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AFFAIRS

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Ques: Which company recently launched 'PhonePe PG Bolt' for Visa and Mastercard transactions to provide secure and efficient in-app payments?

- A) Paytm
- B) PhonePe Payment Gateway (PhonePe PG)
- C) Razorpay
- D) Cashfree
- E) Google Pay

Answer: Option B

Explanation:

- PhonePe Payment Gateway (PhonePe PG) has launched 'PhonePe PG Bolt' for Visa and Mastercard credit and debit card transactions.
- The solution uses device tokenization to provide a secure and efficient in-app checkout experience for users and merchant partners.
- By replacing sensitive card details with secure tokens, the system eliminates the need for CVV entry during subsequent transactions on the same device, simplifying the payment journey.

About PhonePe:

- Established: 2015
- Headquarters: Bengaluru, Karnataka
- CEO: Sameer Nigam

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Ques: According to the First Advance Estimates (FAE) released by NSO, what is the projected real GDP growth rate of India for FY2025–26?

- A) 6.5%
- B) 6.8%
- C) 7.0%
- D) 7.4%
- E) 8.0%

Answer: Option D

Explanation:

- The National Statistics Office (NSO), under the Ministry of Statistics and Programme Implementation (MoSPI), released the First Advance Estimates (FAE) of GDP for FY2025–26 at constant (2011–12) and current prices.
- As per the estimates, real GDP growth for FY26 is projected at 7.4%, higher than 6.5% recorded in FY25.
- Real GDP at constant prices is estimated at ₹201.90 lakh crore in FY26, compared to ₹187.97 lakh crore in FY25.
- Nominal GDP growth is estimated at 8% in FY26, lower than 10.4% in FY25, with nominal GDP at current prices pegged at ₹357.14 lakh crore in FY26, up from ₹330.68 lakh crore in FY25.

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Recent Facilities Launched in Banking & Insurance Sector:

- Axis Finance Limited (AFL), a wholly owned subsidiary of Axis Bank Limited, launched the 'Axis Finance Vyapar Business Loan'.
- Axis Bank has introduced a new feature called 'Safety Centre' on its mobile banking app to strengthen customer protection against digital fraud.
- Federal Bank Limited launched 'The Fortuna Wave', a refreshed brand identity, in Mumbai in the presence of Vidya Balan, the bank's brand ambassador.
- Life Insurance Corporation of India (LIC) has launched a Special Revival Campaign to revive lapsed individual policies.
- IDFC FIRST Bank launched the Zero-Forex Diamond Reserve Credit Card as a premium offering for frequent international travellers.
- 'Gaj' is a premium metal credit card launched by IDFC First Bank Limited on an invitation-only basis.
- NPCI launched upihelp.npci.org.in as a centralized platform to improve transparency and user control over UPI AutoPay standing instructions, reduce dark patterns, and enable easy portability of mandates.

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Ques: Which bank won multiple awards including Best AI and ML Adoption, Best Fintech and DPI Adoption, and Best IT Risk Management at the 21st Annual Banking Technology Awards 2025?

- A) State Bank of India
- B) HDFC Bank
- C) ICICI Bank
- D) Bank of Baroda
- E) Axis Bank

Answer: Option D

Explanation:

- Bank of Baroda emerged as the winner of multiple awards at the 21st Annual Banking Technology Awards 2025.
- The bank won awards for Best AI and ML Adoption, Best Fintech and DPI Adoption, Best IT Risk Management, and Best Tech Talent.
- Bank of Baroda also received a Special Mention in the category of Best Technology Bank.
- The awards were received by Dr Debadatta Chand, Managing Director & CEO, and Shri Sanjay V. Mudaliar, Executive Director of Bank of Baroda.

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Ques: What is the Ways and Means Advances (WMA) limit fixed by the RBI for the Government of the National Capital Territory of Delhi (GNCTD)?

- A) ₹750 crore
- B) ₹820 crore
- C) ₹890 crore
- D) ₹950 crore
- E) ₹1,000 crore

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) has fixed the WMA limit for the Government of the National Capital Territory of Delhi (GNCTD) at ₹890 crore.
- The revised WMA limit is effective from January 09, 2026, to manage temporary mismatches in receipts and payments.
- With this revision, the aggregate WMA limit for all State Governments and Union Territories has increased to ₹61,008 crore from ₹60,118 crore.
- The highest WMA limits among states are Uttar Pradesh (₹6,519 crore), Maharashtra (₹6,139 crore), and Tamil Nadu (₹4,582 crore).
- The interest rate on WMA is linked to the RBI repo rate, and overdrafts beyond the WMA limit attract an interest rate 2 percentage points above the repo rate.





Recent News Headlines Related to Awards & Winners :

- **Cavaliere dell'Ordine della Stella d'Italia** : Goa-based industrialist Shrinivas Dempo (Conferred by Walter Ferrara, the Consul General of Italy in Mumbai)
- **Asia Best Employer Brand Award 2026** : Bombay Stock Exchange Limited (BSE)- Asia's 1st and oldest stock exchange at Hong Kong Leadership Awards
- **'Best International Military Student' Award** : Commander Akhil Nair
- **Damehood (DBE) in King Charles III's New Year Honours List 2026** : Meera Syal
- **Israel Prize for Peace, Israel's highest civilian honour** : US President Donald Trump
- **IFFCO Sahitya Samman 2025** : Hindi fiction writer Maitreyi Pushpa
- **IFFCO Yuva Sahitya Samman** : Ankita Jain for her book "Oh Re! Kisan"
- **Chevalier de l'Ordre des Arts et des Lettres, one of France's highest civilian honours** : Ravi Deecee
- **'40 Under 40 Lawyer Award' 2025** : India Advocate Shubham Awasthi at 6th Edition of the BW Legal World 40 Under 40 Lawyers and Legal Influencers Awards 2025, held in New Delhi

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Ques: What was India's retail inflation, measured by the Consumer Price Index (CPI), in December 2025, and what was the average CPI inflation for the year 2025?

- A) 1.33% in December; 2.2% average in 2025
- B) 2.5% in December; 3.0% average in 2025
- C) 1.0% in December; 1.8% average in 2025
- D) 1.8% in December; 2.5% average in 2025
- E) 2.2% in December; 1.33% average in 2025

Answer: Option A

Explanation:

- India's retail inflation, measured by the Consumer Price Index (CPI), increased to 1.33% in December 2025, marking a three-month high.
- The average CPI-based inflation for the year 2025 was 2.2%, the lowest in 12 years.
- The data was released by the Ministry of Statistics and Programme Implementation (MoSPI).

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Ques: According to ISRO's Dust Experiment (DEX) study, how frequently does an interplanetary dust particle enter the Earth's atmosphere?

- A) One every 100 seconds
- B) One every 500 seconds
- C) One every 1,000 seconds
- D) One every 5,000 seconds
- E) One every 10,000 seconds

Answer: Option C

Explanation:

- According to ISRO's first Dust Experiment (DEX), approximately one interplanetary dust particle enters the Earth's atmosphere every 1,000 seconds.
- The Dust Experiment (DEX) is a 3-kilogram instrument developed by ISRO.
- DEX was flown aboard the PSLV Orbital Experimental Module (POEM) of the PSLV-C58 XPoSat mission on January 1, 2024, at an altitude of 350 km.
- The 140-degree wide-view detector recorded orbital debris (dust) impact signals between January 1 and February 9, 2024.
- DEX was built by the Physical Research Laboratory (PRL), Ahmedabad, and is the first-of-its-kind instrument designed to detect hyper-velocity dust particles.

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Ques: Which country has invited India and Australia to a G7 finance ministers' meeting on securing critical minerals supply chains?

- A) United Kingdom
- B) Japan
- C) United States
- D) Canada
- E) Germany

Answer: Option C

Explanation:

- The United States has invited India and Australia to participate in a G7 finance ministers' meeting focused on securing critical minerals supply chains.
- The discussions are being hosted in Washington amid concerns over excessive dependence on China for minerals vital to defence, technology, and clean energy transitions.
- Australia has signed an agreement with the US to counter China's dominance, outlining an \$8.5 billion project pipeline and the use of strategic reserves of rare earths and lithium.
- According to the International Energy Agency (IEA), China dominates global refining of critical minerals, processing 47% to 87% of copper, lithium, cobalt, graphite, and rare earth elements.

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Ques: Which initiative did the Department of Posts launch in collaboration with the Ministry of Rural Development and the Department of Agriculture & Farmers Welfare to enhance logistics and financial services for rural citizens, farmers, and Self-Help Groups (SHGs)?

- A) Dak Sewa, Jan Sewa
- B) Digital India Initiative
- C) PM-KISAN Scheme
- D) Rashtriya Gram Swaraj Abhiyan
- E) Bharat Net Program

Answer: Option A

Explanation:

- The Department of Posts signed MoUs with the Ministry of Rural Development (DAY-NRLM) and the Department of Agriculture & Farmers Welfare to establish a national logistics mechanism for rural citizens, farmers, and SHGs.
- The initiative “Dak Sewa, Jan Sewa” aims to expand financial, digital, and logistics services for SHGs and rural households.
- It supports women and rural entrepreneurs while accelerating rural development and financial inclusion.
- India Post Payments Bank (IPPB) will provide doorstep banking, digital tools like tablets and PoS machines, train SHG women as Business Correspondents, and issue certificates to SHGs.

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Ques: Which initiative, launched jointly by the Office of the Principal Scientific Adviser (OPSA) and the Observer Research Foundation, aims to bring together scientists, diplomats, policymakers, and industry leaders in New Delhi?

- A) Raisina Science Diplomacy Initiative (Raisina SDI)
- B) India Science Conclave
- C) National Innovation and Science Forum
- D) Science-Policy Dialogue India
- E) Raisina Technology Summit

Answer: Option A

Explanation:

- The Raisina Science Diplomacy Initiative (Raisina SDI) 2026 was launched jointly by the Office of the Principal Scientific Adviser (OPSA) to the Government of India and the Observer Research Foundation.
- The inaugural edition was launched during a meeting at OPSA's office in New Delhi.
- Raisina SDI will be held alongside the Raisina Dialogue in New Delhi.
- The initiative aims to bring together scientists, diplomats, policymakers, and industry leaders through high-level sessions and expert roundtables.

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Ques: By when does India plan to introduce Vehicle-to-Vehicle (V2V) communication technology nationwide to help reduce road accidents?

- A) End of 2025
- B) Mid of 2026
- C) End of 2026
- D) End of 2027
- E) End of 2028

Answer: Option C

Explanation:

- India plans to introduce Vehicle-to-Vehicle (V2V) communication technology nationwide by the end of 2026.
- The initiative is led by the Government of India to reduce road accidents by enabling direct vehicle-to-vehicle communication without relying on mobile or internet networks.
- V2V technology allows real-time signal exchange through a dedicated communication device installed in vehicles.
- The system provides 360-degree awareness of surrounding traffic conditions.
- The project is estimated to cost around ₹5,000 crore and will be implemented through phased notifications by the end of 2026.

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Ques: Who was awarded the 2026 IEEE Medal of Honor, the highest recognition by the Institute of Electrical and Electronics Engineers (IEEE)?

- A) Jensen Huang
- B) Sundar Pichai
- C) Elon Musk
- D) Satya Nadella
- E) Ginni Rometty

Answer: Option A

Explanation:

- Jensen Huang, CEO of NVIDIA, was awarded the 2026 IEEE Medal of Honor, the highest recognition from IEEE.
- The IEEE Medal of Honor, established in 1917, is awarded annually for exceptional contributions to electrical, electronics, and computer engineering.
- The 2026 award includes a USD 2 million cash prize, marking the second consecutive year IEEE has attached a monetary award to this honor.

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Ques: Which Union Minister announced the launch of India Post's new services 'Speed Post 24' and 'Speed Post 48'?

- A) Ashwini Vaishnaw
- B) Jyotiraditya M. Scindia
- C) Nitin Gadkari
- D) Piyush Goyal
- E) Rajnath Singh

Answer: Option B

Explanation:

- Union Minister for Communications Jyotiraditya Madhavrao Scindia announced the launch of India Post's new services—Speed Post 24 and Speed Post 48.
- The announcement was made during a programme held at Pichor in Shivpuri district of Madhya Pradesh.
- Speed Post 24 ensures delivery within 24 hours, while Speed Post 48 delivers consignments within 48 hours.
- The first phase will cover over 1,000 PIN codes, with further expansion planned on a quarterly basis based on route performance.

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Recent News Headlines Related to Summits / conference

- India will be represented by 10 states at the World Economic Forum (WEF) Annual Meeting 2026 held in Davos, Switzerland.
- Third Technical Hindi Symposium (Takniki Hindi Sangoshthi) “Abhyuday-3” organised at the Indian Institute of Technology (IIT) Indore. The program was jointly organised by IIT Indore, IIT Jodhpur and the CSIR-National Institute of Science Communication and Policy Research (CSIR–NIScPR).
- The Digital India BHASHINI Division (DIBD) under the Ministry of Electronics and Information Technology (MeitY) participated in the 10th TiE Global Summit – Rajasthan Chapter held at Jaipur Exhibition & Convention Centre (JECC).
- Odisha hosted the Regional Artificial Intelligence Impact Conference on 19–20 December 2025.
- The BRICS Presidency was handed over from Brazil to India at the concluding session of the 4th BRICS Sherpas Meeting.
- The 5th National Conference of Chief Secretaries was held in New Delhi and was chaired by Prime Minister Narendra Modi.
- The Department of Science and Technology (DST) organised the National Workshop on Strengthening of Geospatial Ecosystem at Yashobhoomi, New Delhi.





Ques: When will the 53rd edition of the New Delhi World Book Fair 2026 be held?

- A) 10–18 January 2026
- B) 5–12 January 2026
- C) 15–23 January 2026
- D) 12–20 January 2026
- E) 8–16 January 2026

Answer: Option A

Explanation:

- The 53rd edition of the New Delhi World Book Fair 2026 will be held from 10 to 18 January 2026 at Bharat Mandapam, New Delhi.
- Qatar is the Guest of Honour country, and Spain is the Focus Country for this edition.
- The fair is organised by the National Book Trust, India under the Ministry of Education, Government of India.
- ITPO is the co-organiser and venue partner of the fair.
- The theme of the 2026 edition is “Indian Military History: Valour and Wisdom @ 75.”

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Ques: Which country has formally expressed support for India's aspiration to become a permanent member of the United Nations Security Council (UNSC)?

- A) Brazil
- B) Peru
- C) Argentina
- D) Mexico
- E) Chile

Answer: Option E

Explanation:

- Chile has formally expressed its support for India's aspiration to become a permanent member of the United Nations Security Council (UNSC).
- Chile stated that India can play a stabilising role in global affairs.
- Chile's Ambassador to India, Juan Angulo, emphasised the need for comprehensive reforms in the multilateral system.
- At present, the UNSC has five permanent members with veto powers.

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Ques: Which Indian Navy unit recently began its Long-Range Training Deployment (LRTD) to Southeast Asia as part of the 110th Integrated Officers' Training Course?

- A) First Training Squadron (1TS)
- B) Eastern Naval Command
- C) Western Fleet
- D) Southern Naval Squadron
- E) Coast Guard Training Wing

Answer: Option A

Explanation:

- The First Training Squadron (1TS) of the Indian Navy has begun its Long-Range Training Deployment (LRTD) to Southeast Asia under the 110th Integrated Officers' Training Course.
- LRTD is a specialised naval training mission involving extended voyages across long distances, often entering foreign waters.
- The deployment includes Indian Navy and Indian Coast Guard vessels such as INS Tir, INS Shardul, INS Sujata, and ICGS Sarathi.

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Recent News Headlines related to Defence

- Taimoor is an Air-Launched Cruise Missile (ALCM) tested by the Pakistan Air Force from Rawalpindi.
- Two Hyderabad-based space-tech start-ups, TakeMe2Space and EON Space Labs, have developed and integrated a 14-kg Earth observation mini-satellite named MOI-1.
- The maiden flight test of the Pinaka Long Range Guided Rocket (LRGR-120) was successfully conducted at the Integrated Test Range (ITR), Chandipur.
- Union Minister for Civil Aviation, Ram Mohan Naidu, inaugurated and flagged off the inaugural flight of the indigenous next-generation civil helicopter Dhruv-NG at Hindustan Aeronautics Limited (HAL) facilities in Bengaluru, Karnataka.
- INSV Kaundinya is an engineless, indigenously built stitched sailing vessel of the Indian Navy.
- India successfully test-fired the K-4, an intermediate-range Submarine-Launched Ballistic Missile (SLBM), from INS Arighaat, India's second nuclear-powered submarine, in the Bay of Bengal off the coast of Visakhapatnam, Andhra Pradesh.
- Samudra Pratap (Yard 1267) is India's first indigenously designed and built Pollution Control Vessel (PCV), formally inducted by the Indian Coast Guard at Goa Shipyard Limited (GSL).

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Ques: Where was the 125th Foundation Day of the Directorate General of Mines Safety (DGMS) celebrated on 7 January 2026?

- A) Ranchi, Jharkhand
- B) Dhanbad, Jharkhand
- C) Gandhinagar, Gujarat
- D) New Delhi
- E) Kolkata, West Bengal

Answer: Option B

Explanation:

- The Directorate General of Mines Safety (DGMS) celebrated its 125th Foundation Day on 7 January 2026 at its headquarters in Dhanbad, Jharkhand.
- The programme was attended by the Minister of State for Labour and Employment, Ms. Shobha Karandlaje, as the chief guest.
- Separately, the Ministry of Mines is organising the National Mineral Chintan Shivir 2026 in Gandhinagar, Gujarat, to be inaugurated by Union Minister Shri G. Kishan Reddy.

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Ques: Which veteran BJP leader and former Union Minister of State for Communications, elected three times from Silchar, recently passed away?

- A) Kabindra Purkayastha
- B) Murli Manohar Joshi
- C) Ravi Shankar Prasad
- D) Arun Jaitley
- E) Ananth Kumar

Answer: Option A

Explanation:

- Veteran BJP leader Kabindra Purkayastha, former Union Minister of State for Communications, recently passed away.
- He was elected three times as MP from Silchar in 1991, 1998, and 2009.
- He served as Union Minister of State for Communications during 1998–1999 under Prime Minister Atal Bihari Vajpayee.

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Ques: Which former Indian hockey player and Olympian, who was part of the gold medal-winning team at the 1980 Moscow Olympics, recently passed away?

- A) Balbir Singh Sr.
- B) Zafar Iqbal
- C) Davinder Singh Garcha
- D) Mohammad Shahid
- E) Ajit Pal Singh

Answer: Option C

Explanation:

- Former Indian hockey player and Olympian Davinder Singh Garcha passed away at the age of 73 in Jalandhar, Punjab.
- He was a member of the Indian men's hockey team that won the gold medal at the 1980 Moscow Olympics.
- In 2021, the Government of India honoured him with the Major Dhyan Chand Award, the country's highest lifetime achievement award in sports, recognising his exceptional contribution to Indian hockey.

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Ques: On which date is World Hindi Day (Vishwa Hindi Diwas) observed, and what does it commemorate?

- A) 10 January
- B) 14 January
- C) 14 September
- D) 10 February
- E) 26 January

Answer: Option A

Explanation:

- World Hindi Day (Vishwa Hindi Diwas) is observed on 10 January every year.
- It commemorates the first use of Hindi in the United Nations General Assembly (UNGA) in 1949 and the first World Hindi Conference held in Nagpur in 1975.
- In India, Hindi Diwas is observed separately on 14 September.
- Fiji is the only country outside India where Hindi is an official language, alongside English and Fijian.

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Ques: National Youth Day (Rashtriya Yuva Divas), observed on 12 January, commemorates the birth anniversary of which great Indian spiritual leader?

- A) Mahatma Gandhi
- B) Swami Dayanand Saraswati
- C) Swami Vivekananda
- D) Rabindranath Tagore
- E) Sri Aurobindo

Answer: Option C

Explanation:

- National Youth Day, also called Rashtriya Yuva Divas and Vivekananda Jayanti, is observed on 12 January every year.
- The day marks the 163rd birth anniversary of Swami Vivekananda, one of India's greatest spiritual leaders and youth icons.
- It was first celebrated on 12 January 1985 following a Government of India decision.
- In 2026, the Department of Youth Affairs organised the 2nd edition of the Viksit Bharat Young Leaders' Dialogue (VBYLD 2026) from 9 to 12 January at Bharat Mandapam, New Delhi.

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IMPORTANT ONE - LINER Current Affairs

- Tamil Nadu signed a MOU with the United Nations Programme for Gender Equality and the Empowerment of Women (UN Women) to strengthen institutional capacities for gender-responsive governance, improve women's welfare, and promote inclusive development
- The 25th All India Major Port Cultural Meet 2025–26 was inaugurated at Jayadev Sadan, Paradip Port. The four-day cultural event is being organised by Paradip Port Authority under the aegis of the Major Ports Sports Control Board. Shri P. L. Haranadh, Chairman, Paradip Port Authority, inaugurated the meet as Chief Guest.
- Skydo, a cross-border payments platform, received final authorization from the Reserve Bank of India (RBI) to operate as a Payment Aggregator-Cross Border (PA-CB) entity.
- Kiran Desai, the Booker Prize–winning author of *The Inheritance of Loss* (2006), has written *The Loneliness of Sonia and Sunny*.
- Geetanjali Shree is the author of *Once Elephants Lived Here*, *The Empty Space*, *Our City That Year*, and *Mai*, all of which are significant works in contemporary Hindi literature and translated Indian literature.

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