

ALL IN ONE

CURRENT AFFAIRS BOOSTER

INCLUDING

GA ESI FINANCE SCHEMES

REPORTS RBI NOTIFICATIONS

JANUARY 5TH TO 15TH 2026



Contents

1. GAIN NEWS.....	5
PIB IN NEWS	5
GOVERNMENT INITIATIVES.....	5
DEFENCE EXERCISES/ INITIATIVES/ TECHNOLOGY	5
BOOKS AND AUTHORS	5
MISCELLANEOUS	6
OTHER NEWS.....	6
FIRST IN NEWS	6
GOVERNMENT INITIATIVES.....	7
MOUs AND AGREEMENTS	7
BANKING AND FINANCE	8
SCIENCE & TECHNOLOGY	8
DEFENCE EXERCISES/ INITIATIVES/ TECHNOLOGY	8
ENVIRONMENT	8
AWARDS.....	9
PERSONS IN NEWS	9
BOOKS AND AUTHORS	10
DAYS IN NEWS	10
MISCELLANEOUS	10
2. GA + ESI.....	11
PIB IN NEWS	11
SOCIAL SECTORS- HEALTH	11
2.1. National Quality Assurance Standards (NQAS)	11
SOCIAL SECTORS-EDUCATION	12
2.2. Viksit Bharat Young Leaders' Dialogue	12
2.3. Prerana Programme	13
GENDER ISSUES	13
2.4. GeM - Womaniya initiative	13
SOCIAL JUSTICE	14
2.5. UIDAI launches Aadhaar mascot Udai (उदय).....	14
2.6. PANKHUDI	14
SUSTAINABLE DEVELOPMENT AND ENVIRONMENTAL ISSUES	15

2.7. India’s Clean Energy Sector	15
2.8. 16th - IRENA Assembly	16
INDIAN POLITICAL SYSTEM	16
2.9. Mission Karmayogi	16
INDUSTRIAL DEVELOPMENT IN INDIA	17
2.10. SWAMIH Fund I	17
2.11. Annual Meeting of Transport Ministers	18
2.12. 'Clean Toilet Picture Challenge'	18
2.13. First-Ever ONDC Online Order	19
GLOBALISATION	19
2.14. India-EU Free Trade Agreement (FTA) negotiations	19
2.15. India – Germany Joint Statement	20
EXPORT- IMPORT POLICY	21
2.16. India's Export Data	21
INFLATION	22
2.17. Consumer Price Index For December 2025	22
2.18. Wholesale Price Index (WPI)	23
MEASUREMENT OF GROWTH	23
2.19. Index of Industrial Production	23
OTHER NEWS	24
SOCIAL SECTORS-EDUCATION	24
2.20. APAAR IDs	24
INDIAN POLITICAL SYSTEM	24
2.21. Census 2027	24
GLOBALISATION	25
2.22. US to exit international organisations	25
2.23. BRICS 2026	26
EXPORT- IMPORT POLICY	26
2.24. India- China Trade review	26
MONETARY AND FISCAL POLICY	27
2.25. Expert Committee to develop Framework for assured Payouts under NPS	27
INFLATION	27
2.26. India’s retail inflation	27

2.27. CPI inflation 2011-12 series: End of an era	28
3. GA + FINANCE	28
PIB IN NEWS	28
RECENT DEVELOPMENTS IN FINANCIAL SECTOR	28
3. 28. Reviews Performance of Public Sector Insurance Companies	28
BANKING SECTOR IN INDIA	29
3.29. Composite Salary Account Package for Central Government Employees	29
FINTECH.....	29
3.30. IndiaAI Financial Reporting Compliance Challenge	29
OTHER NEWS.....	30
BANKING SECTOR IN INDIA	30
3.31. RBI Draft Framework on Dividend Payout.	30
3.32. Bank of Baroda's New Subsidiary/Primary Dealership	31
3.33. HDFC Integration with CBDC	31
PRIMARY AND SECONDARY MARKET	31
3.34. SEBI Proposal on Data Sharing	31
FINTECH.....	32
3.35. RBI PA-CB authorisation to BRISKPE	32
3.36. Skydo received authorisation for PA-CB-E licence	32
3.37. PayG Secures RBI Approval to Operate as PA-P and PA-CB.....	33
3.38. Innoviti Technologies authorisation of expended PA.....	33
4. RBI NOTIFICATIONS	33
5. REPORTS	34
6. GOVERNMENT SCHEMES	37

1. GA IN NEWS

PIB IN NEWS

GOVERNMENT INITIATIVES

S.No	Initiative	Key Facts
1.	National IED Data Management System (NIDMS)	<ul style="list-style-type: none"> Developed by the National Security Guard (NSG) in collaboration with Rashtriya Raksha University and IIT Delhi. A centralised and secure national platform for the management of data related to Improvised Explosive Device (IED) incidents.
2.	Veer Gatha 5.0	<ul style="list-style-type: none"> Organized by the Ministry of Defence and the Ministry of Education. Approximately 1.92 crore students schools across India participated, the highest since the project's inception in 2021. <p>About Veer Gatha</p> <ul style="list-style-type: none"> Initiated in 2021 as part of the Azadi Ka Amrit Mahotsav to mark India's 75th year of Independence. Aim: To celebrate the courage of Gallantry awardees by showcasing their heroic deeds and life journeys, while nurturing a sense of patriotism and civic responsibility among students
3.	SVASTIK (Scientifically Validated Societal Traditional Knowledge) Portal	<ul style="list-style-type: none"> A centralized platform to communicate India's scientifically validated traditional knowledge to the public, aiming to bridge the gap between ancient traditions and modern science. Launched by CSIR–National Institute of Science Communication and Policy Research (NIScPR) on its fifth foundation day. Content on the portal is available in English, 19 Indian languages, and 5 foreign languages.

DEFENCE EXERCISES/ INITIATIVES/ TECHNOLOGY

S.No	Exercise/Technology	Key Facts
1.	Sanjha Shakti	<ul style="list-style-type: none"> A joint Military-Civil Fusion exercise. Conducted by Indian Army at Pune, Maharashtra.

BOOKS AND AUTHORS

S.No	Book Title	Key Facts
1.	‘Awaazon Ke Jugnu: The Voice Masters of India’	<ul style="list-style-type: none"> Compiled and edited by Dr. Shefali Chaturvedi. Launched by Indira Gandhi National Centre for the Arts (IGNCA).

- The book documents the journeys and contributions of artists from the **Indian voice industry**, covering radio, Doordarshan, advertising, dubbing, announcements, and stage poetry.

MISCELLANEOUS

S.No	News	Key Facts
1.	Pilot for Real-Time Stray Cattle Safety Alert on National Highways	<ul style="list-style-type: none"> Launched by the National Highways Authority of India (NHAI) at Jaipur–Agra and Jaipur–Rewari National Highway corridors. Launched under ‘Road Safety Month 2026’.

OTHER NEWS

FIRST IN NEWS

S.No	News	Key Facts
1.	India's first "Bio-Happy District"	<ul style="list-style-type: none"> Name: Keyi Panyor district, Arunachal Pradesh. Bio-Happiness is a term coined by late agricultural scientist Dr. M.S. Swaminathan.
2.	The first-ever official resident-facing mascot of the Unique Identification Authority of India (UIDAI)	<ul style="list-style-type: none"> Name: Udai. Udai was launched to simplify communication for public understanding of Aadhaar services.
3.	India's first dedicated Deep Tech Policy	<ul style="list-style-type: none"> Name: Tamil Nadu Deep Tech Startup Policy 2025-2026. Launched by the Government of Tamil Nadu. Allocates ₹100 crore to support 100 deep-tech startups over five years.
4.	First country in the world to achieve commercial-scale production of indigenous bio-bitumen for road construction	<ul style="list-style-type: none"> Milestone achieved by India. Jointly developed by the CSIR–Central Road Research Institute (CRRI) and the CSIR–Indian Institute of Petroleum (IIP).
5.	Kerala's first butterfly sanctuary	<ul style="list-style-type: none"> The Kerala government officially renamed the Aralam Wildlife Sanctuary as the Aralam Butterfly Sanctuary. Located at in Kannur district.
6.	The first confirmed RELHIC (Reionization-Limited HI Cloud) detected in the universe	<ul style="list-style-type: none"> Name: Cloud-9 Discovered using NASA's Hubble Space Telescope. A failed galaxy, containing neutral hydrogen gas but no stars, dominated by dark matter.
7.	India's first mobile van capable of screening for 10 different types of cancer	<ul style="list-style-type: none"> Name: Asha Van. Launched in Gujarat.

8.	India's first full-stack Sovereign AI Park	<ul style="list-style-type: none"> To be set up at Chennai, Tamil Nadu by the Government of Tamil Nadu in collaboration with Sarvam AI.
9.	Karnataka Spots Its First 'Sandalwood Leopard'	<ul style="list-style-type: none"> Karnataka officially recorded its first sighting of the ultra-rare "Sandalwood Leopard" in the Vijayanagara district. This discovery marks only the second confirmed instance of this rare color morph in India and the sixth such recorded instance globally. Internationally known as a "Strawberry Leopard".
10.	Dame Commander of the Order of the British Empire (DBE)	<ul style="list-style-type: none"> Awarded to Meera Syal, British Indian actress, writer, and comedian. Received the damehood for her outstanding services to literature, drama, and charity. First Asian woman to receive a damehood specifically within the arts and culture field.
11.	The first village body in Rajasthan to be certified as fully organic	<ul style="list-style-type: none"> Name: Bamanwas Kankar Panchayat, Kotputli-Behrur district. It is also the first panchayat in Northwest India to receive organic certification for both land and livestock.
12.	First Indian to be formally inducted into the ancient Japanese Kenjutsu (samurai swordsmanship) lineage outside of Japan	<ul style="list-style-type: none"> Name: Pawan Kalyan, Andhra Pradesh Deputy Chief Minister. He was awarded the Fifth Dan (5th Dan) rank, making him the first Indian celebrity to receive this master-grade level. He is the first Telugu-speaking person to be inducted into this elite Samurai lineage.
13.	India's First Solar-Powered ATM Van	<ul style="list-style-type: none"> Name: "TGB on Wheels". Launched by Tripura Gramin Bank (TGB). TGB became the first Regional Rural Bank (RRB) in India to introduce a fully solar-powered mobile ATM van.

GOVERNMENT INITIATIVES

S.No	Initiative	Key Facts
1.	Live Events Development Cell (LEDC)	<ul style="list-style-type: none"> Initiative of Ministry of Information and Broadcasting. Objective: To support the expansion of India's "concert economy", with a focus on boosting employment, tourism, and the media and entertainment ecosystem.

MOUs AND AGREEMENTS

S.No	Signing Entities	Key Facts
1.	ONGC & Japan's Mitsui O.S.K. Lines (MOL)	<ul style="list-style-type: none"> ONGC has entered the partnership with MOL to mark its entry into the specialized ethane shipping business. Two new companies, Bharat Ethane One IFSC Private Limited and Bharat Ethane Two IFSC Private Limited, have been incorporated in GIFT City, Gandhinagar.

BANKING AND FINANCE

S.No	Program/Initiative	Key Facts
1.	The Fortuna Wave	<ul style="list-style-type: none"> The refreshed brand identity of Federal Bank.

SCIENCE & TECHNOLOGY

S.No	Technology in News	Key Facts
1.	ISRO PSLV-C62 mission	<ul style="list-style-type: none"> Carried out by NewSpace India Limited (NSIL). Designed to place satellites into a Sun-Synchronous Orbit (SSO) at an altitude of approximately 550 km. The mission was carrying DRDO's EOS-N1 earth observation satellite (Anvesha) along with 15 co-passenger satellites developed by startups and academic institutions from India and abroad. Mission failed due to an anomaly in its third stage, marking a repeat failure similar to the PSLV-C61 mission in May 2025. KID (Kestrel Initial Demonstrator) is the lone survivor of the mission. KID is an experimental re-entry space capsule developed by the Spanish startup Orbital Paradigm

DEFENCE EXERCISES/ INITIATIVES/ TECHNOLOGY

S.No	Exercise/Technology	Key Facts
1.	New naval base of Indian Navy	<ul style="list-style-type: none"> To be setup at Haldia, West Bengal.
2.	Light Combat Aircraft (LCA) Tejas	<ul style="list-style-type: none"> The Indian Air Force (IAF) commemorated the 25th anniversary of the historic first flight of the Light Combat Aircraft (LCA) Tejas. The Tejas programme was sanctioned in 1983 to replace the aging MiG-21 fleet of the Indian Air Force.
3.	Loudi (Hull 176)	<ul style="list-style-type: none"> An upgraded Type 052D guided-missile destroyer. Commissioned by China.

ENVIRONMENT

S.No	News	Key Facts
1.	M-STriPES (Monitoring System for Tigers: Intensive Protection and Ecological Status)	<ul style="list-style-type: none"> An Android-based software platform used for the protection, surveillance, and scientific management of tiger reserves in India. Initiative of National Tiger Conservation Authority (NTCA) and the Wildlife Institute of India (WII). Forest staff at the Anamalai Tiger Reserve (ATR) will use the app for conducting the All India Tiger Estimation (AITE) Survey 2026.

AWARDS

S.No	Award/Milestone	Key Facts
1.	2026 IEEE Medal of Honor	<ul style="list-style-type: none"> Awarded to Jensen Huang, founder and CEO of NVIDIA. Awarded for his pioneering leadership and groundbreaking contributions to graphics processing units (GPUs) and for establishing accelerated computing as the foundation of modern artificial intelligence. The award includes a \$2 million honorarium. The highest accolade bestowed by the Institute of Electrical and Electronics Engineers (IEEE).
2.	Cavaliere dell'Ordine della Stella d'Italia (Knight of the Order of the Star of Italy)	<ul style="list-style-type: none"> Awarded to Goan industrialist and philanthropist Shrinivas Dempo. Recognized for his efforts in supporting the Italian community in India and resolving complex matters involving Italian citizens and investments. One of the most prestigious civilian honors of Italy.
3.	UN Secretary-General's Award 2025	<ul style="list-style-type: none"> Awarded to Major Swathi Shantha Kumar, an Indian Army officer from Bengaluru. Awarded the top honor in the Gender Category for her project titled "Equal Partners, Lasting Peace".

PERSONS IN NEWS

S.No	Person in News	Key Facts
1.	Virat Kohli	<ul style="list-style-type: none"> Overtook Sri Lanka's Kumar Sangakkara to become the second-highest run-scorer in international cricket. He now sits second only to the iconic Indian batter Sachin Tendulkar. Milestone achieved against an ODI with New Zealand.
2.	Usman Khawaja	<ul style="list-style-type: none"> Announced his retirement from international cricket. He is the first Muslim and the first Pakistani-born Australian to play Test cricket for Australia.
3.	Aritra Roy	<ul style="list-style-type: none"> Successfully summitted Mount Aconcagua in Argentina, the highest peak outside of Asia, as part of Seven Summits challenge.
4.	Dina Powell McCormick	<ul style="list-style-type: none"> Appointed as the President and Vice Chairman of Meta Platforms.
5.	Alyssa Healy	<ul style="list-style-type: none"> Announced her retirement from all forms of international cricket. She is Australia Women's cricket team captain. She holds the record for the most dismissals as a wicket-keeper in men's or women's T20 International cricket.

OBITUARIES

S.No	Person in News	Key Facts
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1.	Dr. Madhav Gadgil	<ul style="list-style-type: none"> • One of India's most influential ecologists and environmental historian. • He headed the Western Ghats Ecology Expert Panel, popularly known as the Gadgil Committee, which made several recommendations to protect the fragile Western Ghats ecosystem. • In 2024, he was awarded the Champions of the Earth Award by the United Nations, the UN's highest environmental honour, for his seminal contribution to environmental conservation. • "A Walk Up The Hill: Living with People and Nature" is his memoir.
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BOOKS AND AUTHORS

S.No	Book Title	Key Facts
1.	Agni Sarassulo Vikasinchina Kamalam Droupadi Murmu	<ul style="list-style-type: none"> • A Telugu biography of Droupadi Murmu, the President of India. • Author: Yarlagadda Lakshmi Prasad, a former Member of Parliament
2.	History That India Ignored- 2nd edition	<ul style="list-style-type: none"> • Author: Prem Prakash, veteran journalist and Chairman of Asian News International (ANI)

DAYS IN NEWS

S.No	Day in News	Key Facts
1.	International Year of Rangelands and Pastoralists (IYRP)	<ul style="list-style-type: none"> • The United Nations has officially declared 2026 as the International Year of Rangelands and Pastoralists (IYRP).
2.	World Hindi Day 2026 (January 10)	<ul style="list-style-type: none"> • The day commemorates the first World Hindi Conference held in Nagpur in 1975 and aims to promote Hindi as a global language.
3.	National Youth Day 2026 (January 12)	<ul style="list-style-type: none"> • Marks the birth anniversary of Swami Vivekananda. • Theme: "Ignite the Self, Impact the World".

MISCELLANEOUS

S.No	News	Key Facts
1.	Bengaluru–Kadapa–Vijayawada economic corridor	<ul style="list-style-type: none"> • National Highways Authority of India (NHAI) created four Guinness World Records in Andhra Pradesh during the implementation of the Bengaluru–Kadapa–Vijayawada economic corridor (NH-544G). • Records were achieved in association with Rajpath Infracon Private Limited, the project concessionaire. • Two Guinness World Records were created near Puttaparthi. • The first record was for the longest continuous laying of Bituminous Concrete (BC). • The second record was for the continuous laying of the highest quantity of Bituminous Concrete.

		<ul style="list-style-type: none"> Both records were achieved for the first time under a six-lane National Highway project in an economic corridor. The remaining two records are continuous laying of 57,500 Metric Tons of Bituminous Concrete and continuous paving of 156 lane-km.
2.	Bulgaria adopts Euro as National Currency	<ul style="list-style-type: none"> Bulgaria adopted the euro and joined the Eurozone as its 21st member, nearly 20 years after joining the European Union. Bulgaria officially gave up its national currency, the lev. The euro was first introduced in 12 countries in 2002.
3.	Akasa Air joins IATA	<ul style="list-style-type: none"> Akasa Air officially joined the International Air Transport Association (IATA). Akasa Air became the fifth Indian Airline to join IATA after Air India, Air India Express, IndiGo, and SpiceJet. <p>About IATA</p> <ul style="list-style-type: none"> The global trade association for the world's airlines. Founded in 1945. Headquartered in Montreal, Canada

2. GA + ESI

PIB IN NEWS

SOCIAL SECTORS- HEALTH

2.1. National Quality Assurance Standards (NQAS)

Why in News

- India has achieved a historic milestone by crossing **50,000** National Quality Assurance Standards (NQAS) certifications for public health facilities.

Key Highlights

- Milestone Achieved:** A total of **50,373** public health facilities across all States and Union Territories have been certified.
- Future Goal:** The government has set an interim target to achieve NQAS certification for at least **50% of all public healthcare facilities by March 2026.**
- Key Enabler:** The introduction of **Virtual Assessments** played a crucial role in rapidly expanding the quality coverage across the country.

About National Quality Assurance Standards (NQAS)

- Established By:** Ministry of Health and Family Welfare (MoHFW).
- Launch Year:** 2015.
- Feature** - The initiative aligns with the **National Health Policy 2017** which emphasizes providing quality, affordable healthcare without financial hardship (Universal Health Coverage).

SOCIAL SECTORS-EDUCATION

2.2. Viksit Bharat Young Leaders' Dialogue

Why in News

- The Prime Minister addressed the Grand Finale of the 'Viksit Bharat Young Leaders' Dialogue' marking the celebration of **National Youth Day 12th January 2026**.

Key Highlights

- **Occasion:** The event coincided with the **National Youth Festival** and the birth anniversary of **Swami Vivekananda**.
- **Launch:** The PM unveiled the '**Viksit Bharat Charter**, a document reaffirming the youth's commitment to the nation's development.
- **Themes Discussed:** The dialogue featured interactive sessions on **10 identified themes** (Tracks), where youth presented policy ideas to jury panels. Key tracks included:
 - **Track 1:** Youth in Democracy and Government.
 - **Track 2:** Women-Led Development (Proposals included "AI Sahayika Didi" and "Heritage to Home" models).
 - AI Sahayika Didi- A proposed initiative for AI-driven mentorship and workforce re-entry for women.
 - **Heritage to Home:** A proposed model to monetize traditional skills of rural women.
 - **Track 3:** Fit Bharat, Hit Bharat (Focus on community fitness and energy-generating tiles).
 - Proposals- Agro Olympics for rural fitness.
 - **Track 6:** Innovation with Tradition (Blending ancient wisdom with AI/VR).
 - Nitya AI: an innovative concept that converges ancient Indian wisdom with modern technology.
 - **Track 9:** Building a Sustainable and Green Viksit Bharat.
- **Jury Members:** Diverse experts evaluated the tracks, including **Charu Pragya** (Lawyer), **Nivedita Tiwari** (Culture Consultant), and **Madhish Parikh** (BRICS Youth Alliance).



DID YOU KNOW

Agnikul Cosmos, astonished the world by creating the **world's first 3D-printed engine**

About Viksit Bharat Young Leaders' Dialogue

- **Organizing Ministry:** Ministry of Youth Affairs and Sports.
- **Aim/Objective:** To empower the youth to contribute their ideas for a developed India, serving as a platform to identify young talent with leadership aptitude.

About MY Bharat

- **Mera Yuva Bharat (MY Bharat)** is an autonomous body and digital platform established by the Government of India to serve as a comprehensive "one-stop shop" for youth development.
- **Launch Date:** October 31, 2023 (National Unity Day).
- **Nodal Ministry:** Ministry of Youth Affairs and Sports.
- **Target Audience:** Youth aged **15–29 years**

2.3. Prerana Programme

Why in News

- The **Ministry of Education** announced that the **Prerana Programme** has successfully completed its **first cycle**.

Key Highlights

- **Selection for Next Cycle:** To facilitate student selection for the second cycle, **Prerana Utsav** is being organized across schools in all States and Union Territories.
- **Participants:** Each weekly batch consists of **20 students** (one boy and one girl from 10 different districts across 10 States/UTs), ensuring gender balance and diversity.
- **Curriculum:** Delivered by experts from institutions like **IIT Gandhinagar**, **IIM Ahmedabad**, and the **Indian Knowledge Systems (IKS) Division**.
- **Core Values of Programme:** The curriculum is based on **nine core values**:
 - Swabhiman aur Vinay (Dignity and Humility)
 - Shaurya aur Sahas (Valour and Courage)
 - Parishram aur Samarpan (Hard Work and Dedication)
 - Satyanishtha aur Shuchita (Integrity and Purity)
 - Karuna aur Sewa (Compassion and Service)
 - Navachar aur Jigyasa (Innovation and Curiosity)
 - Vividhta aur Ekta (Diversity and Unity)
 - Shraddha aur Vishwas (Faith and Trust)
 - Swatantrata aur Kartavya (Freedom and Duty)

About Prerana Programme

- **Nodal Ministry:** Department of School Education & Literacy, Ministry of Education.
- **Type:** A week-long residential **experiential learning program**.
- **Location:** Conducted at the historic **Vernacular School** in **Vadnagar, Gujarat** (established in 1888). The site hosts the **Prerana Sankul**.

GENDER ISSUES

2.4. GeM - Womaniya initiative

Why in News

- The **Government e-Marketplace (GeM)** marked the **seventh anniversary** of the "**Womaniya**" initiative on **January 15, 2026**.

Key Highlights

- **Milestone:** As of January 14, 2026, more than **2 lakh women-led MSEs** are registered on the GeM portal.

- **Order Value:** These enterprises have secured public procurement orders exceeding **₹80,000 crore**.
- **Market Share:** This accounts for **4.7%** of GeM's total order value, surpassing the government-mandated target of **3%** for women-owned enterprises.
- **MoU Signed:** A Memorandum of Understanding (MoU) was signed between **GeM** and the **Women's Collective Forum (WCF)** to strengthen institutional support, build awareness, and facilitate onboarding and compliance for women entrepreneurs.

About GeM - Womaniya Initiative

- **Launch Date:** Launched on **January 14, 2019**.
- **Objective:** To address the limited access of women entrepreneurs and **Self-Help Groups (SHGs)** to government markets and promote gender-responsive public procurement.
- **Mechanism:** It provides a **direct, transparent, and fully digital interface** with government buyers, eliminating intermediaries and reducing entry barriers.

SOCIAL JUSTICE

2.5. UIDAI launches Aadhaar mascot Udai (उदय)

Why in News

- The Unique Identification Authority of India (UIDAI) officially launched a new mascot named "**Udai**" (**उदय**) on January 8, 2026.

Key Highlights

- **Symbolism:** The mascot represents **growth, progress, and empowerment**—core values associated with the Aadhaar ecosystem.
- **Purpose:** To serve as a "**resident-facing communication companion**" that simplifies public understanding of Aadhaar services.
- **Selection Process:**
 - The mascot was chosen through a national-level design and naming competition hosted on the **MyGov platform**.
- **Winners:**
 - **Design Winner: Arun Gokul** (from Thrissur, Kerala).
 - **Name Winner: Riya Jain** (from Bhopal, Madhya Pradesh).



DID YOU KNOW

Mascot is inspired by iconic mascots like the **Air India Maharaja**.

2.6. PANKHUDI

Why in News

- The **Ministry of Women and Child Development** launched "**PANKHUDI**", an integrated digital portal, to facilitate partnerships and Corporate Social Responsibility (CSR) contributions for women and child development.

Key Highlights



- **Purpose:** To serve as a **single-window digital platform** that brings together the government, corporate entities, NGOs, and individual contributors to work collaboratively.
- **Themes Covered:** It unifies contributions across key areas including:
 - **Nutrition and Health**
 - **Early Childhood Care and Education (ECCE)**
 - **Child Welfare, Protection, and Rehabilitation**
 - **Women's Safety and Empowerment**
- **Missions Supported:** The portal specifically supports the implementation of the Ministry's flagship missions: **Mission Saksham Anganwadi & Poshan 2.0**, **Mission Vatsalya**, and **Mission Shakti**.

SUSTAINABLE DEVELOPMENT AND ENVIRONMENTAL ISSUES

2.7. India's Clean Energy Sector

Why in News

- Union Minister of New and Renewable Energy announced that India achieved a **record-breaking year** in clean energy in **2025**, registering a significant rise in non-fossil fuel installed capacity.

Key Highlights

- **Total Non-Fossil Capacity:** Reached **266.78 GW** in 2025, up from **217.62 GW** in 2024.
- **Growth Rate:** This marks a **22.6% increase** year-on-year.
- **Capacity Addition:** A total of **49.12 GW** of new non-fossil capacity was added during the year.
- **Sector-wise Breakdown:**
 - **Solar Power:** Led expansion with a **38.8% growth**, reaching **135.81 GW** (up from 97.86 GW in 2024).
 - **Wind Energy:** Grew by **13.2%**, reaching **54.51 GW** (up from 48.16 GW in 2024).
 - **Bioenergy:** Reached **11.61 GW** (including 0.55 GW from waste-to-energy off-grid projects).
 - **Small Hydro Power:** Increased to **5.16 GW**.
 - **Large Hydro Power:** Stood at **50.91 GW** (including 7,175.6 MW of pumped storage).
- **Decline in Coal Output:** A report by the **Centre for Research on Energy and Clean Air (CREA)** and **Carbon Brief** noted that India's coal power output fell by **3%** in 2025. This was the **first** simultaneous drop for both India and China since 1973.
- The **wind energy** sector witnessed a strong recovery, adding to its highest ever annual capacity of about **6.3 GW**.

Additional details of India's Clean Energy Sector

- **Key Targets:**
 - **500 GW** of non-fossil fuel capacity by **2030**.
 - **Net Zero** emissions by **2070**.

- Meeting **50%** of cumulative electric power installed capacity from non-fossil fuel-based energy resources by 2030.
- **Pumped Storage Projects (PSP)** are highlighted as critical for strengthening grid stability and integrating renewable energy, with over 7 GW now operational.
- **Key Developments in 2025:**
 - **State Rankings:** **Gujarat** emerged as the top state in cumulative installed renewable energy capacity (approx. 42.5 GW), narrowly overtaking **Rajasthan**. Maharashtra and Tamil Nadu followed in third and fourth places respectively.

2.8. 16th - IRENA Assembly

Why in News

- The **16th Assembly of the International Renewable Energy Agency (IRENA)** is being held in **Abu Dhabi, UAE**.

Key Highlights

- **Major Achievement:** India announced that it has achieved **50% of its installed electricity capacity from non-fossil fuel sources in 2025**, reaching this milestone **five years ahead** of its Nationally Determined Contribution (NDC) target under the Paris Agreement.
- **Capacity Stats:** India's non-fossil fuel energy capacity has crossed **266 GW**.
- **Future Goals:** Reiteration of the commitment to achieve **500 GW** of non-fossil fuel capacity by **2030** and **Net Zero emissions by 2070**.
- **Investment Needs:** India alone requires approximately **USD 300 billion by 2030** for its energy transition.



DID YOU KNOW

India added nearly **50 GW** of Renewable Energy (RE) capacity in the year **2025**.

About IRENA Assembly

- **Theme:** "Powering Humanity: Renewable Energy for Shared Prosperity"
- **Presidency:** The Dominican Republic has assumed the Presidency of the 16th Assembly.
- **Vice Presidents:** Kenya, Solomon Islands, Spain, and Antigua and Barbuda.
- About IRENA:
 - **Establishment:** 26 January 2009
 - **Headquarters:** Abu Dhabi, UAE.
 - **Membership:** 171 Members and 14 states-in-accession.
 - **India's Status:** India is a **founder member** of IRENA.

INDIAN POLITICAL SYSTEM

2.9. Mission Karmayogi

Why in News

- The **Capacity Building Commission (CBC)** and **Karmayogi Bharat**, in partnership with the **India AI Mission**, organized an event titled **"AI for Capacity Building: Transforming Governance"**.

Key Highlights

- **New Launch:** The Minister launched “**Karmayogi Classroom**”, a new AI-enabled feature on the iGOT Karmayogi platform.
- **AI Tools:** It was highlighted that the iGOT platform has adopted various AI-driven tools, including:
 - **AI Saarthi, AI Tutor and AI-based Capacity Building Plans**
- **Statistics:** The iGOT platform now has over **1.5 crore learners** and has recorded more than **6.7 crore course completions**.
- **Mission Extension:** The initiative also covers **newly recruited** officers through **Mission Karmayogi Prarambh**, offering training alongside their appointment letters.

Additional details

- **Mission Karmayogi:** The National Programme for Civil Services Capacity Building (NPCSCB), aimed at transforming the Indian bureaucracy.
- **iGOT Karmayogi:** Integrated Government Online Training; a comprehensive online platform for the capacity building of civil servants.

INDUSTRIAL DEVELOPMENT IN INDIA

2.10. SWAMIH Fund I

Why in news

- The **SWAMIH Investment Fund I** has fully committed its entire investible corpus before the end of its investment period on **5th December 2025**.

Key Highlights

- It is currently the **largest residential-focused stress resolution platform** in India.
- **Total Scope:** Expected to deliver over **1 lakh homes** in total, bringing relief to over 4 lakh people.
- **Financial Performance:**
 - The Fund has already returned nearly **50% of the drawn capital** to investors (approx. ₹3,500 crore returned to the Govt of India out of ₹7,000 crore drawn).
- **New Announcement:** **SWAMIH Fund-2** was announced in the **Union Budget 2025-26**.

About SWAMIH Fund

- **Full Form:** **Special Window for Affordable and Mid-Income Housing** (SWAMIH) Investment Fund.
- **Launch Year:** **November 2019**.
- **Implementing Agency:** Managed by **SBI Ventures Limited** (a subsidiary of State Bank of India).
- **Sponsor:** **Department of Economic Affairs (DEA)**, Ministry of Finance.
- **Type of Fund:** A **social impact investment platform** registered as a Category-II AIF (Alternative Investment Fund) debt fund.
- **Objective:** To provide **priority debt financing** (last-mile funding) for the completion of stressed, brownfield, and RERA-registered affordable and mid-income housing projects.

- **Eligibility:** Targeted at projects that are net-worth positive but stalled due to lack of funds, including those declared as **NPA (Non-Performing Assets)** or facing legal challenges.

2.11. Annual Meeting of Transport Ministers

Why in News

- The Union Minister of Road Transport and Highways chaired the **Annual Meeting of Transport Ministers** from all States and Union Territories.

Key Highlights

- **Focus Areas:**
 - **Road Safety:** Discussions on reducing fatalities through the "**Zero Fatality District**" initiative, and the **Sadak Suraksha Mitra** program.
 - **Digitization:** Standardizing **100+ online transport services** (Vahan/Sarathi), ensuring uniform implementation, and large-scale data protection.
- **Key Decisions/Takeaways:**
 - **e-Enforcement:** Strengthening **e-Challan** systems and integrating **Vahan** with state systems.
 - **HSRP:** Target for **100% affixation** of High Security Registration Plates (HSRP) on vehicles registered before April 1, 2019.
 - **e-DAR:** The **e-Detailed Accident Report** system was emphasized as the single accident data reporting system to be adopted by all states.
- **BNCAP: Bharat New Car Assessment Programme**, India's own star-rating system for vehicle safety.

About Sadak Suraksha Mitra Program

- The initiative is launched by **Ministry of Road Transport and Highways** in partnership with the **Ministry of Youth Affairs and Sports** and seeks to train and deploy volunteers through the **MY Bharat platform**.
- **Target:** The program targets youth aged 18 to 28 with no pending traffic challans, with the first phase set to **cover 100 districts nationwide**.
- **Training Programs:**
 - **General Volunteers:** A **one-week training program** will be provided, which includes basic first aid and road safety awareness.
 - **Civil Engineering Graduates:** A **15-day training program** focused on road safety audits, black spot identification, awareness initiatives, and field surveys.
- **Recognition:** Outstanding volunteers will be recognized for their contributions with certificates and '**Good Samaritan**' awards.

2.12. 'Clean Toilet Picture Challenge'

Why in News

- The **National Highways Authority of India (NHAI)** has announced the extension of its citizen-centric initiative, the '**Clean Toilet Picture Challenge**', until **June 30, 2026**.

Key Highlights

- **Reward:** Eligible users reporting unclean toilets will receive a reward of ₹1,000 in the form of a **FASTag recharge** credited to their linked vehicle registration number (VRN).
- **Eligibility:** Each Vehicle Registration Number (VRN) is eligible for **one reward** during the entire scheme period.

Additional details

- **Rajmargyatra:** A unified mobile application for National Highway users in India that provides information on toll plazas, highway services, and grievance redressal.

2.13. First-Ever ONDC Online Order

Why in News

- The **Department of Posts** (India Post) successfully delivered its **first-ever online order** acting as a **Logistics Service Provider (LSP)** on the **Open Network for Digital Commerce (ONDC)**.

Key Highlights

- **Inaugural Order:** The order was placed by **UdyamWell**, an ONDC-enabled initiative that supports "**Bharatpreneurs**".
- **Significance:** This marks the integration of India's vast postal network with the digital commerce ecosystem, offering a new, reliable logistics option for sellers.
- **Operational Model:** The Department of Posts is currently live on ONDC with the "**Click & Book**" model.



DID YOU KNOW

Bharatpreneurs: A term used to describe entrepreneurs from "Bharat" (rural and semi-urban India).

GLOBALISATION

2.14. India-EU Free Trade Agreement (FTA) negotiations

Why in News

- Union Minister of Commerce and Industry concluded a two-day high-level visit to **Brussels, Belgium** marking a decisive push in the ongoing **India-EU Free Trade Agreement (FTA)** negotiations.

Key Highlights

- **Primary Objective:** To expedite the conclusion of the India-EU FTA and deepen the trade relationship between the two regions.
- **Outcome:** Both sides expressed confidence in the early conclusion of the deal.

Key Terms

- **Institutional Mechanism:**
 - **Trade and Technology Council (TTC):** Launched in **February 2023**, this is a strategic coordination mechanism to tackle challenges at the nexus of trade, trusted technology, and security. India is only the second country (after the US) with whom the EU has such a council.
- **Broader European Engagement:**
 - Prior to the Brussels visit, Shri Piyush Goyal visited **Liechtenstein**, marking the **first-ever visit by an Indian Cabinet Minister** to the nation.

- **Corporate Meetings:** He met with the **Hilti Group** CEO to discuss expanding localization and manufacturing in India.

Additional details

- Top Investing EU Nations: The Netherlands, Germany, France, and Belgium are the primary contributors. (Cumulative FDI Inflow \$119.16 Billion Apr 2000 – Dec 2024, Share of Total FDI ~16.6% Apr 2000 – Dec 2024)
- India's Exports to EU: ~\$75.9 billion (Key exports: Textiles, pharmaceuticals, chemicals, machinery).
- India's Imports from EU: ~\$59.1 billion (Key imports: Machinery, pearls/precious stones, optical instruments).

2.15. India – Germany Joint Statement

Why in News

- The **Federal Chancellor of Germany, H.E. Mr. Friedrich Merz**, paid his first official visit to India.

Key Highlights

- **Occasion:** The visit marks the **25th year of the India-Germany Strategic Partnership** (in 2025) and upcoming **75 years of diplomatic relations** (in 2026).
- Key announcements
 - **Visa-Free Transit:** A major announcement allowing **Indian passport holders to transit through German airports** without a separate transit visa.
 - **Culture:** MoU to develop the **National Maritime Heritage Complex (NMHC)** in **Lothal, Gujarat**, in collaboration with the **German Maritime Museum**.
 - **Traditional Medicine:** MoU between **All India Institute of Ayurveda** and **Charité University, Germany**.
 - **Consulate:** Announcement of the opening of an **Honorary Consul of Germany in Ahmedabad**.
 - A new **Track 1.5 Foreign Policy and Security Dialogue** was established.
- **Defence & Security:**
 - Discussion on co-development and co-production, specifically mentioning cooperation in **submarines**, obstacle avoidance systems for helicopters, and **C-UAS** (Counter Unmanned Aerial Systems).
 - Germany will deploy a Liaison Officer to the **IFC-IOR** (Information Fusion Centre–Indian Ocean Region).
- **Trade & Economy:**
 - Bilateral trade in goods and services surpassed **USD 50 billion in 2024**.
- **Green Partnership:**
 - Noted that **5 billion euros** (half of Germany's 10-billion-euro commitment) have already been utilized/earmarked for sustainable development projects.

- **Skilling:** Establishment of a **National Centre of Excellence for Skilling in Renewable Energy** at the National Skill Training Institute, Hyderabad.
- Welcomed a large-scale offtake agreement for **Green Ammonia** between **AM Green** and **Uniper Global Commodities**.
- Signing of MoU between **PNGRB** (India) and **DVGW** (Germany) for hydrogen regulations.

Additional details

- **Economic Ties:** Germany is India's largest trading partner in the EU.
- **Green and Sustainable Development Partnership (GSDP):** Launched in 2022, this flagship initiative focuses on climate action, energy transition, and sustainable development.
- **Triangular Development Cooperation (TDC):** Both nations collaborate to support development projects in third countries, particularly in **Africa (Ghana, Cameroon, Malawi)** and **Latin America**.

EXPORT- IMPORT POLICY

2.16. India's Export Data

Why in News

- The **Ministry of Commerce & Industry** released the **foreign trade data** for the month of **December 2025**.

Key Highlights

- **Total Trade (Merchandise + Services):**
 - **Exports:** Estimated at **US\$ 74.01 Billion**, registering a negative growth of **-1.01%** vis-à-vis December 2024.
 - **Imports:** Estimated at **US\$ 80.94 Billion**, registering a growth of **6.17%**.
 - **Trade Deficit:** The overall trade deficit stood at **US\$ 6.92 Billion** for December 2025.
- **Merchandise Trade (Goods):**
 - **Exports:** **US\$ 38.51 Billion** (up from US\$ 37.80 Billion in Dec 2024).
 - **Imports:** **US\$ 63.55 Billion** (up from US\$ 58.43 Billion in Dec 2024).
- **Services Trade:**
 - **Exports:** Estimated at **US\$ 35.50 Billion** (down from US\$ 36.97 Billion in Dec 2024).
 - **Imports:** Estimated at **US\$ 17.38 Billion** (down from US\$ 17.80 Billion in Dec 2024).
- **Growth Drivers (Dec 2025):** Major sectors driving merchandise export growth included:
 - **Electronic Goods:** +16.78% (rose to US\$ 4.17 Billion).
 - **Meat, Dairy & Poultry:** +30.16%.
 - **Marine Products:** +11.73%.
 - **Drugs & Pharmaceuticals:** +5.65%.
 - **Engineering Goods:** +1.28%.

- **Declining Imports:** Imports of **Gold (12.08%)**, **Leather Products (-8.93%)**, and **Transport Equipment (7.11%)** saw a significant decline.
- **Top Partners:**
 - **Top 5 export destinations:** December 2025 vis a vis December 2024
 - ✓ China P Rp (67.35%), UAE (14.94%), Malaysia (65.42%), Hong Kong (61.28%) and Spain (48.48%).
 - **Top 5 export destinations:** April-December 2025 vis a vis April-December 2024
 - ✓ USA (9.75%), China P Rp (36.68%), UAE (7.49%), Spain (53.33%) and Hong Kong (25.75%).
 - **Top 5 import sources:** December 2025 vis a vis December 2024
 - ✓ China P Rp (20.01%), Saudi Arab (28.85%), Brazil (95.62%), Peru (59.08%), and Chile (116.35%).
 - **Top 5 import sources:** April-December 2025 vis a vis April-December 2024
 - ✓ China P Rp (13.46%), U S A (12.85%), Hong Kong (29.28%), U Arab Emts (8.26%) and Ireland (103.06%).
- **Non-Petroleum & Non-Gems Trade:** Exports in this category stood at **US\$ 32.02 Billion**, showing resilience in core sectors.
- **Cumulative Data (April-December 2025):**
 - The cumulative **Trade Deficit** for the period is **US\$ 96.58 Billion**.



INFLATION

2.17. Consumer Price Index For December 2025

Why in News

- The **National Statistical Office (NSO)**, Ministry of Statistics and Programme Implementation (MoSPI), has released the **Consumer Price Index (CPI)** numbers for the month of **December 2025**.

Key Highlights

- **Headline Inflation:** The All-India year-on-year inflation rate for **December 2025** stands at **1.33%** (Provisional), showing a slight increase from the previous month (November 2025).
- **Food Inflation:** The Consumer Food Price Index (CFPI) inflation remained negative for the seventh consecutive month, recorded at **-2.71%**.
- **Rural vs Urban:**
 - **Rural Inflation:** Increased to **0.76%** (from 0.10% in Nov 2025).



DID YOU KNOW

The RBI's tolerance band for inflation is **4% (+/- 2%)**.

- **Urban Inflation:** Rose to **2.03%** (from 1.40% in Nov 2025).
- **Sectoral Trends:**
 - **Housing:** Inflation stood at **2.86%**.
 - **Health:** Recorded at **3.43%**.
 - **Fuel & Light:** Inflation was **1.97%**.
 - **Education:** Recorded at **3.32%**.
- **New Development:** The press release notes that **this is the last release of CPI for base 2012=100**. The revised CPI series with a new base year of **2024=100** will be released starting from February 2026.
- **Vegetable Prices:** The vegetable sub-group saw a significant deflation (price drop) year-on-year, with a rate of **-18.47%** (Combined).

2.18. Wholesale Price Index (WPI)

Why in News

- The **Department for Promotion of Industry and Internal Trade (DPIIT)** released the **Index Numbers of Wholesale Price in India** for the month of **December 2025** (Base Year: 2011-12).

Key Highlights

- **Inflation Rate:** The annual rate of inflation based on the All-India Wholesale Price Index (WPI) stands at **0.83%** (provisional) for **December 2025**.
- **Group-wise Performance (Year-on-Year):**
 - **Primary Articles (Weight 22.62%):** Inflation turned positive at **0.21%** (from -2.93% in Nov).
 - **Fuel & Power (Weight 13.15%):** Remained in deflation at **-2.31%**.
 - **Manufactured Products (Weight 64.23%):** Inflation rose to **1.82%** (from 1.33% in Nov).
- **Food Index:** The rate of inflation based on the WPI Food Index was **0.00%** in December 2025, recovering from negative territory (-2.60% in Nov).
- **Specific Commodities:**
 - **Vegetables:** Continued to show deflation (-3.50%), specifically **Potatoes** (-38.21%) and **Onions** (-54.40%).
 - **Increases:** High inflation was observed in **Oil Seeds** (14.82%) and **Minerals** (11.86%).
- The **Final WPI inflation rate** for **October 2025** was revised to **-1.02%**.

MEASUREMENT OF GROWTH

2.19. Index of Industrial Production

Why in News

- The **Ministry of Statistics and Programme Implementation (MoSPI)** released "**Discussion Paper 2.0: Adoption of Chain-Based Index of Industrial Production (IIP)**".

Key Highlights

- **Problem with Current Method:** Traditionally, IIP uses a **Fixed-Base Laspeyres framework** where weights remain unchanged for years (current base year is 2011-12). This fails to capture rapid changes in demand, technology, and the emergence of new industries.
- **Proposed Solution:** A shift to a **Chain-Based Method**.
- **Objective:** To better capture structural changes in the industrial sector by allowing weights to be updated annually.
- **Mechanism:** It links (chains) the index of the current period to the immediate previous period, which serves as the base, rather than a distant fixed base year.

OTHER NEWS

SOCIAL SECTORS-EDUCATION

2.20. APAAR IDs

Why in News

- **Chhattisgarh** has emerged as the leading state among India's larger states in creating **Automated Permanent Academic Account Registry (APAAR) IDs** for students.

Key Highlights

- **Top Districts:**
 - **Bemetara** leads with **96.40%** coverage.
- **Lagging Districts:** Districts like Narayanpur, Bijapur, Sukma, Balrampur, and Dantewada.
- **Deadline:** The Central Government has issued instructions to ensure 100% generation of APAAR IDs for all students by **January 31, 2026**.

About APAAR ID

- **Full Form:** **Automated Permanent Academic Account Registry**.
- **Concept:** It is often referred to as the "**One Nation, One Student ID**".
- **Initiative:** It is a flagship initiative of the **Ministry of Education**, Government of India, aligned with the **National Education Policy (NEP) 2020**.

INDIAN POLITICAL SYSTEM

2.21. Census 2027

Why in News

- The Union Government has officially notified the first phase of **Census 2027**, confirming that the **House Listing and Housing Census (HLO)** will commence from **April 1, 2026**.

Key Highlights

- **Self-Enumeration:** A new digital feature has been introduced, allowing households an option for **self-enumeration** during a **15-day window** prior to the start of the house-to-house visit by enumerators.

- **Legal Basis:** The notification was issued under **the Census Act, 1948**.
- **Reference Date:** The reference date for Census 2027 has been fixed as **00:00 hours on March 1, 2027**.

Additional Details

- **Phases:** The census will be conducted in two phases:
 1. **Phase I (HLO):** Focuses on housing conditions, assets, and amenities (April–Sept 2026).
 2. **Phase II (Population Enumeration):** Scheduled for **February 2027** for most of the country.
- **Special Cases for Phase II:** For snow-bound regions (Ladakh, Jammu & Kashmir, Himachal Pradesh, Uttarakhand), Population Enumeration will be conducted earlier in **September 2026**.
- **Budget:** The Union Cabinet has approved an outlay of **₹11,718 crore** for exercise.

GLOBALISATION

2.22. US to exit international organisations

Why in News

- The United States, under President Donald Trump, has announced its decision to withdraw from **66 international organizations**, treaties, and agencies, signaling a massive retreat from global cooperation.

Key Highlights

- **Targets:** The list includes **31 United Nations-affiliated entities** and **35 non-UN organizations**.
- **Major Exits:**
 - **Climate/Energy:** UNFCCC, IPCC, International Renewable Energy Agency (IRENA), International Solar Alliance (ISA) (India led).
 - **United Nations:** UN Women, UN Population Fund (UNFPA), UN Conference on Trade and Development (UNCTAD), UN Peacebuilding Commission.
 - **Others:** Global Counterterrorism Forum, International Institute for Democracy and Electoral Assistance.
- The withdrawal from the **International Solar Alliance (ISA)** is particularly significant for India.
 - The **US** had previously joined as the **101st member** in November 2021.

About International Solar Alliance (ISA)

- The International Solar Alliance (ISA) is a treaty-based **intergovernmental organization** launched by **India and France** on November 30, 2015, at **COP21 in Paris**.
- **Headquarters:** National Institute of Solar Energy (NISE), **Gurugram, Haryana** (India).
- **Vision:** "One Sun, One World, One Grid" (OSOWOG).
- **Objective:** To mobilize **\$1 trillion** in investments in solar energy by 2030 and reduce the cost of technology and financing.
- **Recent Members:** **Moldova** became the 105th full member in December 2024. **Paraguay** was the 100th full member (joining early 2024).

2.23. BRICS 2026

Why in News

- As India officially took over the **BRICS Chairship for 2026**, EAM Dr. S. Jaishankar unveiled the **official logo, theme, and website** for the summit.



Key Highlights

- Theme:** The approach for India's presidency is "**Humanity First: A People-Centric Strategy**" and official theme - "**Broadening BRICS Cooperation for Global Welfare**".
- Logo Features:**
 - Design:** The logo is based on the **Lotus flower** (India's national flower).
 - Symbolism:** The middle portion depicts the '**Namaste**' salutation, symbolizing respect and welcome. The colors of the lotus petals represent the unity of BRICS members.
 - Tagline:** "**Building for Resilience, Innovation, Cooperation and Sustainability.**"
 - Creator:** The logo was selected through an open contest; the winning design was by **Sudeep Subhash Gandhi**.
- Four Priorities:** Jaishankar highlighted four broad priorities for India's Chairship:
 - Resilience**
 - Innovation**
 - Cooperation**
 - Sustainability.**
- Significance:** 2026 marks the **20th anniversary** of BRICS since its inception.

EXPORT- IMPORT POLICY

2.24. India- China Trade review

Why in News

- The General Administration of Customs (GACC) of China released annual trade data for the year **2025** on **January 14, 2026**, revealing a record-high trade deficit for India.

Key Highlights

- Trade Deficit:** The trade deficit between India and China touched an **all-time high of \$116.12 billion** in 2025.
 - This is the second time it has crossed the \$100-billion mark (first time was in 2023).
- Total Bilateral Trade:** Surged to a record high of **\$155.62 billion**.
- Exports to China:** India's exports saw a positive turn, rising by **9.7%** to reach **\$19.75 billion** (an increase of \$5.5 billion compared to the previous year).
- Imports from China:** Chinese exports to India increased by **12.8%** to reach **\$135.87 billion**.
- Comparison (2024 vs 2025):**



- In 2024, the deficit was \$99.21 billion.
- In 2024, India's exports were stagnant at roughly \$14.25 billion.

MONETARY AND FISCAL POLICY

2.25. Expert Committee to develop Framework for assured Payouts under NPS

Why in News

- The **Pension Fund Regulatory and Development Authority (PFRDA)** has constituted a high-level **Expert Committee** to formulate guidelines and regulations for enabling a framework for **assured payouts** under the **National Pension System (NPS)**.

Key Highlights

- **Chairperson:** The 15-member committee will be chaired by **Dr. M. S. Sahoo**, the Former Chairperson of the Insolvency and Bankruptcy Board of India (IBBI), **Dr. K.P. Krishnan** (Former Secretary, GoI) and experts from the **Institute of Actuaries of India**, ensuring a rigorous focus on financial viability.
- **Composition:** The panel includes experts from diverse disciplines such as **legal, actuarial, finance, insurance, capital markets, and academia**.
- **Objective:** To enhance the **security of retirement income** for subscribers by developing a mechanism that balances market-linked returns with some level of assurance.
- **Mandate:** The committee is tasked with proposing a product design and actuarial framework that can offer a "Minimum Assured Return" scheme.
- **Submission Deadline:** The committee has been directed to submit its recommendations on or before **March 14, 2026**.

INFLATION

2.26. India's retail inflation

Why in News

- India's **retail inflation** (Consumer Price Index - CPI) rose for the second consecutive month to hit a **three-month high of 1.33%** in December 2025.

Key Highlights

- **The Rise:** Inflation increased to **1.33%** in December from **0.71%** in November 2025. This is a turnaround from the ultra-low inflation phase seen earlier in the year.
- **Drivers:** The primary driver was a moderation in the **deflation of food prices** (prices are still falling, but at a slower rate) and an uptick in **core inflation**.
- **Food Inflation:** Remained in negative territory (-2.71%) but rose from -3.91% in November.
 - **Meat and Fish:** Inflation jumped to **5.1%** (from 2.5%).
 - **Eggs:** Inflation rose to **4.8%** (from 3.9%).
 - **Vegetables:** Deflation lessened to **-18.5%** (from -22.2%).

- **Core Inflation:** Inched up to an over two-year high of **4.5%** (from 4.2% in Nov).
 - This was largely driven by a sharp rise in the prices of **gold (68.7%)** and **silver (97.1%)**.
 - Goods inflation remained low (2.2%) due to benign global commodity prices and GST rate cuts.

2.27. CPI inflation 2011-12 series: End of an era

Why in News

- The **December 2025 CPI data**, marked the final release of the **Consumer Price Index (CPI)** under the **2011-12 base year series**.

Key Highlights

- **End of an Era:** The 2011-12 base year series, which served as the benchmark for retail inflation for **13 years** (January 2013 – December 2025), has been retired.
- **Historical Data Points (2012 Series):**
 - **Highest Inflation:** Recorded at **11.5%** in **November 2013**.
 - **Lowest Inflation:** Touched a record low of **2.1%** in **January 2019**.
- **Transition Details:**
 - **Last Data Point:** December 2025 CPI inflation stood at **1.33%**.
 - **New Series Launch:** The January 2026 inflation data, to be released on **February 12, 2026**, will use the new **2024 base year**.

Additional details

- The 2011-12 series was **the first** to provide a **nationwide CPI** (Rural, Urban, and Combined).
- The adoption of the CPI (Combined) was formalized in **2015** through the **Monetary Policy Framework Agreement** between the RBI and the Central Government.

3. GA + FINANCE

PIB IN NEWS

RECENT DEVELOPMENTS IN FINANCIAL SECTOR

3. 28. Reviews Performance of Public Sector Insurance Companies

Why in News

- The **Secretary, Department of Financial Services (DFS)**, chaired a meeting on **January 13, 2026**, to review the financial and business performance of **Public Sector Insurance Companies (PSICs)**.

Key Highlights

- **Digitization:** Move towards full digitalization with the objective of achieving **100% onboarding of retail products** through digital channels.
- **Appreciation:**

- **LIC:** Commended for its progress towards profitability and expanding the **Bima Sakhi** initiative in rural/semi-urban areas.
- **AICIL:** Appreciated for crossing the **₹10,000 crore premium milestone** this year.

BANKING SECTOR IN INDIA

3.29. Composite Salary Account Package for Central Government Employees

Why in News

- The **Department of Financial Services (DFS)**, Ministry of Finance, formally launched the '**Composite Salary Account Package for Central Government Employees**'.

Key Highlights

- **Objective:** To provide a **one-stop financial solution** with integrated banking and insurance benefits to enhance the financial well-being and social security of Central Government employees.
- **Target Group:** Covers employees across all cadres (**Group A, B, and C**).
- **Core Segments:** The product integrates three segments: **Banking, Insurance, and Cards**.
- **Banking Features:**
 - **Zero-balance** salary account.
 - **Free remittances** (RTGS/NEFT/UPI) and cheque facilities.
- **Enhanced Insurance Coverage:**
 - **Personal Accident Insurance:** Up to **₹1.50 crore**.
 - **Air Accident Insurance:** Up to **₹2 crores**.
 - **Disability Cover:** Permanent Total & Partial Disability cover up to **₹1.50 crore**.
 - **Term Life Insurance:** In-built protection of up to **₹20 lakh** (with top-up facility).
- **Digital & Card Features:**
 - Enhanced benefits on debit and credit cards (including **airport lounge access**).
 - **Unlimited transactions** and **Nil maintenance charges**.

FINTECH

3.30. IndiaAI Financial Reporting Compliance Challenge

Why in News

- The **IndiaAI Independent Business Division (IBD)**, under the Ministry of Electronics and Information Technology (MeitY), in partnership with the **Ministry of Corporate Affairs (MCA)**, launched the "**IndiaAI Financial Reporting Compliance Challenge**".

Key Highlights

- **Funding & Awards Structure:**
 - **Stage 1 (Prototype):** Top 10 teams will be selected to develop a prototype, receiving **₹5 Lakh** each.

- **Stage 2 (Solution Development):** Top 3 teams from Stage 1 will be selected to build the final solution, receiving ₹20 Lakh each.
- **Winner:** The final winner will receive an award of ₹1 Crore.
- **Deployment Contract:** The winner will also secure a contract to deploy the solution with the Ministry of Corporate Affairs for **4 years**, with support of **₹1 Crore per year** for Operations & Maintenance (O&M).
- **Platform:** The challenge is hosted on the **Bhashini** platform.
- **Eligibility:** The challenge is open to Indian **startups**, companies, and academic institutions.
- **Functionality:** The AI solution will assist in:
 - Automating the verification of financial disclosures against the **Companies Act, 2013** and **Accounting Standards**.
 - Flagging discrepancies, non-compliance, and potential fraud indicators (red flags).
 - Extracting key financial data for regulatory oversight.

OTHER NEWS

BANKING SECTOR IN INDIA

3.31. RBI Draft Framework on Dividend Payout.

Why in News

- The Reserve Bank of India (RBI) released a draft framework proposing to cap the dividend payout by banks to their shareholders.

Key Highlights

- **Increased Cap:** The proposal seeks to raise the maximum dividend payout ratio to **75%** of net profit (up from the earlier ceiling of **40%**).
- **Eligibility Criteria:**
 - **Capital Adequacy:** Compliance with regulatory capital norms (CRAR) for the last three financial years.
 - **Net NPA:** The **Net Non-Performing Asset** ratio should be less than **6%**.
 - **Profitability:** Indian banks must report a **positive Adjusted PAT** (Profit After Tax).
- **Key Changes:**
 - **Ten-Bucket Structure:** The framework introduces a graded structure based on the **Common Equity Tier 1 (CET1)** capital ratio. Banks with higher capital buffers will be permitted to distribute a larger proportion of their profits.
 - **Zero Dividend:** Banks with a CET1 ratio below **8%** will not be allowed to declare any dividend.
 - **Systemically Important Banks (D-SIBs):** Large banks like SBI, HDFC, and ICICI will require higher CET1 ratios to qualify for the maximum payout compared to other banks.



DID YOU KNOW

Basel III norms govern the dividend distribution practices; balancing shareholder returns with the need for banks to conserve capital for long-term resilience.

- **Exclusions:** The framework does not apply to **Small Finance Banks (SFBs)**, **Payments Banks**, **Regional Rural Banks (RRBs)**, and **Local Area Banks**, which are governed by separate guidelines.

3.32. Bank of Baroda's New Subsidiary/Primary Dealership

Why in News

- **Bank of Baroda (BoB)** has received initial "in-principle" approval from the **Reserve Bank of India (RBI)** to carve out its existing departmental primary dealership business into a **wholly owned subsidiary**.

Key Highlights

- **Standalone Entity:** The primary dealership business, currently operating as a department within the bank, will be transferred to a new, fully owned subsidiary to function as a **Standalone Primary Dealer (SPD)**.
- **Function:** As a Primary Dealer (PD), the entity will:
 - **Buy government securities (G-Secs)** directly from the RBI in the primary market (auctions).
 - Act as a market maker by reselling these securities in the secondary market to ensure liquidity.
 - Underwrite government-dated security issuances.

Additional details

- Currently, there are **21 Primary Dealers** in India accounting approximately **17.8%** of the secondary market turnover in government securities.

3.33. HDFC Integration with CBDC

Why in News

- **HDFC Bank** has announced the integration of the **Central Bank Digital Currency (CBDC)**, or Digital Rupee (e₹), into its '**SmartGateway**' payment platform.

Key Highlights

- **New Feature:** Merchants using HDFC Bank's SmartGateway can now accept payments from customers using the **Digital Rupee**.

About CBDC (Digital Rupee)

- **Issuer:** **Reserve Bank of India (RBI)**.
- **Nature:** It is a legal tender issued in digital form. It is the same as a sovereign currency and is exchanging one-to-one with the fiat currency.
- **Types:**
 - **e₹-R (Retail):** For general use by all (integrated here).
 - **e₹-W (Wholesale):** For restricted access to select financial institutions.

PRIMARY AND SECONDARY MARKET

3.34. SEBI Proposal on Data Sharing

Why in News

- SEBI released a consultation paper in January proposing to increase the time lag for sharing stock market price data for educational purposes.

Key Highlights

- **Proposal:** The Securities and Exchange Board of India (SEBI) has proposed that **Market Infrastructure Institutions (MIIs)** like stock exchanges should share price data with educational institutes with a **30-day lag**.
- **Current Status:** Under the January 2025 circular, regulations allowed educational institutes to access data with a **one-day lag**, though usage was restricted to a three-month lag.

FINTECH

3.35. RBI PA-CB authorisation to BRISKPE

Why in News

- **BRISKPE**, a cross-border payments fintech, has received the **final Certificate of Authorisation (CoA)** from the Reserve Bank of India (RBI) to operate as a **Payment Aggregator-Cross Border (PA-CB)**.

Key Highlights

- **Scope of Authorisation:** The authorisation covers both **inward (export)** and **outward (import)** cross-border payment flows.
- **Significance:** BRISKPE is noted as one of the **youngest fintech companies** (founded in 2023) to receive this comprehensive PA-CB authorisation.
- **Compliance:** The authorisation falls under the **Payment and Settlement Systems Act, 2007**.

3.36. Skydo received authorisation for PA-CB-E licence

Why in News

- Bengaluru-based fintech startup **Skydo** has received the final **Certificate of Authorisation (CoA)** from the **Reserve Bank of India (RBI)** to operate as a **Payment Aggregator-Cross Border (PA-CB)**.

Key Highlights

- **The Authorization:** Skydo has been authorized to operate as a **PA-CB** (specifically "Inward" remittances), enabling it to facilitate international payment collections for Indian businesses.
- **Target Audience:** The platform primarily serves **MSMEs, freelancers, and B2B exporters** who need to collect payments from overseas clients.

About Payment Aggregator-Cross Border (PA-CB) License

- **Regulatory Body:** Reserve Bank of India (RBI).
- **Purpose:** To bring all entities facilitating cross-border payment transactions for the **import and export** of goods and services under direct RBI regulation.
- **Categories:** The RBI issues authorization in three categories:
 1. **PA-CB-E (Export Only):** For processing inward remittances (money coming into India).
 2. **PA-CB-I (Import Only):** For processing outward remittances (money going out of India).

3. **PA-CB-E&I:** For entities facilitating both exports and imports.

- **Net Worth Criteria:** Non-bank entities must have a minimum net worth of **₹15 crore** at the time of application, increasing to **₹25 crore** by the end of the third financial year of authorization.
- **Compliance:** Entities must register with the **Financial Intelligence Unit-India (FIU-IND)** and adhere to strict Know Your Customer (KYC) and Due Diligence norms.

3.37. PayG Secures RBI Approval to Operate as PA-P and PA-CB

Why in News

- Hyderabad-based payment gateway **PayG** has received final approval from the **Reserve Bank of India (RBI)** to operate as an **Offline Payment Aggregator (PA-P)** and a **Cross-Border Payment Aggregator (PA-CB)**.

Key Highlights

- **Scope of Operations:**
 - **Offline (PA-P):** Enables in-store transactions through Point of Sale (POS) machines, QR codes, and other device-based solutions.
 - **Cross-Border (PA-CB):** Allows the company to handle international payments for global merchants and customers.

3.38. Innoviti Technologies authorisation of expended PA

Why in News

- The **Reserve Bank of India (RBI)** has expanded the scope of authorization for **Innoviti Technologies Pvt. Ltd.** to operate as a **Payment Aggregator (PA)** to include **physical (in-store) payments**.

Key Highlights

- **Expanded Scope:** Innoviti, which had already received RBI authorization for **online payment aggregation** in March 2024, is now permitted to handle **physical (offline)** transactions as well.

4. RBI NOTIFICATIONS

RBI launched its podcast “RBI Talks: Paisa to Policy”

- This podcast aims to **simplify** complex financial **topics** and promote inclusive **financial awareness**.

RBI entered into agreement with government of NCT of Delhi

- Through this agreement, RBI will provide general **banking services** to the **Government** of NCT of **Delhi** and manage its **rupee public debt**.

1st Meeting of Payments Regulatory Board

- Payments Regulatory Board (PRB) was constituted consequent to an amendment in the **Payment and Settlement Systems Act, 2007**.
- It has **replaced** erstwhile **Board for Regulation and Supervision of Payment and Settlement Systems (BPSS)**.
- **Composition of Board:** It has **six members**.
- **Governor** of RBI is the **chairperson** of the board.
- **Deputy Governor** in charge of the Payment and Settlement Systems
- **One RBI officer** nominated by the **RBI Central Board**
- **Three persons** nominated by the **Central Government**

RBI released sDQI for Scheduled Commercial Banks (September 2025)

- The **sDQI** (Supervisory Data Quality Index) shows whether **scheduled commercial banks' data on returns** is accurate, submitted on time, complete, and consistent.
- The **overall sDQI score** for SCBs improved to **90.7** in September 2025, up from **89.9** in June 2025.
- The revision also **impacts penal interest rates on shortfalls** in **Cash Reserve Ratio (CRR)** and **Statutory Liquidity Ratio (SLR)** requirements, adjusting them to **Bank Rate plus 3.0 percentage points (9.25%)** or **Bank Rate plus 5.0 percentage points (11.25%)**.
- These changes are applicable immediately.

5. REPORTS

Export Preparedness Index (EPI) 2024

- **Released by:** NITI Aayog
- **Edition:** 4th - first edition was published in August 2020
- **The EPI 2024 is built on 4 pillars**, broken down into 13 sub-pillars and 70 parameters:
 - **Pillars:** Export Infrastructure, Business Ecosystem, Policy and Governance, Export Performance

Performance of States and Union Territories (Top and Bottom):

- **Large States:**

States	Scores	Category Rank	EPI 2024 Classification
Maharashtra	68.01	1	Leader
Tamil Nadu	64.41	2	Leader
Gujarat	64.02	3	Leader
Uttar Pradesh	62.09	4	Leader
Andhra Pradesh	60.65	5	Leader
Bihar	46.31	16	Aspirer
Jharkhand	42.49	17	Aspirer

Source: Export Preparedness Index (EPI) 2024

• **Small States, Northeastern States & Union Territories:**

States and Union Territories	Scores	Category Rank	EPI 2024 Classification
Uttarakhand	52.07	1	Leader
Jammu and Kashmir	51.08	2	Leader
Nagaland	46.42	3	Leader
Dadra and Nagar Haveli & Daman and Diu	46.24	4	Leader
Goa	44.60	5	Leader
Manipur	28.29	18	Aspirer
Lakshadweep	22.76	19	Aspirer

Source: Export Preparedness Index (EPI) 2024

World Economic Situation and Prospects 2026

- **Released by: United Nations Department of Economic and Social Affairs (UN DESA), in partnership with the United Nations Conference on Trade and Development (UNCTAD) and the 5 UN regional commissions**

Key Findings:

- **Global growth** is estimated at 2.8% in 2025, expected to **dip to 2.7% in 2026**, then rise to **2.9% in 2027** - still below the pre-pandemic (2010–2019) average of 3.2%.

Annual percentage change	2010-2019 average	2024	2025 ^a	2026 ^b		2027 ^b		Change from <i>World Economic Situation and Prospects</i> as of mid-2025	
				2026 ^b	2027 ^b	2025	2026		
World	3.2	2.9	2.8	2.7	2.9	0.4	0.2		
Developed economies	2.0	1.7	1.6	1.6	1.8	0.3	0.3		
Developing economies	5.2	4.2	4.4	4.2	4.3	0.4	0.1		
India^f	6.7	7.1	7.4	6.6	6.7	1.1	0.2		

- Many big developing economies like **China, India, and Indonesia** are expected to **keep growing** strongly due to resilient domestic demand or targeted policy measures, but many low-income and vulnerable countries still face weaker prospects.
- **India’s growth** is estimated at 7.4% in 2025 and **forecast at 6.6% in 2026 and 6.7% in 2027**, driven by strong consumption and public investment.
- This strength should largely **offset the negative impact** of higher US tariffs, while recent tax reforms and monetary easing add extra near-term support.

Periodic Labour Force Survey (PLFS) Monthly Bulletin December 2025

- **Released by: National Statistical Office (NSO), Ministry of Statistics & Programme Implementation (MoSPI)**

Key Findings:

- The overall **Labour Force Participation Rate (LFPR)** showed an upward trend, reaching **56.1%** in December 2025.
 - In December 2025, **rural LFPR rose** to 59.0%, while urban LFPR dipped to 50.2%.

- **Female LFPR (age 15+)** has risen steadily since June 2025 and reached 35.3% in December 2025, the highest level recorded in 2025.
- After declining in June 2025, the overall **Worker Population Ratio (WPR)** recovered steadily and reached its **annual peak** of 53.4% in December 2025.
 - Rural male and female workforce participation increased in December 2025, reaching 76.0% and 38.6%, respectively.
- The overall **Unemployment Rate (UR)** remained largely stable at **4.8%** in December 2025, compared with 4.7% in November 2025.
 - Rural UR was unchanged at 3.9%, while urban UR rose to 6.7% (from 6.5% in November 2025).

Responsible Nations Index 2026

- **Released by: World Intellectual Foundation (WIF)** in collaboration with Jawaharlal Nehru University (JNU), Indian Institute of Management Mumbai (IIM Mumbai), and the Dr. Ambedkar International Centre (DAIC)
- **About:** It assesses **154 countries** based on responsible governance, social well-being, environmental stewardship, and global responsibility, moving beyond conventional power- and GDP-based measures.

Important Rankings:

Top Countries and India:

1. Singapore
2. Switzerland
3. Denmark
4. Cyprus
5. Sweden
16. India (score: 0.55)

Countries at bottom:

- | | |
|------|---------------------------------|
| 154. | Central African Republic |
| 153. | Syria |
| 152. | South Sudan |

Henley Passport Index 2026

- **Released by: Henley & Partners**
- **About:** It ranks passports based on **visa-free access** to destinations.

Important Rankings:

Top Ranked (Most Powerful Passports) and India:

1. **Singapore** (192 – visa free destinations)
2. Japan, South Korea
3. Denmark, Luxembourg, Spain, Sweden, Switzerland
4. Austria, Belgium etc - (total 10 countries at 4th)
5. Hungary, United Arab Emirates etc- (total 5 countries at 5th)
- 80. India** (55 – visa free destinations) - moved up 5 positions from last year

Countries at Bottom (Least Powerful Passports):

- | | |
|------|--------------------|
| 101. | Afghanistan |
| 100. | Syria |
| 99. | Iraq |

6. GOVERNMENT SCHEMES

NPS Vatsalya

- **Launch:** September 2024 (announced in Union Budget 2024-25)
- **Nodal Ministry:** Ministry of Finance
- **Implementing Agency:** Pension Fund Regulatory and Development Authority (PFRDA)
- **Objectives:** To promote early financial security and long-term wealth accumulation through disciplined saving habits, ensuring a financially secure future for children through early pension savings, aligned with the vision of Viksit Bharat@ 2047.
- **Eligibility**
 - all minor Indian citizens (including NRIs and OCIs) below the age of 18 are eligible to open an account
 - The minor is the sole beneficiary, and the account is managed by their guardian until the child reaches adulthood
- **Key Features**
 - Accounts can be created through registered Points of Presence (PoPs) or through eNPS under PFRDA, including major banks, India Post, and pension funds (both online and physical setup)
 - Permanent Retirement Account Number (PRAN) cards are issued to subscribers; the account is fully portable across locations and providers.
 - The 2025 guidelines introduce a framework for Anganwadi workers, ASHAs, and Bank Sakhis with incentive upto ₹100 to support awareness and onboarding in rural/semi-urban areas.
- **Documents Required**
 - Proof of Date of Birth for Minor: Birth Certificate/ School Leaving Certificate/ Matriculation Certificate/ PAN/ or Passport
 - KYC of the Guardian: proof of identity and address (Aadhaar, Driving License, Passport, Voter ID card, NREGA Job Card, or National Population Register documents)
 - Permanent Account Number (PAN) of the Guardian or Form 60 declaration
 - NRE/NRO Bank Account (solo or joint) of the minor (in case the guardian is an NRI (Non-Resident Indian) or OCI (Overseas Citizen of India))
- **Account Opening Contribution:**
 - **Minimum:** ₹250 initial and annual contribution (revised from the previous ₹1,000 in the guidelines 2025)
 - **Maximum:** No upper limit, contributions can be gifted by relatives or friends.
 - Guardians have flexibility to select from a variety of Pension Funds registered with PFRDA
- **Three key investment choices:**
 - **Default Choice:** Moderate Life Cycle Fund (LC-50), allocates 50% of the investment to equity
 - **Auto Choice:** Guardians to choose from 3 Lifecycle Funds based on risk tolerance - Aggressive LC-75 (75% equity), Moderate LC-50 (50% equity), Conservative LC-25 (25% equity)
 - **Active Choice:** Guardians control fund allocation across four asset classes — up to 75% in equity (growth), 100% in corporate debt (stability), 100% in government securities (safety), and 5% in alternate assets (diversification)
- **Transition Upon Attaining Legal Adulthood (18 Years)**
 - **At 18 Years:** Fresh KYC is mandatory.
 - **Flexibility Period:** From age 18 to 21, the subscriber may:
 - Continue under the NPS Vatsalya model.

- Shift to the NPS Tier-I All Citizen Model (standard NPS)
 - Exit: Up to 80% must be used for an annuity; 20% as a lump sum
- **Full Withdrawal:** If the total corpus is less than or equal to ₹8 lakh, a 100% lump sum withdrawal is permitted.
- If no option chosen by 21, account deemed shifted to high-risk variant under MSF of same PF; then governed by standard Exit & Withdrawal Regulations, 2015 (as amended).
- **Partial Withdrawals:** After a 3-year lock-in period, up to 25% of the guardian's contribution can be withdrawn for specific purposes: education, specified illness, or disability (>75%).
 - Allowed twice before 18 years and twice between 18-21 years.
- **Death Benefit:**
 - In case of the minor's demise, the entire accumulated corpus is paid to the guardian.
 - If both parents die, legal guardian may continue (with/without contributions); at 18, subscriber may continue or exit as per rules.
 - Guardian's Demise: A new guardian must be registered via fresh KYC to continue the account.

Paripoorna Mediclaim Ayush Bima

- **Launch** :2026
- **Nodal Ministry:** Department of Financial Services (Ministry of Finance) and will be provided by New India Assurance Company Limited
- **About:** It offers cashless facilities, modern treatments and access to a wide network of hospitals.
- **Eligibility:** Exclusively for Central Government Health Scheme (CGHS) beneficiaries.
 - Family Coverage: A single policy can cover up to six family members.
- **Key Features**
 - Sum Insured: Options of ₹10 Lakh or ₹20 Lakh
 - **Co-Payment:** Beneficiaries can choose between a **70:30** or **50:50** premium co-sharing model (Insurer: Subscriber).
 - **Discounts:** The policy offers premium discounts of 28% (for 70:30 option) and 42% (for 50:50 option) compared to regular policies.
 - **Tax Benefit:** No GST will be levied on the premium to ensure affordability.
 - **Coverage Type:** Indemnity-based in-patient hospitalization coverage.
 - **Additional Benefits:**
 - Pre-hospitalization: Covered for 30 days.
 - Post-hospitalization: Covered for 60 days.
 - No Claim Bonus: Cumulative bonus of 10% for every claim-free year (up to a maximum of 100% of Sum Insured)
 - **AYUSH Coverage:** 100% of the Sum Insured covers in-patient hospitalization for AYUSH treatments (Ayurveda, Yoga, Unani, Siddha, and Homeopathy).
 - **Modern Treatments:** Covered up to 25% of the Sum Insured (can be enhanced to 100% with an optional rider).
 - **Room Rent Caps:** Normal Room: Capped at 1% of Sum Insured per day.
 - ICU: Capped at 2% of Sum Insured per day.

SMILE - Support for Marginalised Individuals for Livelihood and Enterprise

- **Launch:** 2022
- **Nodal Ministry:** Ministry for Social Justice & Empowerment (MoSJE)

- **Financial Outlay:** ₹365 crore from 2021-22 to 2025-26
 - ₹265 Crore – Welfare of Transgender Persons
 - ₹100 Crore – Rehabilitation of Persons engaged in Act of Begging
- **Sub - Schemes**
- **Central Sector Scheme for Comprehensive Rehabilitation for Welfare of Transgender Persons**
 - Scholarships for Transgender Students studying (in India only) in Class IX and till post-graduation to enable them to complete their education - total 22,500 number of scholarships
 - Secondary School (IX & X): ₹13,500/year
 - Senior Secondary (XI & XII): ₹13,500/year
 - Graduation/Post-Graduation: Up to ₹25,000/year.
 - should not be receiving any other central or state government funded Scholarship
 - Provisions for Skill Development and Livelihood under PM-DAKSH Scheme
 - Ministry will provide the funds - Rs. 65.80 Crore for 5 years
 - The "**SMILE-Health**" card provides a comprehensive cover of ₹5 lakh per annum per beneficiary under PM-JAY (specifically for gender-reaffirmation surgeries).
 - Certificate issued by "National portal for Transgender persons" is mandatory
 - Housing in form of '**Garima Greh**'
 - to provide shelter with basic amenities and recreational facilities and support for capacity-building/skill development - 44.80 crore for 5 years
 - atleast 1 Garima Greh to be set up in each State/UT
 - **Transgender Protection Cell** (at district and state level) in each state to monitor cases of offences
- **Central Sector Scheme for Comprehensive Rehabilitation of persons engaged in Act of Begging**
 - **SMILE-75:** Strategic implementation in 75 Municipal Corporations for begging-free cities
 - Any citizen of India engaged in act of begging to be covered
 - Orphan child engaged in begging should be referred to Child Care Institutions (CCIs) of Ministry of Women and Child Development
 - Separate shelter homes for males and females.
 - Municipal Corporation or any other government agency as identified by state/UT to use existing shelter homes for rehabilitation
 - In case of non-availability, new dedicated shelter homes (No financial assistance provided) to be set up
 - Shelter homes for males and females should be separate
 - Dependent children of female beneficiary (male children upto 14 and girl children upto 18 years of age) are permitted to stay in female shelter home
 - A resident shall ordinarily reside in a shelter home for 6 months
 - Shelter homes to facilitate providing counselling and skill development to able bodied beneficiaries who are above 18 years of age
 - Assistance for imparting vocational training will be provided according to PM Daksh/Ministry of Skill Development and Entrepreneurship
 - **National Portal for Transgender Persons:** This portal provides the Transgender Certificate and Identity Card, which is the single-window prerequisite for all benefits

Startup India Initiative

- **Launch:** 2016
- **Nodal Ministry:** Ministry of Commerce & Industry

- Implementing Agency: Department for Promotion of Industry and Internal Trade
- **Aim:** To build a strong eco-system for nurturing innovation and Startups in the country that will drive sustainable economic growth and generate large scale employment opportunities
- **Startup India Action Plan**
 - Consist of 19 Action Points to accelerate spreading of Startup movement
 - From digital/ technology sector to a wide array of sectors including agriculture, manufacturing, social sector, healthcare, education, etc
 - From existing tier 1 cities to tier 2 and tier 3 cities including semi-urban and rural areas
 - Action Plan divided across
 - Simplification and Handholding
 - ✓ **Legal Support:** Startups are allowed to self-certify their compliance under 9 Labour and 3 Environment laws for a period of 3 to 5 years from the date of incorporation
 - ✓ **IPR:** Start-ups Intellectual Property Protection facilitates startups to file applications for patents, designs and trademarks through registered facilitators by paying only statutory fees. Startups are provided with an 80% rebate in filing of patents and 50% rebate in filling of trademark vis-a-vis other companies
 - ✓ **Exit Process:** Government has notified Startups as 'fast track firms' enabling them to wind up operations within 90 days vis-a-vis 180 days for other companies
 - Funding Support and Incentives
 - Fund of Funds for Startups (FFS) Scheme
 - Credit Guarantee Scheme for Startups (CGSS)
 - Startup India Seed Fund Scheme (SISFS)
 - Income Tax Exemption for 3 years
 - ✓ Startups incorporated on or after 1st April 2016 can apply for income tax exemption
 - ✓ Recognized startups exempted for a period of 3 consecutive years out of 10 years since incorporation
 - Industry-Academia Partnership and Incubation
- **Startup India Hub:** Launched in 2017
 - Online platform for all stakeholders of entrepreneurial ecosystem in India to discover, connect and engage with each other
- **Startup India Showcase**
 - Online discovery platform for most promising startups of countries chosen through various programs for startups exhibited in a form of virtual profiles
- **National Startup Advisory Council**
 - Notified in 2020 to advise Government on measures needed to build a strong ecosystem for nurturing innovation and startups in country
- **Bharat Startup Knowledge Access Registry (BHASKAR):** It is a central registry to provide a unique ID to every stakeholder (startups, investors, mentors) to streamline the ecosystem.
- **MAARG Portal (Mentorship, Advisory, Assistance, Resilience, and Growth):** This as a primary platform for mentorship
- **Startup India Investor Connect:** A new dedicated portal launched to bridge the gap between startups and investors using an AI-based matchmaking tool.
- The National Startup Day is now annually celebrated on **16th January**.

GOBARdhan (Galvanizing Organic Bio-Agro Resources Dhan)

- **Launch:** 2018

- **Nodal Ministry:** Ministry of Jal Shakti (Department of Drinking Water and Sanitation)
 - also, the Ministry of Petroleum & Natural Gas, Ministry of Agriculture, and Ministry of New & Renewable Energy work together.
- **Objective**
 - To support villages safely manage their cattle waste, agricultural waste and in long run all organic waste and make villages clean
 - To support communities, convert their cattle and organic waste to wealth using treatment systems
 - Promote environmental sanitation and curb vector borne diseases through effective disposal of waste in rural areas
 - Convert organic waste, especially cattle waste to biogas and fertilizer for use in rural areas
 - To promote rural entrepreneurship by involving entrepreneurs, SHGs and Youth Groups in setting up and operation and management of biogas plants
- **Eligibility:** Any plant/project producing CBG/Biogas (more than 10 cuM/day) and bio slurry as principal outputs
- **Benefits**
 - Improves Savings - Promotes household income and savings as use of biogas reduces expenditure on LPG
 - Boosts productivity - Helps in generating organic manure which enhances agriculture and farm productivity
 - Increases Employment - Promotes employment and income generation opportunities for Self-Help Groups (SHGs) / farmers groups
 - Reduces Carbon Footprint - Helps in reducing carbon emission and promotes environmental sustainability
 - Saves foreign exchange - By reducing need for import of natural gas

Key Features

- Component of Solid Waste Management under Phase-II of Swachh Bharat Mission (Grameen)
 - Assistance up to ₹50 lakhs per district available for setting up biogas plants at village/Block/District level for Community and Cluster projects.
- Comprises entire gamut of schemes, programmes, policies promoting conversion of organic waste like cattle dung, agri-residue etc. to biogas/CBG/Bio CNG
 - e.g. Waste to Energy Scheme, SATAT (Sustainable Alternative Towards Affordable Transportation), SBM(G) Phase II, Agri Infrastructure Fund (AIF), Animal Husbandry Infrastructure Development Fund (AHIDF)
- Can be implemented by Gram Panchayats through Self-Help Groups (SHGs) / Farmers Producers Organisations / Community Based Organisations (CBOs) developed under DAY-NRLM/Milk Cooperatives / Milk Unions / Agencies etc
- District to be nodal agency for planning, implementation, monitoring and approval of GOBAR-Dhan projects
 - Gram Panchayat (GP) to identify potential beneficiaries for household/cluster and community level projects
- Villages with high population of cattle are to be taken on priority
- Unified Registration Portal for GOBARdhan
 - One stop repository to assess investment and participation in Biogas/Compressed Biogas (CBG) sector at pan India level to streamline process of setting up CBG/Biogas

- Anyone who operates or intending to setup a biogas/ CBG/ Bio CNG plant in India can obtain a registration number by registering on portal (number required to avail benefits/ support from other Ministries/ Departments)
- GOBAR-Dhan projects models - 4
 - **Individual Household (HH)**
 - Adopted by households having 3 or more cattle
 - Biogas is generated from plants used for cooking
 - Slurry generated used as manure
 - **Community**
 - Biogas plants are constructed for minimum number of households - 5 to 10
 - Operated and managed by Gram Panchayats/Self-Help Groups (SHGs)
 - Gas generated supplied to households restaurants /institutions
 - Slurry used by community as organic manure in agriculture or sold to farmers
 - **Clusters**
 - Individual biogas plants installed in number of households in a village/ group of villages
 - Biogas used by households
 - Slurry collected at a common place, separated into solid and liquid parts and then fortified and sold as bio-fertilizers
 - **Commercial Compressed Biogas (CBG)**
 - Set up by Entrepreneurs / Cooperative Societies/ Gaushalas etc.
 - Raw biogas produced is compressed and can be used as vehicular fuel and / or sold to industries
 - Slurry generated converted into organic manure / bio-fertilizer and can be sold to farmers
 - These plants are now eligible for Central Financial Assistance (CFA) from the Ministry of New & Renewable Energy (MNRE) up to ₹4 crore per project.
- Over 750+ Biogas/CBG plants are functional across India, covering nearly all states/UTs.
- A mandatory blending of Compressed Biogas (CBG) in the CNG (Transport) and PNG (Domestic) segments has been introduced, starting at 1% in 2025-26 and increasing to 5% by 2028-29.
- The Government provides ₹1,500 per metric tonne on Fermented Organic Manure (FOM) and Liquid Fermented Organic Manure (LFOM) produced at GOBARdhan plants to promote organic farming.

Jan Shikshan Sansthan (JSS) Scheme

- **Launch/Background** formerly known as Shramik Vidyapeeth, was being implemented through NGOs in country since 1967 and renamed as Jan Shikshan Sansthan in 2000
- **Nodal Ministry:** Ministry of Skill Development and Entrepreneurship
- **Aim:** To provide skill training in a non-formal mode at doorsteps of beneficiary through registered Societies (NGOs) with 100% grant from Government of India
- **Objective:** To increase household income by promoting self/wage employment through skill development training
- **Tenure:** Till 31st March 2026
- **Target**
 - To train 28.18 lakh beneficiaries from FY 2022-23 to FY 2025-26
 - To expand in aspirational, LWE, tribal, border and other backward districts of country
 - to increase annual training capacity from 4.76 lakh beneficiaries in FY 2021-22 to 9.07 lakh beneficiaries in the FY 2025-26
- **Funding**

- Lump-sum Grant-in-aid on annual basis and one-time non-recurring grants-in-aid (for infrastructure and equipment) of ₹20 lakh at time of sanction of new JSS
- Annual recurring grants-in-aid of ₹50 lakh provided to meet Emoluments, Programme Expenses, and Office Expenses

- **Target Beneficiaries**

- Non-literates, neo-literates and persons having rudimentary level of education (70%)
- School dropouts up to class 12th (20%)
- Graduates (10%) in age group of 15-45 years
- Age relaxation to Divyangjan and other deserving cases, especially women
- Priority groups are women, SCs, STs, OBC and minorities in rural areas and urban low-income areas

- **Key Features**

- Transferred from Ministry of Education (erstwhile Ministry of Human Resource Development) to Ministry of Skill Development & Entrepreneurship in July 2018.
- Implemented through JSSs which are functioning under respective parent bodies
 - parent body required to register JSS as a separate NGO
- Training process
 - Selection of course and creation of batch consisting of 20 beneficiaries.
 - Methodology of teaching includes both theoretical (30%) and practical (70%) learning.
- 3 types of programmes conducted
 - Skill Training
 - Activities
 - Capacity Building Programmes
- Multiple training centres may be set up across district to cover annual target of 1,800 beneficiaries
 - Relaxation in annual coverage of not less than 900 beneficiaries shall be considered on case-to-case basis for thinly populated districts/hilly/Island/ Border areas.
- JSSs may collect a maximum fee of ₹ 100 per month from beneficiaries
 - JSSs will not charge any fee from beneficiaries belonging to SC, ST, Divyangjan, economically weaker sections of society, and BPL category.
 - Fees collected from beneficiaries shall be deposited in Development Fund (DF) account.

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