divas (PBD) – 9 January

10 January 2026

- Event: Observance of Pravasi Bharatiya Divas (PBD)
- Date: 9th January (biennial)
- Purpose: Honors

contributions of the overseas Indian community; marks Mahatma Gandhi's return from South Africa in 1915
Organizer: Ministry of External Affairs (MEA)
Format: Biennial convention since 2015
Next Convention: 2027 (19th edition)

Ensure All Calls Are from 1600-Series Numbers: IRDAI to Insurers

10 January 2026

- The Insurance Regulatory and Development Authority of India (IRDAI) has directed all insurers to use only the 1600-number series for making service and transactional voice calls to policyholders and customers.

EXIM Bank Raises \$1 Billion via USD Bonds

10 January 2026

- EXIM Bank issued dual-tranche U.S. dollar-denominated bonds, marking India's first debt issuance of 2026 and supporting external financing and trade.

India's GDP Projected at 6.9% for FY 2026-27

10 January 2026

- India Ratings & Research (Ind-Ra) projected 6.9% GDP growth for FY 2026-27, slightly lower than 7.4% in FY 2025-26, indicating moderated economic momentum.

Govt. launches drive to reduce road accident deaths

11 & 12 January 2026

- The Union Ministry of Road Transport and Highways, in collaboration with the NGO Save Life Foundation, has identified 100 districts with the highest number of road crashes to launch a data-driven zero-fatalities programme, in line with the government's pledge to reduce road deaths by 50% by 2030.

India's rice exports surge in 2025 after lifting curbs

11 & 12 January 2026

- India's rice exports rose 19.4% in 2025 to 21.55 million metric tonnes, the second-highest level on record, after the government lifted all export restrictions imposed earlier, according to officials cited by Reuters. Exports are now close to the 2022 record of 22.3 million tonnes, underscoring India's dominance as the world's largest rice exporter.

India to host 28th Conference of Speakers and Presiding Officers of Commonwealth

11 & 12 January 2026

- India will host the 28th Conference of Speakers and

Presiding Officers of the Commonwealth (CSPOC) in New Delhi.

Govt says fish production in country increased to 198 lakh tonnes in 2024-25 from 95 lakh tonnes in 2013-14

11 & 12 January 2026

- The government has said that the fish production in the country has increased to around 198 lakh tonnes in 2024-25 from 95 lakh tonnes of fish production in 2013-14.

Udyan Utsav: Celebration of Indian heritage, agriculture, sustainability & citizen engagement

11 & 12 January 2026

- Over a lakh people visited the second edition of the Udyan Utsav, hosted at Rashtrapati Nilayam, Bolarum, during the past 9 days.

Tunisian filmmaker Zoubeir Jlassi win world's largest AI Film Award for his film Lily & receives one-million-dollar prize

11 & 12 January 2026

- Tunisian filmmaker Zoubeir Jlassi has won the world's largest AI Film Award for his film Lily, receiving a one-million-dollar prize from Sheikha Latifa bint Mohammed bin Rashid Al Maktoum during the 1 Billion Followers Summit in Dubai.

NHAI creates four Guinness World Records on Bengaluru-Kadapa-Vijayawada Economic Corridor

11 & 12 January 2026

- The National Highway Authority of India (NHAI) has successfully created four Guinness World Records on the under-implementation Bengaluru-Kadapa-Vijayawada Economic Corridor of NH-544G.

India Faces Second-Highest Economic Burden Due to Diabetes: Study

13 January 2026

- A global study published in Nature Medicine estimates that India bears the second-highest economic burden due to diabetes, amounting to INT\$ 11.4 trillion, after the United States.

GAIL & PNGRB Launch #NonStopZindagi Campaign

13 January 2026

- In January 2026, GAIL (India) Limited partnered with the Petroleum and Natural Gas Regulatory Board (PNGRB) to roll out the nationwide #NonStopZindagi campaign under National PNG Drive 2.0.

Golden Globe Awards 2026

13 January 2026

- First presented in 1944
- The 83rd Golden Globe Awards were held on January 11, 2026, at the Beverly Hilton, California (USA), honouring excellence in film and television released in 2025. The awards are presented annually by the Hollywood Foreign Press Association (HFPA).
- One Battle After Another (Director: Paul Thomas Anderson)
- 4 awards out of 9 nominations:

BSE Wins Asia Best Employer Brand Award 2026

13 January 2026

- In January 2026, Bombay Stock Exchange (BSE) received the Asia Best Employer Brand Award 2026.
- Award Event: Hong Kong Leadership Awards & CMO Asia Awards
- People-first workplace culture

Khelo India Beach Games (KIBG) 2026

13 January 2026

- Dates: January 5–10, 2026
- Karnataka emerged as the overall champion of the 2nd Khelo India Beach Games 2026, held at Ghoghla Beach, Diu.
- Technical supervision: Sports Authority of India & national federations

Obituary: Davinder Singh Garcha

13 January 2026

- Former Indian hockey player and Olympian Davinder Singh Garcha passed away in January 2026 at age 73 in Jalandhar, Punjab.

Awards & Roles

13 January 2026

- Major Dhyan Chand Award (2021) – Lifetime achievement
- President, Mohinder Singh Munshi Hockey Tournament (All-India U-19)

ECI Prepares for IICDEM 2026

13 January 2026

- The Election Commission of India held a CEOs' conference in New Delhi to prepare for IICDEM 2026, focusing on global best practices in election management.

Posts & Rural Development Ministries Sign MoU

13 January 2026

- The Department of Posts and Ministry of Rural Development signed an MoU to boost rural financial inclusion via doorstep digital banking through IPPB.

Rajasthan Hosts Regional AI Impact Conference

13 January 2026

- Rajasthan hosted a precursor AI conference ahead of India AI Impact Summit 2026, focusing on inclusive, responsible and governance-driven AI adoption.

Rajasthan Launches AI & ML Policy 2026

13 January 2026

- Rajasthan unveiled its AI & ML Policy 2026 and AI portal to shift from e-governance to AI-driven, citizen-centric governance.

Agri Ministry & India Post Fast-Track Sample Testing

13 January 2026

- The Department of Agriculture & Farmers Welfare partnered with India Post to cut pesticide and seed sample testing time to 48–72 hours.

DICGC Insures 41.5% of Bank Deposits

13 January 2026

- As of March 2025, Deposit Insurance and Credit Guarantee Corporation insured ₹100.12 lakh crore of deposits with a fund balance of ₹2.29 lakh crore.

SBI Opens First Global Capability Centre

13 January 2026

- State Bank of India inaugurated its first Global Capability Centre in Bengaluru to support India's GCC ecosystem.

Goldman Sachs Cuts India Growth Forecast

13 January 2026

- Goldman Sachs projected India's GDP growth at 6.8% in FY27, citing moderation from previous highs.

Amazon Pay Launches Fixed Deposits

13 January 2026

- Amazon Pay rolled out fixed deposits via its app in partnership with banks and NBFCs, starting from ₹1,000.

IDFC FIRST Bank Launches Zero-Forex Credit Card

13 January 2026

- IDFC FIRST Bank introduced the Zero-Forex Diamond Reserve Credit Card for frequent global travellers.

ICICI Bank Enters Capital Gains Account Scheme

13 January 2026

- ICICI Bank will offer Capital Gains Accounts from 2026, enabling tax-efficient capital gains reinvestment.

IDFC FIRST Bank Launches 'Gaj' Metal Card

13 January 2026

- IDFC FIRST Bank launched 'Gaj', an invitation-only premium metal credit card for high-net-worth individuals.

Amazon Pay Enables Biometric UPI

13 January 2026

- Amazon Pay launched biometric authentication for UPI payments up to ₹5,000, eliminating PIN entry.

Axis Bank Launches 'Safety Centre'

13 January 2026

- Axis Bank introduced an in-app Safety Centre allowing users to instantly secure digital banking services.

Modi, Merz Launch International Kite Festival 2026 in Ahmedabad

13 January 2026

- Prime Minister Narendra Modi and German Chancellor Friedrich Merz jointly inaugurated the International Kite Festival 2026 at the Sabarmati Riverfront, Ahmedabad, with Germany as a key international partner.

97% of Bank Deposit Accounts Insured: RBI Data

14 January 2026

- Latest data released by the Reserve Bank of India shows that 97.3% of bank deposit accounts in India were fully insured as of September 2025.
- Deposit insurance limit: ₹5 lakh per depositor per bank
- Value-based coverage: 42.1% of total deposit value insured (up from 41.5% in March 2025)

IndiaAI Mission Signs MoU with UPDESCO to Build State-Level AI Skilling Ecosystem

14 January 2026

- On 12 January 2026, the IndiaAI Mission signed a MoU with Uttar Pradesh Development Systems Corporation Limited (UPDESCO) to create one of India's largest state-level Artificial Intelligence (AI)

skilling ecosystems in Uttar Pradesh.

Innoviti Receives RBI Nod for Online & Offline Payment Aggregation

14 January 2026

- On 13 January 2026, Innoviti Technologies Private Limited received a Certificate of Authorisation from the Reserve Bank of India (RBI) to operate as a Payment Aggregator (PA).

Indian Mountaineer Aritra Roy Summits Mt. Aconcagua

14 January 2026

- In January 2026, Indian mountaineer Aritra Roy successfully summited Mount Aconcagua in Argentina, marking the 4th milestone in his Seven Summits Challenge.

Meta Appoints Dina Powell McCormick as President & Vice Chairman

14 January 2026

- On 12 January 2026, Meta Platforms Inc. appointed Dina Powell McCormick as President & Vice Chairman.

ISRO's PSLV-C62 Suffers Anomaly After 3rd Stage

14 January 2026

- Primary payload: EOS-N1 (Anvesha) – DRDO hyperspectral satellite
- On 12 January 2026, Indian Space Research Organisation (ISRO) reported an anomaly at the end of PS3 during PSLV-C62 mission.
- 2nd consecutive PSLV issue after PSLV-C61 (May 2025)
- Total payloads: 16

Australia Captain Alyssa Healy Retires

14 January 2026

- In January 2026, Alyssa Healy announced retirement from all formats after the India series.

Obituary: Former MP Thomas Kuthiravattam

14 January 2026

- Rajya Sabha MP (1985–1991)
- Member of Bofors JPC
- Passed away at 80 in Alappuzha

WPI Inflation rises to 0.83% in December 2025

14 January 2026

- Country's wholesale price index-based inflation (WPI) edged up to 0.83 per cent in December 2025

on an annual basis, from a deflation of 0.32 per cent registered in November last year.

World Intellectual Foundation to launch Responsible Nations Index on Jan 19

14 January 2026

- The Responsible Nations Index will be launched by the World Intellectual Foundation on January 19 in collaboration with Jawaharlal Nehru University, the Indian Institute of Management Mumbai and the Dr Ambedkar International Centre.

Gati Shakti cargo terminals drive India's logistics transformation

14 January 2026

- India's logistics sector has made remarkable progress in recent years, achieving a significant milestone with logistics costs now reduced to 7.97 per cent of GDP.

Union Minister Shivraj Singh Chouhan to attend Atmanirbhar Hanol Mahotsav in Gujarat

14 January 2026

- Union Minister of Agriculture and Farmers' Welfare and Rural Development, Shivraj Singh Chouhan, will participate in the 'Atmanirbhar Hanol Mahotsav-2026' in Gujarat.

India's electric vehicle market accounts for 8% of New Vehicle Registrations in 2025: Vahan Portal Data

14 January 2026

- India's electric vehicle market accounted for 8 per cent of all new vehicle registrations in 2025, with total EV sales reaching 23 lakh units.

India to host 28th Conference of Speakers and Presiding Officers of Commonwealth

14 January 2026

- India will host the 28th Conference of Speakers and Presiding Officers of the Commonwealth (CSPOC) in New Delhi.

Ministry of Agriculture & Farmers Welfare says Rabi crops coverage crosses 644 lakh hectares

14 January 2026

- The Ministry of Agriculture and Farmers Welfare has informed that the overall coverage of Rabi crops has reached more than 644 lakh hectare area as of the 9th of this month.

Primary health care gets a boost as govt.

launches 81 Ayushman Arogya Mandirs

15 January 2026

- The Delhi government on Wednesday inaugurated 81 new Ayushman Arogya Mandirs (AAMs) aimed at bringing free treatment closer to residents of the national capital. This takes the number of inaugurated AAMs to 319.

Wholesale price inflation rises to an 8-month high of 0.83%

15 January 2026

- Wholesale price inflation increased for the second month in a row, rising 0.83% in December 2025, driven by an uptick in prices of food, non-food articles, and manufactured items on a month-on-month basis, government data showed on Wednesday.

Gujarat CM reviews rescue operations under Karuna Abhiyan-2026 during Uttarayan

15 January 2026

- The Chief Minister of Gujarat, Bhupendra Patel, reviewed wildlife rescue operations being carried out under Karuna Abhiyan-2026 during the Uttarayan (kite-flying) festival, following a surge in bird injuries caused by sharp kite strings (manja).

Jammu and Kashmir secures second rank in Export Preparedness Index 2024

15 January 2026

- Jammu and Kashmir has achieved a significant milestone in its export development journey by securing the second rank among Small States, Northeastern States and Union Territories in the Export Preparedness Index (EPI) 2024, released by NITI Aayog.

NHAI testing real-time alerts to reduce cattle-related crashes on highways

15 January 2026

- The National Highways Authority of India-NHAI has launched a pilot initiative to deliver real-time safety alerts to National Highway users.

NHAI Pilot for Real-Time Stray Cattle Safety Alerts on National Highways

16 & 17 January 2026

- The National Highways Authority of India (NHAI) has launched a pilot project to deliver real-time safety alerts to highway users approaching stray cattle-prone zones, as part of Road Safety Month 2026. The initiative aims to reduce accidents caused by sudden cattle movement, especially during fog and low-visibility conditions.

New Delhi World Book Fair (NDWBF) 2026

16 & 17 January 2026

- The 53rd New Delhi World Book Fair 2026 has begun at Bharat Mandapam, New Delhi, and will run till 18 January 2026. For the first time, entry is free to promote a stronger reading culture.

New Reed Snake Species Discovered in Mizoram

16 & 17 January 2026

- Genus: Calamaria (69 species globally)

India Energy Week (IEW) 2026

16 & 17 January 2026

- Established: 18 Nov 1974
- India Energy Week 2026 will be held in Goa from 27–30 January 2026.
- Participation: 120+ countries
- Patronage: Ministry of Petroleum and Natural Gas

World Economic Forum (WEF) Annual Meeting 2026

16 & 17 January 2026

- Founded: 1971
- The WEF Annual Meeting 2026 will be held at Davos-Klosters, Switzerland, from 19–23 January 2026.
- Edition: 56th
- Chairman: Larry Fink

Appointments

16 & 17 January 2026

- Chairman, AERB: K. Balasubrahmanian
- Chairman, CLE: Ramesh Kumar Juneja

Awards

16 & 17 January 2026

- Awarded 2026 IEEE Medal of Honor
- Prize: \$2 million

Important Days (January)

16 & 17 January 2026

- Theme 2026: Promoting Hindi on Global Platforms
- 8 Jan: African National Congress Foundation Day
- 8 Jan: Earth's Rotation Day
- 9 Jan: Pravasi Bharatiya Divas

Obituary: Madhav Gadgil (1942–2026)

16 & 17 January 2026

- Biological Diversity Act, 2003
- UN Champions of the Earth Award (2024)

- Forest Rights Act, 2006

A.P. to launch quantum skilling course for students

18 & 19 January 2026

- Andhra Pradesh has enrolled 55,000 students on a mass quantum skilling course on "Quantum Computing: Quantum Algorithms and Qiskit" through the National Programme on Technology Enhanced Learning set to begin

Wikipedia Partners with Microsoft, Meta, Amazon to Monetize AI Training

18 & 19 January 2026

- On Wikipedia's 25th anniversary (January 2026), Wikimedia Foundation signed strategic partnerships to provide structured, paid access to its content for AI training.
- Partnerships With: Amazon, Meta, Microsoft, Mistral AI, Perplexity
- Objective: Support development of Large Language Models (LLMs) and chatbots.

Aaryan Varshney Becomes India's 92nd Chess Grand Master

18 & 19 January 2026

- Event: 16th Andranik Margaryan Memorial, Armenia (Jan 9–16, 2026)
- Achievement: Secured 3rd GM norm with 6.5/8 points; became India's 92nd GM and 8th from Delhi.
- About GM Title: Awarded by FIDE; requires 3 GM norms and minimum rating of 2500.

National Startup Day 2026 – 16 January

18 & 19 January 2026

- Celebrates India's entrepreneurial ecosystem and 10 years of Start-up India (launched 2016 by DPIIT, MoC&I).
- NSA 5.0: Recognises startups in 20 categories across Tier-I and Tier-III cities, including deep-tech sectors.
- 2026 Celebrations:
- Launch of 5th edition of National Startup Awards (NSA 5.0) and Startup Ranking Framework (SRF 5.0).

MP Govt Signs MoU with BHASHINI to Strengthen Multilingual Digital Governance

18 & 19 January 2026

- Event: Regional AI Impact Conference 2026, Bhopal, MP
- Objective: Integrate BHASHINI AI-powered language tools and APIs into state digital platforms.

Named After D B Patil

18 & 19 January 2026

- Navi Mumbai International Airport will be named after late D B Patil, a prominent leader linked with farmers' and local rights movements, as announced by Maharashtra Chief Minister Devendra Fadnavis at a public meeting in Airoli.
- Navi Mumbai is set to become the next economic growth engine of Maharashtra, with the airport acting as a catalyst for sectors like pharmaceuticals, food processing, services, innovation-driven enterprises, and import-export activities.

Andhra Pradesh Cabinet Approves Dagadarthi Greenfield Airport in Nellore District

18 & 19 January 2026

- With this approval, Dagadarthi will become the 8th airport in Andhra Pradesh, strengthening air connectivity in the state.

GAIL Joins PNGRB's National PNG Drive 2.0 to Promote PNG and CNG Across India

18 & 19 January 2026

- National PNG Drive 2.0 runs from 1 January to 31 March 2026, supporting India's goal to increase the share of natural gas in the energy mix to 15% by 2030.
- GAIL (India) Limited has partnered with PNGRB for the National PNG Drive 2.0 initiative, joining the nationwide #NonStopZindagi campaign to promote Piped Natural Gas (PNG) and Compressed Natural Gas (CNG) adoption across India.

Essar Signs ₹5,100 Crore MoU with Gujarat for Large-Scale Bio-Fuel Project

18 & 19 January 2026

- Essar Future Energy Limited signed an MoU with the Gujarat government to invest ₹5,100 crore in setting up a large-scale bio-fuel complex in Devbhumi Dwarka district.
- The proposed bio-fuel project will have an initial feedstock processing capacity of 1 million tonnes per annum (MTPA) and was signed in the presence of senior state ministers and officials.

Indian Mountaineer Aritra Roy Conquers Mount Aconcagua in Argentina

18 & 19 January 2026

- Indian mountaineer Aritra Roy successfully summited Mount Aconcagua in Argentina, the highest peak outside Asia at 6,967.15 meters above sea level.
- Roy reached the summit on January 7 at 2:00 PM local time after a 44-km trek in extreme conditions

with temperatures as low as -40°C , facing snowstorms and blizzards.

India Climbs to 80th Position in Global Passport Index 2026

18 & 19 January 2026

- India's position has improved by five places from 85th in 2025, reflecting a gradual increase in global mobility for Indian passport holders.
- India ranked 80th in the Henley Passport Index 2026, with visa-free, visa-on-arrival or eTA access to 55 destinations, sharing the rank with Algeria and Niger.
- Compared to peers, India lags behind China (59th, 81 destinations), Saudi Arabia (54th, 88 destinations) and South Africa (48th, 101 destinations), highlighting the mobility gap for Indian travellers.
- Despite the improvement, India remains below the global average of over 100 destinations, with limited access to Europe, the UK, the US, and Canada, restricting spontaneous travel.

Kotak Mahindra Bank Names Former Bajaj Finance MD Anup Kumar Saha as Whole-Time Director

18 & 19 January 2026

- Saha will oversee consumer banking, marketing, and data analytics, focusing on customer-centric transformation, digital innovation, and data-led strategies.
- Kotak Mahindra Bank appointed former Bajaj Finance MD Anup Kumar Saha as its whole-time director.
- CEO of HSBC Private Bank – Ida Liu (replace Georges Elhedery)
- Interim MD & CEO of Canara Bank – Hardeep Singh Ahluwalia (replace K. Satyanarayana Raju)

Australia Women's Captain Alyssa Healy Announces Retirement from International Cricket

18 & 19 January 2026

- Australia women's team captain Alyssa Healy announced her retirement from all forms of international cricket ahead of the T20 World Cup 2026.
- Kane Williamson (New Zealand) – T20 Internationals

Indian Army Inducts Solar-Powered MAPSS Drone for Long-Endurance Border Surveillance

18 & 19 January 2026

- Indian Army signs ₹168 crore contract for MAPSS, a solar-powered surveillance drone system, marking the first induction of a solar-powered unmanned aerial platform for long-endurance border monitoring.

IMF raises India's economic growth forecast to 7.3 per cent for current fiscal

18 & 19 January 2026

- The International Monetary Fund (IMF) has raised India's economic growth projection for 2025 by 0.7 percentage point to 7.3 per cent.

INS Sudarshini to embark on 10-month Lokayan 26 voyage

18 & 19 January 2026

- The Indian Navy Ship, INS Sudarshini, will embark on a 10-month transoceanic expedition, on the voyage of Lokayan 26.

Union Minister Bhupender Yadav chairs 88th meeting of Standing Committee of National Board for Wildlife

18 & 19 January 2026

- Environment, Forest and Climate Change Minister Bhupender Yadav today chaired the 88th meeting of the Standing Committee of the National Board for Wildlife in New Delhi.

Veteran music composer Ilaiyaraaja to be honored with Padmapani Award at 11th Ajanta-Ellora International Film Festival

18 & 19 January 2026

- The prestigious 'Padmapani Award' of the 11th Ajanta-Ellora International Film Festival has been announced for this year's veteran music composer Ilaiyaraaja.

Union Minister Jitan Ram Manjhi inaugurates PM Vishwakarma Haat 2026 in New Delhi

18 & 19 January 2026

- Union Minister of Micro, Small and Medium Enterprises (MSME) Jitan Ram Manjhi has described MSMEs as the backbone of the country's development. Mr Manjhi said this while addressing the inaugural ceremony of PM Vishwakarma Haat 2026 in New Delhi

Senegal stuns Morocco to win AFCON title in extra time

20 January 2026

- Senegal stunned Morocco in Sunday's Africa Cup of Nations final in Rabat as Pape Gueye's goal gave it a 1-0 extra-time win over the host at the end of a match marred in controversy. It was Senegal's second title in the last three editions.

Shaea Muhssin Mohammed Al-Zindani**Appointed PM of Yemen**

20 January 2026

- On 15 January 2026, Yemen's Presidential Leadership Council (PLC) appointed Shaea Muhssin Mohammed Al-Zindani as the Prime Minister of Yemen.

ICICI Bank Re-appoints Sandeep Bakshi as MD & CEO

20 January 2026

- In January 2026, ICICI Bank re-appointed Sandeep Bakshi as MD & CEO.

Bharat Electricity Summit 2026

20 January 2026

- Dates: 19-22 March 2026

UNSW (Australia) to Open Bengaluru Campus

20 January 2026

- Opening: August 2026
- University: University of New South Wales

Ashwini Vaishnaw to Attend G7 Critical Minerals Meeting

20 January 2026

- Linkage: Viksit Bharat, manufacturing, high-technology sectors

Piramal Finance Secures \$350 Million Multilateral Funding

20 January 2026

- Tenor: 5 years
- Asian Development Bank – \$150M
- International Finance Corporation – \$200M

Goodwill Ambassador

20 January 2026

- Event: Pune Grand Tour 2026
- Person: MS Dhoni

Pune Grand Tour 2026

20 January 2026

- Participation: 171 riders, 29 teams, 35 countries
- Dates: 19-23 January 2026
- Category: UCI Continental Road Cycling Race (2.2)
- Route: 437 km (Deccan Plateau & Sahyadri Range)

FIFA World Cup 2026 Trophy in India

20 January 2026

- Teams: 48 (first time)
- Host Countries (2026): USA, Canada, Mexico

Major Awards

20 January 2026

- UN SG Award 2025: Major Swathi Shantha Kumar (Indian Army)
- Asia Best Employer Brand 2026: Bombay Stock Exchange
- IEEE Medal of Honor 2026: Jensen Huang (NVIDIA)
- Tyler Prize: Toby Kiers (fungal networks research)

AI Film Award

20 January 2026

- Prize: \$1 Million

Indian Army Day 2026

20 January 2026

- Date: 15 January
- Edition: 78th

National Startup Day

20 January 2026

- Date: 16 January
- Objective: Promote startups, innovation, employment

16 teams to perform in grand finale of National School Band Competition on Jan 24

20 January 2026

- The National School Band Competition organised as part of the Republic Day Celebrations 2026 has culminated at the zonal level.

Over 4 crore 53 lakh bank accounts opened under Sukanya Samriddhi Yojana, says Govt

20 January 2026

- The government has said that over four crore 53 lakh bank accounts have been opened under the Sukanya Samriddhi Yojana with total deposits of more than three lakh 33 thousand crore rupees.

Union Minister Pralhad Joshi meets world leaders on World Economic Forum 2026 in Davos

20 January 2026

- Union Minister for New and Renewable Energy Pralhad Joshi today met with world leaders on the sidelines of the World Economic Forum 2026, which is currently being held in Davos, Switzerland.

India to host AI Impact Summit from 16th to 20th February at Bharat Mandapam

20 January 2026

- India will host the AI Impact Summit from 16th to 20th February this year at Bharat Mandapam, New Delhi.

Fisheries Dept to organise round table conference in New Delhi tomorrow

20 January 2026

- The Department of Fisheries will organise a round table conference with Ambassadors and High Commissioners from 83 partner countries in New Delhi

C-DOT wins SKOCH Award 2025 for Cell Broadcast Solution

20 January 2026

- The Centre for Development of Telematics (C-DOT) has been conferred the SKOCH Award-2025 for its Cell Broadcast Solution.

Govt may remove small-car exception in CAFE-3 norms

21 January 2026

- India is moving towards CAFE-3, applicable from 2027 onwards.
- The Bureau of Energy Efficiency (BEE) is considering removing the special exemption for very small petrol cars in the final notification of Corporate Average Fuel Efficiency Phase-3 (CAFE-3) norms.

IMF Raises India's Economic Growth Forecast to 7.3% in FY26

21 January 2026

- In January 2026, the International Monetary Fund (IMF) raised India's growth forecast for FY26 to 7.3%, up from 6.6% projected in October 2025.
- Report: World Economic Outlook (WEO) – "Global Economy: Steady amid Divergent Forces"

Yoweri Museveni Re-elected President of Uganda for Seventh Term

21 January 2026

- Vote share: 71.65%
- Term: 2026–2031
- One of Africa's longest-serving leaders

New Crustacean Genus Indiaphonte bijoyi Discovered in Lakshadweep

21 January 2026

- Highlights India's marine biodiversity

Finke River Recognised as World's Oldest Flowing River

21 January 2026

- Age: ~300–400 million years
- Length: ~640 km

CareEdge Projects 7% GDP Growth for India in FY27

21 January 2026

- CareEdge Ratings projected 7% GDP growth for India in FY 2026–27.

Sandeep Bakhshi Re-appointed MD & CEO of ICICI Bank

21 January 2026

- Founded: 1994
- Effective from: 4 October 2026
- Tenure: Two years

Uganda President Yoweri Museveni Wins Seventh Term

21 January 2026

- Vote share: 71.65%
- In power since: 1986

National Disaster Response Force (NDRF) Raising Day – January 19

21 January 2026

- National Disaster Response Force (NDRF) Raising Day was observed on 19 January 2026.

Assam Govt Launches 'Atal Vichal Agragami Assam Scheme'

22 January 2026

- Assam CM Himanta Biswa Sarma announced the Atal Vichal Agragami Assam Scheme to support research scholars.

Union Environment Minister Chairs 88th SC-NBWL Meeting

22 January 2026

- Environment Minister Bhupender Yadav chaired the 88th Standing Committee of the National Board for Wildlife meeting to review infrastructure and development proposals in protected and eco-sensitive areas.

India-UAE Set \$200 Billion Trade Target by 2032

22 January 2026

- India and the UAE agreed to double bilateral trade to \$200 billion by 2032 and expand cooperation in nuclear energy, LNG supply, infrastructure, and financial services.

PM Modi Addresses Bagurumba Dwhou 2026 in Assam

22 January 2026

- Prime Minister Narendra Modi addressed the Bagurumba Dwhou 2026 cultural festival in Guwahati, celebrating the heritage and folk traditions of the Bodo community.

Tamil Nadu Announces Semmozhi Illakiya Virudhu

22 January 2026

- Tamil Nadu launched the Semmozhi Illakiya Virudhu, a ₹5-lakh annual award to honour literary excellence in major Indian languages other than Hindi.

Madrid to Host Laureus World Sports Awards Again

22 January 2026

- Madrid will host the Laureus World Sports Awards for the third consecutive year at Cibeles Palace on 20 April 2026.

6th ASEAN-India Digital Ministers' Meeting Held

22 January 2026

- The 6th ASEAN-India Digital Ministers Meeting approved the Digital Work Plan 2026, focusing on inclusive, secure, and connected digital ecosystems.

C-DOT Wins SKOCH Award 2025

22 January 2026

- C-DOT received the SKOCH Award 2025 for its indigenous Cell Broadcast Solution enabling real-time, multi-language disaster alerts.

INS Sudarshini to Sail on Lokayan-26 Voyage

22 January 2026

- INS Sudarshini will undertake a 10-month Lokayan-26 expedition across 13 countries to promote maritime heritage and naval diplomacy.

21 January Observed as Foundation Day of Three States

22 January 2026

- Tripura, Manipur, and Meghalaya observe their Foundation Day on 21 January, marking their statehood in 1972.

Responsible Nations Index 2026 Rankings Released

23 & 24 January 2026

Lieutenant Colonel Sita Ashok Shelke selected

2026, while India ranked 16th with an overall score of 0.55151.

Bharat Steel 2026 Summit Announced

23 & 24 January 2026

- The Ministry of Steel will organise Bharat Steel 2026 on 16–17 April 2026 in New Delhi, focusing on sustainability and technological transformation in the steel sector.

Union Cabinet Extends Atal Pension Yojana till 2030–31

23 & 24 January 2026

- The Union Cabinet approved the continuation of the Atal Pension Yojana up to 2030–31 to expand old-age income security for unorganised sector workers.

Canara Bank Integrates NBSL's Plugin-Based UPI Solution

23 & 24 January 2026

- Canara Bank became the first bank to integrate NPCI BHIM Services Limited's plugin-based UPI solution into its Canara aiPe app.

RBI Approves Re-appointment of Kaizad Bharucha

23 & 24 January 2026

- The RBI approved the re-appointment of Kaizad Bharucha as Deputy Managing Director of HDFC Bank for a three-year term starting April 2026.

BCCI Signs ₹270 Crore Gemini Sponsorship Deal

23 & 24 January 2026

- BCCI signed a ₹270 crore sponsorship deal with Google's Gemini ahead of IPL 2026, marking a major AI entry into Indian cricket sponsorship.

Essar Signs ₹5,100 Crore MoU with Gujarat

23 & 24 January 2026

- Essar signed a ₹5,100 crore MoU with the Gujarat government for setting up a large-scale bio-fuel project.

Parakram Diwas Observed on 23 January

23 & 24 January 2026

- Parakram Diwas is observed annually on 23 January to commemorate the birth anniversary of Netaji Subhas Chandra Bose and honour his role in India's freedom struggle.

for Subhas Chandra Bose National Award for Disaster Management 2026

23 & 24 January 2026

- Lieutenant Colonel Sita Ashok Shelke has been selected for the Subhas Chandra Bose National Award for Disaster Management 2026 in the individual category for her outstanding work in the field of disaster management.

'Fishers of Men' Shortlisted for 24th Hong Kong-Asia Film Financing Forum

23 & 24 January 2026

- Waves Film Bazaar has announced that one of its projects, titled 'Fishers of Men', has been shortlisted for the 24th edition of the Hong Kong-Asia Film Financing Forum.

Govt releases 32nd NeSDA Way Forward Monthly Report for States/UTs

23 & 24 January 2026

- The Department of Administrative Reforms and Public Grievances has released the 32nd edition of the National e-Governance Service Delivery Assessment, NeSDA – Way Forward Monthly Report for December 2025.

MSDE signs MoU with WEF to collaborate on strengthening India's skills and Technical Education

23 & 24 January 2026

- The Ministry of Skill Development and Entrepreneurship has signed a Memorandum of Understanding (MoU) with the World Economic Forum to collaborate on strengthening India's skills and Technical and Vocational Education and Training ecosystem.

Graça Machel Wins Indira Gandhi Prize for Peace 2026

25 & 26 January 2026

- Graça Machel, a globally respected humanitarian and women's rights advocate from Mozambique, has been selected for the Indira Gandhi Prize for Peace, Disarmament and Development (2026).

Dr Chandrakant Lahariya Wins Wiley Research Heroes Prize 2025

25 & 26 January 2026

- In January 2026, Dr Chandrakant Lahariya, a former World Health Organization (WHO) staff member, became the first Indian to receive the Wiley Research Heroes Prize 2025 in the category "Impact Beyond Academia."

Sikkim Police Conferred President's Police Colour Award 2026

25 & 26 January 2026

- In January 2026, the Sikkim Police received the President's Police Colour Award (Nishaan) for outstanding service, professionalism, and dedication.
- One of India's highest police honours
- Authority to confer:

Arijit Basu Appointed Part-time Chairman of IndusInd Bank

25 & 26 January 2026

- In January 2026, Arijit Basu was appointed Additional Director (Non-Executive Independent Director) and Part-time Chairman of IndusInd Bank for a three-year term, effective 31 January 2026.

'Red Lines Redrawn: Operation Sindoor and India's New Normal'

25 & 26 January 2026

- On 22 January 2026, COAS General Upendra Dwivedi launched the book in New Delhi.
- Publisher: Konark Publishers Pvt. Ltd.
- Air Marshal Rajesh Kumar (Retd)

Election Commission Launches ECINET Platform

25 & 26 January 2026

- Event: India International Conference on Democracy & Election Management (IICDEM) 2026
- Launched by: CEC Gyanesh Kumar
- Integrates 40+ election apps & web services
- Available in 22 Indian languages + English

Lucknow Becomes UP's First 'Zero Fresh Waste Dump' City

25 & 26 January 2026

- Achievement: 100% scientific processing of municipal solid waste

Sukanya Samriddhi Yojana (SSY) Completes 11 Years

25 & 26 January 2026

- Launched: 22 January 2015
- Interest Rate: 8.2%
- Minimum: ₹250/year
- Maximum: ₹1.5 lakh/year

Amit Shah to Launch ODOC Scheme in UP

25 & 26 January 2026

- Aim: Promote district-specific traditional cuisine through branding & market access

CDS Releases Military Quantum Mission Policy Framework

25 & 26 January 2026

- Objective: Integrate quantum technologies in Armed Forces
- Four Pillars:

Hyderabad to Host Wings India 2026

25 & 26 January 2026

- Organised since: 2008 (biennial)
- Theme 2026: Indian Aviation: Paving the Future – From Design to Deployment, Manufacturing to Maintenance, Inclusivity to Innovation, and Safety to Sustainability

India-WEF Partnership on Skills Accelerator

25 & 26 January 2026

- Ministry of Skill Development & Entrepreneurship
- Objective: Bridge skill gaps in:

Saina Nehwal Retires

25 & 26 January 2026

- Olympics: Bronze – London 2012
- World Rank: No. 1 (2015)
- Major Titles: CWG Gold (2010, 2018), World Championship Silver (2015)
- Kane Williamson (NZ) – T20Is

IMPORTANT DAYS – 24 JANUARY

25 & 26 January 2026

- Established: 2008
- First observed: 2019
- Declared by: UNGA Resolution A/RES/73/25 (2018)
- 19th observance

DARPG releases 32nd NeSDA Way Forward Report

27 & 28 January 2026

- The report reviews digital service delivery across States/UTs, noting 24,090 e-services and high saturation of mandatory services.

Gujarat and Odisha discoms top power utility rankings

27 & 28 January 2026

- Gujarat's public and Odisha's private power utilities emerged as top performers in the Power Ministry's 14th integrated ranking report.

India ranks 8th globally in AI investment: WEF

27 & 28 January 2026

- WEF report shows India's AI investments lag advanced economies, accounting for 1.2–1.8% of 2024 GDP.

Arijit Basu appointed Chairman of IndusInd Bank

27 & 28 January 2026

- RBI approved Arijit Basu as Chairman of IndusInd Bank, effective January 31, 2026.

Switzerland to host 2027 global artificial intelligence summit

27 & 28 January 2026

- Days before India hosts the global artificial intelligence (AI) summit of 2026, Switzerland on Wednesday said it intends to organize the next edition in Geneva in 2027.

Veteran Journalist Mark Tully Passed Away

27 & 28 January 2026

- Veteran journalist and Padma awardee Sir William Mark Tully passed away in January 2026 at the age of 90 in New Delhi. He was BBC's "voice of India", served as its New Delhi Bureau Chief for 22 years, and was awarded Padma Shri (1992) and Padma Bhushan (2005).

Former BCCI President Inderjit Singh Bindra Passed Away

27 & 28 January 2026

- Former BCCI President Inderjit Singh Bindra passed away in January 2026 at the age of 84 in New Delhi. An IAS officer of Punjab cadre, he modernised Indian cricket administration and played a key role in hosting the 1987 and 1996 Cricket World Cups.

National Voters' Day 2026 Observed on January 25

27 & 28 January 2026

- India observed the 16th National Voters' Day (NVD) on January 25, 2026. The theme was "My India, My Vote", marking 76 years of the Election Commission of India, established on 25 January 1950 under Article 324.

President Droupadi Murmu Attends 16th National Voters' Day Event

27 & 28 January 2026

- The Election Commission of India celebrated NVD-2026 in New Delhi on January 26, 2026. President Droupadi Murmu was the Chief Guest and conferred

the Best Electoral Practices Awards 2025.

National Tourism Day 2026 Observed on January 25

27 & 28 January 2026

- National Tourism Day was observed across India on 25 January 2026 to promote tourism and cultural heritage. The day commemorates the formation of the Ministry of Tourism in 1949 and highlights tourism's role in economic growth.

UN Observes World Tourism Day on September 27

27 & 28 January 2026

- World Tourism Day is celebrated annually on 27 September by the United Nations. It marks the adoption of the UN World Tourism Organization (UNWTO) Statutes in 1970.

Madhya Pradesh Declares 2026 as 'Year of Agriculture'

27 & 28 January 2026

- MP Governor Mangubhai Patel declared 2026 as the 'Year of Agriculture' during Republic Day celebrations in Bhopal. The initiative focuses on farmers' welfare, natural farming, technology adoption, income enhancement, and agri-exports.

UIDAI launches updated version of Aadhaar app

29 & 30 January 2026

- The Unique Identification Authority of India (UIDAI) on Wednesday launched a revamped version of the Aadhaar app, with features such as ability to update mobile number and address online.

66% Sanitation Workers in Central Government from SC, ST, OBC Groups: DoPT Report

29 & 30 January 2026

- The Department of Personnel and Training (DoPT), in its Annual Report 2024–25, revealed that over 66% of Group C sanitation workers (safai karmacharis) employed in the Union government belong to Scheduled Castes (SC), Scheduled Tribes (ST), and Other Backward Classes (OBC).

President Approves Jeevan Raksha Padak Series Awards 2025

29 & 30 January 2026

- On 26 January 2026, President Droupadi Murmu approved Jeevan Raksha Padak Series awards for 30 individuals for courageous life-saving acts. The awards include 6 Sarvottam, 6 Uttam and 18 Jeevan Raksha Padaks, with 6 honours given posthumously.

About Jeevan Raksha Padak Series

29 & 30 January 2026

- Instituted in 1961, the awards recognise bravery in saving human lives under varying degrees of risk. Monetary benefits range from ₹1 lakh to ₹2 lakh depending on the category.

President Murmu Approves Gallantry Awards 2026

29 & 30 January 2026

- The President approved gallantry awards for 70 Armed Forces and CAPF personnel, including 6 posthumous honours, on the eve of the 77th Republic Day. Awards include Ashoka Chakra, Kirti Chakra, Shaurya Chakra and multiple Sena, Nao Sena and Vayu Sena Medals.

Ashoka Chakra Awardee 2026 – Group Captain Shubhanshu Shukla

29 & 30 January 2026

- IAF officer Shubhanshu Shukla received the Ashoka Chakra for exceptional courage and achievement. He became the first Indian to visit the International Space Station during the Axiom-4 Mission.

Kirti Chakra Awardees 2026

29 & 30 January 2026

- Kirti Chakra recipients include Major Arshdeep Singh, Naib Subedar Doleshwar Subba and Group Captain Prashanth Balakrishnan Nair. The award is India's second-highest peacetime gallantry honour.

Microsoft Launches Second-Generation 'Maia 200' AI Chip

29 & 30 January 2026

- In January 2026, Microsoft unveiled its Maia 200 in-house AI processor to strengthen its AI ecosystem. The chip is manufactured by TSMC using advanced 3-nanometer technology.

Maharashtra Deputy Chief Minister Ajit Pawar Passed Away

29 & 30 January 2026

- Ajit Pawar, Deputy CM of Maharashtra and NCP chief, died at the age of 66 in a Learjet aircraft crash at Baramati airport. He was one of Maharashtra's longest-serving Deputy Chief Ministers, holding the post six times.

Assam Launches Mukhya Mantrir Eti Koli Duti Paat Scheme

29 & 30 January 2026

- Assam CM Himanta Biswa Sarma launched the scheme to mark 200 years of the tea industry in the state. It provides one-time financial assistance of ₹5,000 to over six lakh tea garden workers.

India's First AI-Enabled State University Pilot Launched in Meerut, UP

29 & 30 January 2026

- In January 2026, Union Minister Jayant Chaudhary announced India's first AI-enabled state university pilot at Chaudhary Charan Singh University (CCSU), Meerut. The initiative aims to integrate artificial intelligence across teaching, learning, administration and employability.

Google Grants ₹85 Crore for AI Integration in Education

29 & 30 January 2026

- Google committed ₹85 crore (USD 10 million) to Wadhvani AI to support national AI platforms. The grant will assist integration of AI tools into SWAYAM and POSHAN Tracker programmes.

President Approves 2026 Gallantry and Distinguished Service Awards for ICG

29 & 30 January 2026

- President Droupadi Murmu approved gallantry and distinguished service awards for Indian Coast Guard personnel on the eve of the 77th Republic Day. The awards recognise bravery, professionalism and exceptional service in maritime security and rescue operations.

6th Khelo India Winter Games 2026 Held in Ladakh

29 & 30 January 2026

- The sixth edition of Khelo India Winter Games was inaugurated on 20 January 2026 at Leh, UT Ladakh. The first phase, dedicated to ice sports, concluded successfully on 26 January 2026.

Mascot and Scheme of Khelo India Winter Games

29 & 30 January 2026

- The mascot "Sheen-E-She (Shan)" represents the snow leopard and Himalayan resilience. The Games are conducted under the Khelo India Scheme of the Ministry of Youth Affairs and Sports.

IMPORTANT DAYS

29 & 30 January 2026

- International Day of Clean Energy 2026 Observed on January 26. The day promotes a global transition to clean, affordable and sustainable energy.

systems. The 2026 theme is "Clean Energy for People and Planet".

- International Customs Day 2026 Observed on January 26 The day recognises the role of customs officials in trade facilitation and societal protection. The 2026 theme is "Customs protecting

society through vigilance and commitment".

- International Holocaust Remembrance Day 2026 Observed on January 27 The day commemorates victims of the Holocaust and promotes remembrance worldwide. It is observed annually under the United Nations framework.

TEST YOURSELF · FACTS TO REMEMBER

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Established in _____ under the Atomic Energy Act, 1962
2. On _____, Foundation for Innovation and Technology Transfer (FITT) partnered with IDFC First Bank.
3. In _____, Chandra Sekhar Pemmasani, Union Minister of State, Ministry of Rural Development, launched the Land Stack portal, a first-of-its-kind national digital land governance initiative.
4. On _____, Jagat Prakash Nadda, Union Minister for Ministry of Chemicals and Fertilizers, launched an Integrated electronic (e)-Bill System at Kartavya Bhawan, New Delhi.
5. Projects worth _____ accelerated since 2014

Answers 1 1983 · 2 Dec 29, 2025 · 3 December 2025 · 4 January 1, 2026 · 5 ₹85 lakh crore

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