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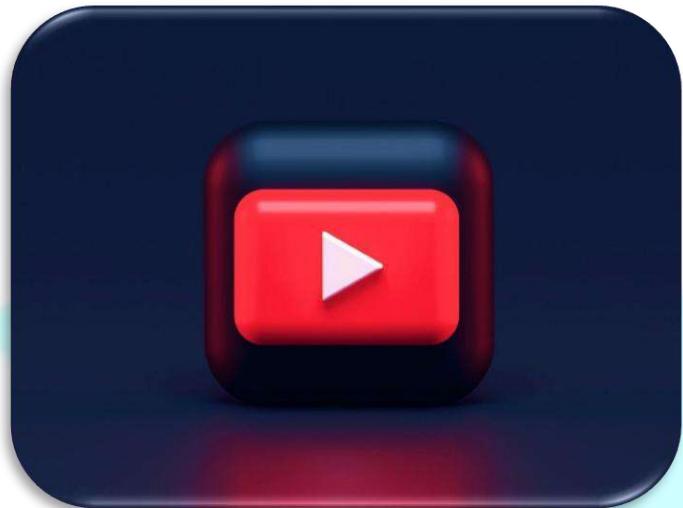
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Hey there,

Your Aparchit sir is here.

I have been providing Aparchit Super Current Affairs on a daily, weekly and monthly basis. Additionally, I run GA-paid groups and channels on Telegram for three years. Over the past three years, you have consistently shown me a great deal of love, support, and respect. Your numerous messages urging me to join YouTube have been instrumental in boosting my confidence and inspiring me to take the plunge. "Your support and love mean the world to me. They provide me the strength and courage to overcome any challenge that comes my way. Knowing that you're always there for me is everything. Please continue to be my rock and support me through thick and thin."

Ultimately, I want to express my sincere gratitude to all of you for giving me an abundance of love, support, and respect. Thank you so much, India.

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**Aparchit 14 January 2026 English Super Current Affairs MCQ with Facts**  
**By Aparchit Exam Warriors/Kumar Kaushal Sir**

**Q. 1. Which of the following is NOT a proposed eligibility norm for new Urban Cooperative Bank (UCB) licenses by the RBI in its January 2026 discussion paper?**

- A) Minimum capital of ₹300 crore
- B) At least 10 years of operational history
- C) Net NPA not exceeding 5%
- D) Capital Adequacy Ratio (CRAR) above 12%

**Answer: C**

- **RBI plans new eligibility norms for urban co-op bank licences.**
- The proposed eligibility criteria for applicants include:
- **Minimum Capital Requirement:** A minimum capital of ₹300 crore as of March 31 of the previous financial year.
- **Track Record:** The entity should have at least 10 years of active operations and a sound financial track record over the immediately preceding five years.
- **Financial Health Metrics:**
  - Capital to Risk-Weighted Assets Ratio (CRAR) of not less than 12% at the time of license grant.
  - Net Non-Performing Assets (NNPA) ratio should not exceed 3% at the time of license grant.

### **About Urban Cooperative Banks:**

- Urban Cooperative Banks are not formally defined but refer to primary cooperative banks located in urban and semi-urban areas
- **History:** The first formal co-operative legislation in India came with the Co-operative Credit Societies Act of 1904 (During Lord Curzon's tenure) and also enacted the more comprehensive Co-operative Societies Act of 1912.
- The first urban cooperative credit society, (Anyonya Sahakari Mandali) was established in 1889 in Baroda.
- **Functions:** Provide services like housing finance, personal loans, MSME credit, and deposits to small borrowers, traders, and small-scale industries.



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- **Registration:** They are registered as cooperative societies under the provisions of, either the State Cooperative Societies Act of the State concerned or the Multi State Cooperative Societies Act, 2002.
- **Regulation:** The Reserve Bank regulates and supervises the banking functions of UCBs under the provisions of Banking regulation Act, 1949.
- Banking related functions (viz. licensing, area of operations, interest rates etc.) are to be governed by RBI.
- Registration, management, audit and liquidation, etc. are governed by State Governments as per the provisions of respective State Acts.
- The Reserve Bank has been vested powers to issues licence to UCBs under Section 22 and 23 Banking Regulation Act, 1949 to carry on banking business and to open new places of business(branches, extension counters, etc.) respectively.

## Q. 2. Which four astronauts have been selected for the Artemis II crew?

- A) Neil Armstrong, Buzz Aldrin, Michael Collins, and Peggy Whitson
- B) Reid Wiseman, Victor Glover, Christina Koch, and Jeremy Hansen
- C) Sunita Williams, Robert Behnken, Douglas Hurley, and Jessica Meir
- D) Scott Kelly, Mark Kelly, Anne McClain, and David Saint-Jacques

**Answer: B**

- NASA's Artemis II mission is the first crewed flight of the Artemis program, designed to send humans around the Moon for the first time since 1972.
- Scheduled for launch no earlier than April 2026, it will carry four astronauts on a 10-day journey to test the Orion spacecraft's critical systems in deep space.
- **Historical Significance:** First crewed mission beyond low-Earth orbit since Apollo 17 in 1972.
- **Crew Milestone:** The mission includes the first woman (Christina Koch), the first person of color (Victor Glover), and the first non-American (Jeremy Hansen, CSA) to travel to the vicinity of the Moon.
- **Trajectory:** It will follow a "free-return" trajectory, flying approximately 4,600 miles beyond the Moon's far side before returning to Earth.
- **International Partners:** While led by NASA, the mission involves the Canadian Space Agency (CSA) and the European Space Agency (ESA), which provides the Orion Service Module.



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**Q. 3. Which international partner is providing a mission specialist for the Artemis II crew?**

- A) European Space Agency (ESA)
- B) Japan Aerospace Exploration Agency (JAXA)
- C) Canadian Space Agency (CSA)
- D) Indian Space Research Organisation (ISRO)

**Answer: C**

- Jeremy Hansen of the Canadian Space Agency is part of the four-person crew.

## **About Artemis II Mission:**

- It will be the **first mission to carry humans to the moon's vicinity since 1972**.
- It is the **second scheduled flight of the Artemis program** and the **first crewed Artemis mission**.
- It is the **first to fly astronauts aboard the Space Launch System (SLS) rocket** and **Orion spacecraft**.
- While **Artemis 1 successfully flew Orion around the moon without astronauts** in 2022, **Artemis 2 will be the first-time humans travel aboard the spacecraft and venture beyond low Earth orbit in more than 50 years**.
- Four astronauts will take a **10-day flight around the moon and back to Earth**, testing systems ahead of the **Artemis 3 mission**, which aims to **deliver astronauts to the lunar surface** by 2028.
- The mission will include three NASA astronauts and one astronaut from the Canadian Space Agency (CSA).
- Artemis 3 will be the **first crewed Moon landing mission** since **Apollo 17 in 1972**.

## **NASA IN NEWS 2025**

- NASA and the National Oceanic and Atmospheric Administration (NOAA) have launched IMAP, Carruthers Geocorona Observatory, and the SWFO-L mission to study the Sun's influence in the solar system.
- NASA-ISRO joint satellite NISAR will be launched from Satish Dhawan Space Centre, Sriharikota, on July 30 .
- GSLV-F16 will inject the Synthetic Aperture Radar (NISAR) satellite into a 743 km Sun-synchronous orbit with an inclination of 98.4 degrees.
- NASA launched twin satellites as part of the TRACERS mission to study magnetic reconnection and its effects in Earth's atmosphere.



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- **Dangeti Jahnavi** from Andhra Pradesh, will travel to space in 2029. She is the first Indian to complete Nasa's International Air and Space Program.
- NASA's SPHEREx space telescope is slated to launch from Vandenberg Space Force Base in California aboard a SpaceX Falcon 9 rocket.
- The NASA-ISRO Synthetic Aperture Radar (NISAR) satellite mission is now tentatively scheduled for launch in June 2025.
- NASA's IM-2 mission, launched on February 26, 2025, is indeed a significant step in lunar exploration. This mission, part of NASA's Commercial Lunar Payload Services (CLPS) initiative and the Artemis program.
- NASA's PACE (Plankton, Aerosol, Cloud, ocean Ecosystem) mission was launched on February 8, 2024. The mission aims to study the health of Earth's oceans and atmosphere by observing plankton, aerosols, clouds, and their interactions.
- Indian astronaut Group Captain Shubhanshu Shukla's Axiom-4 mission (Ax-4) to the International Space Station (ISS) was launched on June 25, 2025 from NASA's Kennedy Space Center in Florida.
- Astronauts Sunita Williams and Butch Wilmore returned to Earth after a 286 days stay on the International Space Station. Their SpaceX Crew Dragon capsule splashed down in the Gulf of Mexico off the coast of Florida.
- NASA astronaut Sunita Williams has made history by setting the record for the most time spent spacewalking by a woman.
- She logged 62 hours and 6 minutes of spacewalking, surpassing the previous record of 60 hours and 21 minutes held by former astronaut Peggy Whitson.
- NASA will launch the Pandora mission in 2025 to study the atmospheres of distant exoplanets. It will focus on clouds, hazes, and water, key factors for habitability.

**Q. 4. India's first solar-powered ATM van was launched by which bank?**

- A) State Bank of India (SBI)
- B) HDFC Bank
- C) Punjab National Bank (PNB)
- D) Tripura Gramin Bank

**Answer: D**

- India's first solar-powered ATM van was launched by **Tripura Gramin Bank**.

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- This initiative aims to provide sustainable and inclusive banking services, particularly in rural areas.
  - Tripura Gramin Bank (TGB) achieved a national milestone by becoming the 1st Regional Rural Bank (RRB) in India to introduce India's 1st fully solar-powered mobile Automatic Teller Machine (ATM) van, 'TGB on Wheels'.

**Q. 5. Which prominent Indian institution partnered with Coromandel International in January 2026 to establish a Corporate Research Centre focusing on sustainable agricultural solutions?**



**Answer: C**

- **Coromandel International Limited**, a leading Indian agri-solutions provider, signed a Memorandum of Understanding (MoU) with the **IIT Madras Research Park** to establish a **Corporate Research Centre**.
  - The MoU was formalised during the inauguration of the **IITM Global Research Foundation**.
  - The centre will focus on advanced research in **agriculture, sustainability**, and emerging technologies, including **nano-fertilisers** and specialty nutrients.
  - **Objective:** It aims to act as a hub for joint research programs, technology incubation, talent development, and international collaboration.

IIT IN NEWS 2025

- IIT Delhi develops AI Lab Assistant “AILA” to conduct real scientific experiment.
  - IIT Bombay Develops India’s First Quantum Diamond Microscope to Aid Neuroscience & Materials Research.
  - India is establishing four state-of-the-art quantum fabrication and central facilities worth Rs 720 crore across three IITs (Delhi, Bombay and Kanpur) and IISc-Bengaluru under the National Quantum Mission (NQM).
  - India Post has opened its first Gen Z-themed Post Office at the IIT Delhi campus as part of a modernization initiative.
  - QS Sustainability Rankings 2026, published by Top Universities, Lund University (Sweden) is ranked first globally. For India, the Indian Institute of Technology Delhi is the highest-ranked at 205th globally.

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- Centre for Development of Telematics (C-DOT) sets up a Centre of Excellence at IIT Gandhinagar.
- Indian Institutes of Technology (IITs) are going global, with Nigeria soon to host the first IIT campus in West Africa.
- India's first indigenously designed 7-nanometer "Shakti" computer processor is slated for completion by 2028, a project led by IIT Madras.
- Finance Minister Nirmala Sitharaman inaugurated the BioNEST Incubation Centre at IIT Dharwad, emphasising the need for green innovation and industry-academia collaboration.
- IIT Madras-incubated Muse Wearables partners with NPCI to launch India's first wearable payments ecosystem.
- IIT (ISM) Dhanbad is partnering with the University of Cambridge to establish a satellite campus of the UK-India Critical Minerals Supply Chain Observatory.
- The NaMo Semiconductor Laboratory was established at IIT Bhubaneswar.
- IIT-Madras nominated as UN Centre of Excellence for AI by Indian government, aiming to bridge global AI capacity gap.
- National Institutional Ranking Framework (NIRF) 2025: IIT Madras tops overall rankings for 7th year, IISc Bengaluru best university for 10th time
- Overall top 5:-
  1. IIT Madras
  2. IISc Bengaluru
  3. IIT Bombay
  4. IIT Delhi
  5. IIT Kanpur
- Vizhinjam port collaborated with IIT Madras for developing a cutting-edge AI-powered Vessel Traffic Management (VTM) system.
- IIT Madras has developed India's first silicon photonics-based Quantum Random Number Generator (QRNG), which it then licensed to Indrarka Quantum Technologies for commercial use in a Rs. 1 crore deal.
- Bihar ties up with IIT Delhi to train engineers in AI-powered bridge design and monitoring.
- IIT Madras has launched Asia's largest Shallow Wave Basin Research Facility.



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- IIT Guwahati researchers developed a bamboo-polymer composite as an eco-friendly alternative to plastic in vehicle interiors.
  - IIT Madras has made India's lightest wheelchair called YD One.
  - DRDO and IIT Hyderabad unveiled India's largest metal 3D printing machine for rocket components. It was developed at the DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad.
  - IIT Madras has announced a collaboration with the Ministry of Agriculture and Farmers' Welfare on Project VISTAAR (Virtually Integrated System to Access Agricultural Resources).

**Q. 6. What was the primary payload of the PSLV-C62 mission launched on January 12, 2026?**

- A) Cartosat-3**      **B) EOS-N1 (Anvesha)**  
**C) EOS-06**      **D) Aditya-L1**

**Answer: B**

**Q. 7. During which stage of the flight did the PSLV-C62 mission encounter a mission-ending anomaly?**

- A) First Stage (PS1)
  - B) Second Stage (PS2)
  - C) Third Stage (PS3)
  - D) Fourth Stage (PS4)

**Answer: C**

**Q. 8. Which configuration of the Polar Satellite Launch Vehicle (PSLV) was used for the C62 mission?**

- A) PSLV-XL (Extended)**
  - B) PSLV-CA (Core Alone)**
  - C) PSLV-DL (Two strap-on motors)**
  - D) PSLV-QL (Four strap-on motors)**

**Answer: C**

**Q. 9. How many total satellites were lost during the PSLV-C62 mission failure?**



**Answer: B**



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- On January 12, 2026, ISRO launched the PSLV-C62 mission from the Satish Dhawan Space Centre (SDSC) in Sriharikota.
- The mission encountered a critical failure, marking the second consecutive anomaly for the PSLV rocket after the PSLV-C61 failure in May 2025.
- ISRO announced that its Polar Satellite Launch Vehicle- 62nd mission (PSLV-C62) experienced a critical anomaly during the end of the 3rd stage (PS3) of flight, marking the second consecutive PSLV setback following the PSLV-C61 mission in May 2025.

## About PSLV-C62:

- Payload :-** The 44.4-metre(m)-tall, four-stage PSLV-C62 carried a primary payload 'Earth Observation Satellite – National 1(EOS-N1), known as Anvesha' and 15 other co-passenger satellites from various national and international partners and startups, lifted off from the First Launch Pad(FLP) at Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh.
- This launch marked the 64th flight of PSLV and the 5th mission of the PSLV-Developmental(DL) variant.
- The rocket was originally expected to deploy these payloads into Sun Synchronous Orbit (SSO) at an altitude of about 511 kilometers (kms).

## About PSLV-62 Mission:

- The PSLV-C62 mission was the 9th dedicated commercial launch undertaken by NewSpace India Limited (NSIL).
- Primary Payload:** The primary payload, EOS-N1, a hyperspectral earth observation satellite developed by Defence and Research Development Organisation (DRDO) for advanced surveillance and strategic monitoring.
- Secondary Payloads:** AayuISAT, developed by Bengaluru (Karnataka)'s startup company, OrbitAID Aerospace, which acts as India's 1st on-orbit satellite refueling demonstrator.
- European Technology Demonstrator, Kestrel Initial Technology Demonstrator (KID), a small-scale prototype re-entry vehicle, was developed with a Spanish startup company.
- The rocket also carried a mix of CubeSats and small universities and startups.
- Dhruva Space deployed 4 satellites: Thybolt-3, CGUSAT-1, DSAT-1, LACHIT-1, and TakeMe2Space's MOI-1.



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- The mission also carried multiple technology demonstration and experimental satellites, including Munal Technology Demonstration Satellite (Nepal), Theos-2(United Kingdom, UK) and a cluster of Brazilian payloads: EDUSAT, UAISAT, Galaxy Explorer, Orbital Temple, and Aldebaran-1, along with India's SanskarSat Technology Satellite.

## ISRO IN NEWS 2025

- ISRO successfully completed qualification tests for the Drogue Parachutes of the Gaganyaan Crew Module at the Rail Track Rocket Sled (RTRS) facility in Chandigarh.
- ISRO successfully launched the 4,410 kg multiband communication satellite CMS-03 from the Satish Dhawan Space Centre, Sriharikota, Andhra Pradesh.
- **Satellite Weight:** The satellite weighs about 4,410 kilograms.
- **Launch Vehicle:** It was launched by the LVM3-M5 rocket, often nicknamed the "Bahubali" rocket.
- **Orbit:** The satellite was placed into a Geosynchronous Transfer Orbit (GTO).
- NRSC/ ISRO signs MoU with BCCL and CMPDI on use of Satellite data for Surface Coal Fire & Land Subsidence Mapping in Jharia Coal Field.
- ISRO has set a target to launch seven missions by the end of March 2026, including the first uncrewed flight for the Gaganyaan programme.
- ISRO has officially announced that the Mangalyaan-2 mission is set to launch in the year 2030.
- ISRO, NewSpace India Limited (NSIL), IN-SPACe, and Hindustan Aeronautics Limited (HAL) signed a landmark technology transfer deal on September 10, 2025, for ISRO's Small Satellite Launch Vehicle (SSLV).
- ISRO successfully completed its first Integrated Air Drop Test (IADT-1), which is an important milestone in the preparations for the country's first human spaceflight program, Gaganyaan, on August 24, 2025, at Sriharikota, Andhra Pradesh.
- ISRO to launch Block 2 BlueBird satellite in 3-4 months, following successful NISAR mission with NASA.
- About Bluebird Satellite
- It is an advanced American communications satellite.
- It was developed by the U.S.-based AST SpaceMobile.



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- ISRO has inaugurated the Himalayan Outpost for Planetary Exploration (HOPE) space analog mission at Tso Kar Valley (Ladakh) to simulate and study challenges linked to long-duration space missions at 14,000 feet in Ladakh.
- India aims to set up its own space station by 2035 and conduct a crewed Moon landing by 2040.
- ISRO launched the NASA-ISRO Synthetic Aperture Radar (NISAR) satellite using the GSLV-F16 rocket from the Satish Dhawan Space Centre at Sriharikota, Andhra Pradesh.
- Mission Life: Designed for minimum 3 years mission life for Earth-Observation (Radar Imaging).
- Orbital Details: NISAR to orbit Earth at 747km altitude in Sun-Synchronous (Low Earth) Orbit with a repeat cycle of 12 days.
- ISRO plans to launch three navigation satellites by 2026 as part of its Indian Regional Navigation Satellite System (IRNSS), also known as NavIC (Navigation with Indian Constellation).
- The new satellites, designated NVS-03, NVS-04, and NVS-05.
- NavIC is designed to be interoperable with other global navigation satellite systems (GNSS) like GPS (USA), GLONASS (Russia), Galileo (EU), and BeiDou (China).
- The Cabinet Committee approved \$3.2 billion for the SBS-III programme to develop next-generation satellites over the next decade. Under the programme, ISRO will manufacture and launch the first 21 satellites.
- ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- Since its first flight, Polar Satellite Launch Vehicle (PSLV) has failed only twice - inaugural flight in 1993 and again in 2017.
- ISRO's 101st launch using PSLV-C61 failed mid-flight, due to a chamber pressure drop during the third stage. The mission aimed to place EOS-09 in Sun Synchronous Polar Orbit.
- ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbium and significantly reducing import costs by 90%.
- ISRO achieved its historic 100th launch from the Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh using the GSLV-F15 to deploy the NVS-02 satellite.
- NVS-02 is the 2nd satellite in the series of 2nd generation satellites of the Navigation with Indian Constellation (NavIC).
- The GSLV-F15 is the 17th GSLV flight, and 11th with an Indigenous Cryogenic stage.



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- Union Cabinet approved the establishment of the Third Launch Pad (TLP) at Satish Dhawan Space Centre of Indian Space Research Organisation (ISRO) at Sriharikota, Andhra Pradesh.
  - The government of India has appointed V. Narayanan as the 11th chairman of ISRO and secretary of the Department of Space (DOS).
  - He will succeed the current chairman S.Somanath

Indian Space Research Organisation (ISRO):

- **Founded :** 15 August 1969
  - **HQ :** Bengaluru, Karnataka
  - **Founder / 1st Chairman :** Vikram Sarabhai
  - **11th Chairman :** V. Narayanan
  - Aryabhata India's first satellites Launched on 19 April 1975.
  - GSAT-1 India's first commercial satellite.
  - SLV-3 was India's first experimental satellite launch vehicle.
  - Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
  - Udupi Ramachandra Rao : satellite Man of India

**Q. 10. Under the National Sports Governance Rules 2026, what is the minimum number of Sportspersons of Outstanding Merit (SOMs) that must be included in the General Body of a National Sports Body (NSB)?**



Answer: B

**Q. 11. What is the minimum age required for a sportsperson to be designated as a Sportsperson of Outstanding Merit (SOM) under the 2026 Rules?**



**Answer: C**



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**Q. 12. According to the rules, the fee for the Electoral Officer is decided by the National Sports Body but is subject to a maximum amount of:**

- A) Rs. 1 lakh
- B) Rs. 2 lakhs
- C) Rs. 5 lakhs
- D) Rs. 10 lakhs

**Answer: C**

- Government of India Notifies National Sports Governance Rules 2026.
- Ministry of Youth Affairs and Sports, Government of India (notified the National Sports Governance (National Sports Bodies, NSBs) Rules, 2026 under the National Sports Governance Act, 2025, a legal framework aimed at overhauling the sports governance in India.
- These rules establish mandatory frameworks for NSBs and Regional Sports Federations, focusing on athlete inclusion, transparent elections, and ethical governance aligned with Olympic Charter standards.

## **About National Sports Governance Rules 2026:**

- At least 4 Sportspersons of Outstanding Merit (SOMs) must be included in the General Body of NSBs. At least 50% of these SOMs must be women and at least 4 women must be represented in the Executive Committee. NSBs can reserve specific posts for them in their byelaws.
- **Eligibility of SOMs:** The minimum age of SOMs is 25 years, retire from active sports, and must not have completed selection-level events for at least one year before applying.
- **Election Panel:** The National Sports Election Panel must have at least 20 qualified members and the fee of an Electoral officer is capped at Rs.5 lakhs, along with a mutually agreed fee for an assistant.
- The rules specify timelines for every stage of the election, including submission of SOM applications, calling elections, publication of electoral rolls, invitation of nominations, and election conduct.
- **Election Oversight:** A National Sports Election Panel will supervise elections to ensure free, fair, and manipulation-free processes.
- **Disqualification:** Persons convicted by courts and sentenced to imprisonment are barred from contesting elections and committee membership.
- **Bye-law Alignment:** All National Sports Bodies must amend their constitutions or bye-laws to implement the rules within six months.



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**Q. 13. Who was appointed as the President and Vice Chairman of Meta in January 2026 to lead its AI strategy and infrastructure investments?**

- A) Sheryl Sandberg
- B) Dina Powell McCormick
- C) Joel Kaplan
- D) Curtis Joseph Mahoney

**Answer: B**

- Meta Platforms announced the appointment of Dina Powell McCormick as the company's President and Vice Chairman.
- Mark Zuckerberg, Founder and Chief Executive Officer (CEO) of Meta Platforms Inc., (the parent company of Facebook, Instagram, WhatsApp, Messenger and Threads), announced the appointment of Dina Powell McCormick as its new President and Vice Chairman, as part of a leadership restructuring to accelerate its Artificial Intelligence (AI) strategy.

**Q. 14. Which Indian mountaineer successfully summitted Mount Aconcagua, the highest peak outside Asia, as part of a solo expedition sponsored by Hindustan Aeronautics Limited (HAL)?**

- A) Anshul Roy
- B) Aritra Roy
- C) Arjun Vajpai
- D) Malli Mastan Babu

**Answer: B**

- Indian Mountaineer Aritra Roy Summits Mt. Aconcagua in Argentina.
- Indian mountaineer Aritra Roy summited Mount (Mt.) Aconcagua in Argentina (in South America), the highest peak outside Asia at 6,967.15 meters (m) above mean sea level, marks the fourth milestone in his ongoing Seven Summits challenge.

## About Mt. Aconcagua Expedition:

- He summited after a 10.5-hour push, spent 45 minutes at the peak, and completed a 44-kilometre (km) climb in minus 40 degrees Celsius ( $-40^{\circ}\text{C}$ ) temperatures, snowstorms, and blizzards.
- The solo expedition was fully sponsored by Hindustan Aeronautics Limited (HAL), a Navratna Central Public Sector Enterprise (CPSE) under the Ministry of Defence.
- He previously summited Mount Kilimanjaro (Africa), Mount Elbrus (Europe), and Mount Everest (Asia), completing a solo ascent of Everest on May 19, 2025.



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- Mt. Aconcagua is one of the Seven Summits which include Mount Everest (Asia), Aconcagua (South America), Denali (North America), Mount Kilimanjaro (Africa), Mount Elbrus (Europe), Mount Vinson (Antarctica), and Mount Kosciuszko (Australia).

**Q. 15. The IndiaAI Mission signed an MoU with UPDESCO to establish how many Data and AI Labs across Uttar Pradesh?**

- A) 49      B) 52  
C) 65      D) 75

**Answer: C**

- **IndiaAI Mission** signed a Memorandum of Understanding (MoU) with the **Uttar Pradesh Development Systems Corporation Limited (UPDESCO)** to build one of India's largest state-level AI skilling ecosystems.
  - The MoU aims to establish **65 Data and AI Labs** throughout Uttar Pradesh, offering practical, industry-relevant AI training.
  - Two labs are currently operational at **NIELIT** centers in **Lucknow** and **Gorakhpur**, with an additional industry-supported lab in **Pilibhit**.
  - These labs will feature advanced computing resources, software, datasets, and structured learning programs.
  - The Department of IT & Electronics, Uttar Pradesh, is the administrative authority, with **UPDESCO** acting as the State Nodal Agency for implementation.

**Q. 16. According to official data released in January 2026, what was India's total fish production in FY 2024-25, and how much did it increase compared to FY 2013-14?**

- A) 175.45 lakh tonnes; 85% increase  
B) 197.75 lakh tonnes; 106% increase  
C) 195.00 lakh tonnes; 100% increase  
D) 205.50 lakh tonnes; 115% increase

**Answer: B**

- India's **Ministry of Fisheries, Animal Husbandry and Dairying** reported that national fish production rose to **197.75 lakh tonnes** (19.775 million tonnes) in **FY 2024-25**.



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- This represents a **106% increase** from the 95.79 lakh tonnes recorded in FY 2013-14.
  - India is the **second-largest** fish producer globally, contributing around **8%** of the world's fish production.
  - It also holds the **second position globally** in aquaculture production and is the leading producer and exporter of **shrimp**.
  - The fisheries sector contributes **7.43%** to the Agriculture Gross Value Added (GVA) and has seen average aquaculture productivity increase to **4.77 tonnes per hectare**.
  - The sector has generated **74.66 lakh jobs** since 2014-15 and supports approximately **3 crore** fishers and fish farmers.

## Export and Investment:

- In FY 2024-25, seafood exports reached a record **₹62,408 crore**.
  - Despite challenges like a significant U.S. tariff hike on shrimp, exports grew by **21% in value** and **12% in volume** between April and October 2025.
  - Over the past decade, investments under schemes such as the **Pradhan Mantri Matsya Sampada Yojana (PMMSY)** and **the Blue Revolution** totaled **₹38,572 crore**.

## Q. 17. How does India rank globally in fish production?

- A) First
  - B) Second
  - C) Third
  - D) Fourth

**Answer: B**

- For 2026, the top fish-producing countries remain consistently led by China, followed by India and Indonesia, with Vietnam, Peru, Russia, Bangladesh, and the US.
  - Andhra Pradesh leads India's fish production by a significant margin, followed by West Bengal, with other top states including Karnataka, Odisha, Uttar Pradesh, and Gujarat.

**Q. 18. Who is the chairperson of the 15-member expert committee recently formed by PFRDA in January 2026 to design the framework for assured payouts under the NPS?**

- A) Deepak Mohanty**      **B) Dr. M. S. Sahoo**  
**C) Supratim Bandyopadhyay**      **D) Dr. Montek Singh Ahluwalia**

**Answer: B**



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- Pension Fund Regulatory and Development Authority (PFRDA) established a 15-member expert committee to create a regulatory framework for assured payouts within the National Pension System (NPS).
- The 15-member committee will be chaired by Former Chairperson of the Insolvency and Bankruptcy Board of India Dr M. S. Sahoo.
- **Chairman:** Dr. M. S. Sahoo, founder of Dr. Sahoo Regulatory Chambers and former chairperson of the Insolvency and Bankruptcy Board of India (IBBI).
- **Committee Size:** 15 experts from various backgrounds.
- **Primary Mandate:** To develop regulations for structured pension payouts and explore guarantees for NPS subscribers.
- **Operational Scope:** The committee will define aspects such as lock-in periods, withdrawal limits, and pricing.

**Q. 19. According to the PFRDA's "NPS Vatsalya Scheme Guidelines 2025," which of the following statements regarding the transition and withdrawal rules for minor subscribers is CORRECT?**

- A) Partial withdrawals are allowed only after 5 years from account opening.
- B) Full withdrawal of the accumulated corpus is permitted if the total amount is ₹10 lakh or less when the subscriber turns 18.
- C) Upon reaching 18 years of age, a fresh KYC process is mandatory for the subscriber to take control of the account.
- D) The maximum equity exposure allowed for NPS Vatsalya investments is capped at 25%.

**Answer: C**

- The Pension Fund Regulatory and Development Authority (PFRDA) issued the NPS Vatsalya Scheme Guidelines 2025.
- These guidelines establish the comprehensive regulatory and operational framework for the pension scheme designed for minors, superseding earlier instructions from 2024.
- **Eligibility:** Open to all Indian citizens (including NRIs and OCIs) below the age of 18.
- **Contributions:** The minimum initial and annual contribution required is ₹250 (updated from the previous ₹1,000 requirement in some earlier reports).



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- **Withdrawal Rules:**
  - **Partial Withdrawal:** Permitted after 3 years for specific purposes like education, medical treatment, or disability support.
  - **Withdrawal Limit:** Up to 25% of the subscriber's own contributions (excluding returns).
  - **Transition at Age 18:**
  - **KYC:** Fresh KYC is mandatory upon turning 18.
  - **Exit Corpus:** Full withdrawal is permitted only if the corpus is ₹8 lakh or less. If it exceeds this, at least 20% must be used for an annuity.
  - **Conversion:** The account transitions into the NPS Tier-I All Citizen Model.
  - **Investment:** The guidelines allow for equity exposure between 50-75%.
  - **Community Incentives:** The 2025 guidelines introduced an incentivization framework for workers like Anganwadi, ASHA, and Bank Sakhis to boost enrollment in rural areas.

**Q. 20. What is the minimum annual contribution required for an NPS Vatsalya account?**



**Answer: B**

- Minimum initial and annual contribution of ₹250 and no maximum limit on contributions.

**Q. 21. When can a partial withdrawal first be made from an NPS Vatsalya account?**

- A) Immediately after the first contribution
  - B) After 1 year from the date of account opening
  - C) After 3 years from the date of account opening
  - D) Only after the minor turns 18

**Answer: C**



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**Q. 22. Which organization regulates and administers the NPS Vatsalya Scheme?**

- A) RBI (Reserve Bank of India)
- B) SEBI (Securities and Exchange Board of India)
- C) PFRDA (Pension Fund Regulatory and Development Authority)
- D) IRDAI (Insurance Regulatory and Development Authority of India)

**Answer: C**

### NPS Vatsalya Scheme, 2025:

- **Nodal Ministry:** Union Ministry of Finance.
- **Regulator:** Pension Fund Regulatory and Development Authority (PFRDA).
- PFRDA was established in 2003 (becoming a statutory body in 2013) and its headquarters are in New Delhi.

**Q. 23. As of January 2026, which region has the Government of India identified as a "special focus" for the next phase of the Unified Payments Interface (UPI) international expansion?**

- A) North America
- B) East Asia
- C) Eastern Europe
- D) West Africa

**Answer: B**

- In January 2026, India's Unified Payments Interface (UPI) is strategically expanding its global footprint with a primary focus on East Asian markets.

### Current Footprint (January 2026):

- **As of January 14, 2026, UPI is accepted in eight countries for digital transactions:**
  1. Bhutan (the first country to adopt UPI standards)
  2. Singapore
  3. Nepal
  4. Sri Lanka
  5. United Arab Emirates (UAE)
  6. France
  7. Mauritius



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## 8. Qatar (the most recent addition as of late 2025)

- The Indian government has specifically designated East Asia as its next major expansion frontier.
  - **Japan:** In October 2025, NPCI International Payments Limited (NIPL) signed an MoU with NTT DATA Japan to enable UPI acceptance at merchant locations across the country.
  - **Future Reach:** Discussions and preliminary MoUs have previously targeted broader East and Southeast Asian regions, including South Korea, Hong Kong, Taiwan, and Vietnam.

**Q. 24. Which Indian state has signed an MoU with Sarvam AI to establish the country's first full-stack Sovereign AI Park?**

- A) Karnataka** **B) Maharashtra**  
**C) Tamil Nadu** **D) Telangana**

**Answer: C**

- Tamil Nadu signed a landmark Memorandum of Understanding (MoU) with the Bengaluru-based startup Sarvam AI to establish India's first full-stack Sovereign AI Park.
  - The project involves an estimated investment of ₹10,000 crore (approximately \$1.1 billion) over five years. It will be located on land identified near IIT Madras.
  - The Park will house a dedicated Institute for AI in Governance to focus on ethical AI deployment for public sector use cases like healthcare, agriculture, and education.
  - The initiative is expected to create 1,000 high-skilled deep-tech jobs and empower local researchers to become creators of AI technology.

**Q. 25. Who is partnering with the Tamil Nadu government to establish India's first full-stack Sovereign AI Park?**

- A) Google AI
  - B) Microsoft
  - C) Sarvam AI
  - D) Hanooman AI

**Answer: C**



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## STATIC GK Based Current Affairs MCQs 14 January 2026

**Q. 1. When was the Unified Payments Interface (UPI) officially launched?**

- A) 2014
- B) 2015
- C) 2016
- D) 2018

**Answer: C**

- UPI was launched in April 2016 by the NPCI.

**Q. 2. Which Union Ministry is responsible for the implementation of the NPS Vatsalya Scheme?**

- A) Ministry of Women and Child Development
- B) Ministry of Social Justice and Empowerment
- C) Ministry of Finance
- D) Ministry of Education

**Answer: C**

- NPS Vatsalya Scheme is under the administrative control of the Ministry of Finance. It is regulated and administered by the Pension Fund Regulatory and Development Authority (PFRDA).

**Q. 3. When was the Pension Fund Regulatory and Development Authority (PFRDA) established and where is its headquarters located?**

- A) 1999, Mumbai
- B) 2004, Mumbai
- C) 2003, New Delhi
- D) 2013, Hyderabad

**Answer: C**

**Q. 4. Which country is the largest producer of fish in the world?**

- A) Japan
- B) United States
- C) China
- D) Russia

**Answer: C**



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**Q. 5. Who is the primary founder of Meta Platforms, Inc., which was originally established as Facebook in 2004?**

- A) Elon Musk
  - B) Bill Gates
  - C) Jack Dorsey
  - D) Mark Zuckerberg

**Answer: D**

**Q. 6. What was the name of India's first artificial satellite?**

- A) Rohini** **B) Bhaskara-I**  
**C) Aryabhata** **D) APPLE**

**Answer: C**

- India's first satellite was **Aryabhata**, launched on April 19, 1975.
  - **First Indigenous Launch:** **Rohini (RS-1)** was the first satellite to be launched from Indian soil using an Indian-made launch vehicle (**SLV-3**) on July 18, 1980.
  - **First Communication Satellite:** **APPLE** (Ariane Passenger Payload Experiment), launched in 1981.
  - **First Remote Sensing Satellite:** **Bhaskara-I**, launched in 1979.
  - **First Dedicated Space Observatory:** **Astrosat**, launched in 2015.

**Q. 7. The Artemis II mission is a project of which space agency?**



**Answer: D**

**Q. 8. Which was the first Urban Cooperative Bank in India to transition into a Small Finance Bank (SFB)?**

- A) Saraswat Cooperative Bank**      **B) Cosmos Cooperative Bank**  
**C) Shivalik Mercantile Cooperative Bank**      **D) Abhyudaya Cooperative Bank**

**Answer: C**



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**Q. 9. Urban Cooperative Banks (UCBs) are under the dual regulation of the RBI and which other authority?**

- A) SEBI (Securities and Exchange Board of India)
- B) Registrar of Cooperative Societies (RCS) of the concerned state
- C) Ministry of Finance, Government of India
- D) NITI Aayog

**Answer: B**

**Q. 10. What is the minimum net worth requirement for a Tier 1 Urban Cooperative Bank operating in a single district?**

- A) ₹50 lakh
- B) ₹1 crore
- C) ₹2 crore
- D) ₹5 crore

**Answer: C**



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KALIYAMCORTHY  
ROLL NO - [2120035944](#)  
SELECTED IN - RRB PO  
SAPTHA GIRI GRAMEEN BANK  
STATE - TAMILNADU



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ROLL NO - [2603003298](#)  
SELECTED IN - ARYAVART  
GRAMIN BANK CLERK  
STATE - UTTAR PRADESH



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NAME - ISHTA GARG  
ROLL NO - [2283004123](#)  
STATE - PUNJAB  
BANK - PUNJAB GRAMIN BANK



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NAME - NIPUN  
ROLL NO - [1533002831](#)  
SELECTED IN - RRB CLERK  
STATE - HARYANA



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NAME - PRAVEEN  
ROLL NO - [1801005776](#)  
SELECTED IN - RRB PO  
KARNATAKA GRAMMENA  
BANK  
STATE - KARNATAKA



Name: Bathina Maneesha  
Rollno: 2543024278  
Selected in : RRB clerk  
State : Telangana



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NAME - NISHU SHARMA  
ROLL NO - [1523008901](#)  
SELECTED IN - RRB CLERK  
STATE - HARYANA



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NAME - GURVITA KUMARI  
ROLL NO - [1373006773](#)  
SELECTED IN - RRB CLERK  
DAKSHIN BIHAR GRAMEEN  
BANK



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NAME - GURPREET KAUR  
ROLL NO - [2283002821](#)  
BANK - PUNJAB GRAMIN BANK  
STATE - FROM PUNJAB



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NAME - MANU VARGHESE  
ROLL NO - [2110710970](#)  
BANK - KERALA GRAMEEN  
BANK CLERK