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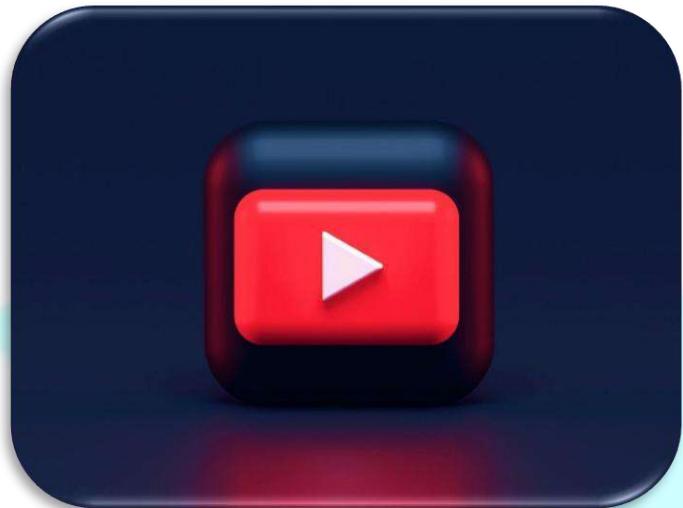
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Hey there,

Your Aparshit sir is here.

I have been providing Aparshit 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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Name - Rohit Thakur
State - Himachal Pradesh
Selected as - IBPS PO



Name - Samridhi
State - Bihar
Selected as - PO



Name - Jyothi Jagadeesan
State - Kerala
Selected as - IBPS PO



Name - Neelam
State - Jharkhand
Selected as - IBPS P



Name - Anju
Selected as - IBPS PO



Name - Christina Dsouza
State - Maharashtra
Selected as - IBPS Clerk



Selected as PO (Bank of Baroda) and Clerk (Punjab National Bank)



Name - Anil
State - West Bengal
Selected as - RRB PO / RRB Clerk / IBPS Clerk



Name - Shivkumar Sharma
State - Rajasthan
Selected as - IBPS Clerk



Name - Reksha Dongre
State - Maharashtra
Selected as - IBPS Clerk



Name - Maya Mohan
State - Kerala
Selected as - IBPS Clerk



Name - Mehalar
State - Tamilnadu
Selected as - IBPS Clerk



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Aparchit 31 January 2026 English Super Current Affairs MCQ with Facts

By Aparchit Exam Warriors/Kumar Kaushal Sir

O. 1. Patna Bird Sanctuary, recently added to the Ramsar list, is located in which state?

A) Bihar **B) Uttar Pradesh**
C) Rajasthan **D) Madhya Pradesh**

Answer: B

Q. 2. Chhari-Dhand, newly designated as a Ramsar site in 2026, is located in which district of Gujarat?

Answer: B

Q. 3. As of January 31, 2026, how many total Ramsar sites are there in India?

Answer: C

- India officially designated two new wetlands as Ramsar Sites, bringing the country's total tally to 98. The new additions are:
- **Patna Bird Sanctuary:** Located in the Etah district of Uttar Pradesh.
- **Chari-Dhand Wetland Conservation Reserve:** Located in the Kutch district of Gujarat.
- **Total Ramsar Sites in India:** 98 (as of early 2026).
- **Patna Bird Sanctuary (Uttar Pradesh):** Located in the Etah district, it is the smallest bird sanctuary in the state. It becomes Uttar Pradesh's 11th Ramsar site.
- **Chhari-Dhand (Gujarat):** A seasonal saline wetland situated between the Banni grasslands and the salt flats of Kutch. It is Gujarat's 5th Ramsar site and the first in the Kutch district.
- **Global Standing:** India holds the highest number of Ramsar sites in Asia.

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Ecological Significance:

- **Patna Bird Sanctuary:** A freshwater wetland in the Gangetic plains supporting nearly 178 bird species.
- **Chhatri-Dhand:** A seasonal saline wetland in the Banni grasslands, home to endangered species like chinkara, caracal, and desert cats.

Q. 4. Which state currently holds the highest number of Ramsar Sites in India as of 2026?

Answer: C

- Tamil Nadu continues to hold the highest number of Ramsar sites in India with 20, followed by Uttar Pradesh with 11.

RAMSAR SITE IN NEWS 2025-26

- Patna Bird Sanctuary in Uttar Pradesh's Etah and Chhari-Dhand in Gujarat's Kutch have been recognised as Ramsar sites.
- The designation of these two sites under the Ramsar Convention takes the total number of such wetlands in India to 98.
- Siliserh Lake in Alwar has been declared as the fifth Ramsar site in Rajasthan and 96th in the country.
- Kopra reservoir in Bilaspur district in Chhattisgarh has been designated as a Ramsar Site. With this, Chhattisgarh got its first Ramsar Site.
- Gogabeel Lake is a vital oxbow lake in Bihar's Katihar district, recently designated as India's 94th Ramsar Site.
- India has designated two new Ramsar Sites in Bihar – Gokul Jalashay (448 ha) in Buxar and Udaipur Jheel (319 ha) in West Champaran. With this, India now has 93 Ramsar Sites.
- Two wetlands in Rajasthan, Khichan in Phalodi and Menar in Udaipur, were designated as Ramsar Sites in June 2025, bringing India's total to 91 and making it the highest in Asia.
- India added four new wetlands to the Ramsar List in early 2025, increasing its total to 89 sites.
- The new additions are Sakkarakottai Bird Sanctuary and Therthangal Bird Sanctuary in Tamil Nadu, Khecheopalri Wetland in Sikkim, and Udhwa Lake in Jharkhand.



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- 15th Conference of the Parties to the Ramsar Convention on Wetlands (COP15) took place from July 23-31, 2025, in Victoria Falls, Zimbabwe.

About Ramsar Sites:

- Wetland sites of international importance under the Ramsar Convention (1971), promoting conservation and sustainable use.
- **Origin:** Signed in Ramsar, Iran (1971); came into force in 1975 under UNESCO.
- **Aim:** Protect wetlands as critical ecosystems for biodiversity, water security, flood control, and livelihoods.

India and Ramsar Sites:

- **Global Standing:**
- **India:** 3rd in the world (after UK – 176, Mexico – 144).
- **Asia:** 1st in number of Ramsar sites

Ramsar Convention and India:

- India joined the Ramsar Convention by ratifying it on 1 February 1982.
- First Indian wetland sites- Rajasthan's Keoladeo National Park and Odisha's Chilika Lake in 1981.
- Tamil Nadu has a maximum of 20 sites.
- **Largest Ramsar site:** Sunderban of West Bengal (423,000 hectares). Declared Ramsar Site in 2019.
- **Smallest Ramsar:** Renuka in Himachal Pradesh (20 hectares). Declared a Ramsar site in 2005.

Q. 5. The IRDAI reconstituted its Reinsurance Advisory Committee (RAC). Who has been appointed as the Chairman of this committee?

- A) Dhananjay Date
- B) A. V. Girija Kumar
- C) Praveen Vashishta
- D) T. L. Alamelu

Answer: B

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Q. 6. Under which section of the Insurance Act, 1938, did IRDAI reconstitute the Reinsurance Advisory Committee (RAC) in 2026?

- A) Section 14
- B) Section 101B
- C) Section 64V
- D) Section 114

Answer: B

- The Insurance Regulatory and Development Authority of India (IRDAI) has reconstituted its Reinsurance Advisory Committee (RAC) for a three-year term starting from January 28, 2026.
- **Chairman:** A. V. Girija Kumar, former CMD of Oriental Insurance Company Ltd.
- **Legal Authority:** Reconstituted under Section 101B of the Insurance Act, 1938.
- **Tenure:** 3 years.
- The committee has a three-year term effective from January 2026.

Members:

- **Praveen Vashishta:** Former CEO & MD at Howden Insurance Brokers India.
- **Roopam Asthana:** Former CEO at Liberty General Insurance.
- **T. L. Alamelu:** Former Whole-Time Member (WTM) at IRDAI.
- **Secretary:** The Deputy General Manager (Reinsurance) of IRDAI will serve as the Secretary to the committee.
- **Objective:** To advise the IRDAI on developing regulations, policies, and frameworks for the reinsurance sector to ensure stability and proper risk management.

IRDAI IN NEWS 2025-26

- IRDAI Reconstitutes Reinsurance Advisory Committee for Three Years under A.V. Girija Kumar In January 2026.
- TRAI Mandates Adoption of 1600-Series Numbers for Service Calls by IRDAI-Regulated Entities.
- IRDAI has imposed a Rs 1 crore penalty on Liberty General Insurance for violating outsourcing norms and policyholder protection regulations.
- Ajay Seth chairman of the Insurance Regulatory and Development Authority of India (IRDAI) , launched the official website of Bima sugam india federation (BSIF).
- Bima Sugam has an authorized capital of ₹500 crore (Rs. 5 billion) and a paid-up capital of ₹310 crore.

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- IRDAI has imposed a penalty of ₹5 crore on Policybazaar Web Aggregator Private Limited, now known as Policybazaar Insurance Brokers Private Limited.
- IRDAI mandated all life, general, and health insurers to extend coverage to 75,000 Gram Panchayats by FY 2026–27.
- Ajay Seth appointed as IRDAI Chairman for three years, succeeding Debasish Panda.
- IRDAI has set up a seven-member committee headed by former chairman of SBI Dinesh Khara to examine proposed amendments to the Insurance Act, 1938, and suggest a framework for its implementation.
- IRDAI introduced Bima-ASBA, a UPI-based premium payment system for life and health insurance.
- With an aim to provide “Insurance for All by 2047,” the Insurance Regulatory and Development Authority of India (IRDAI) has announced the ‘Bima Vahak’ initiative, a women-centric insurance field sales force, which is inching closer to implementation.
- The portal for 'Bima Vahak' is near completion and gearing up for a soft launch in April 2025.
- Neo-bank Freo has secured a Corporate Agent licence from the Insurance Regulatory and Development Authority of India (IRDAI).
- Insurance Regulatory and Development Authority of India (IRDAI)
- IRDAI was established on the recommendation of the R.N. Malhotra Committee, which the government of India established on Insurance Sector reform in 1993.
- Parliament passed the Insurance Regulatory and Development Authority Act 1999, which made the authority a statutory body in April 2000.
- **Headquarters:** Hyderabad, Telangana
- **Chairperson:** Ajay Seth
- It is the regulator of the Insurance sector in India

Q. 7. Which fintech-turned-bank introduced India's first UPI-centric digital banking ecosystem in January 2026?

- A) PhonePe
- B) Slice
- C) Jupiter
- D) CRED

Answer: B

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- fintech company slice officially introduced three UPI-first banking solutions, solidifying its position as India's first digital banking ecosystem centered entirely around the Unified Payments Interface (UPI).
- Following its merger with North East Small Finance Bank (NESFB), slice transitioned into a full-stack bank, integrating savings, credit, and investments into a single digital experience.
- **UPI-Linked Savings Account:** India's first savings account linked to 100% of the RBI repo rate, offering daily interest credit and no minimum balance requirements.
- **slice UPI Credit Card:** A no-fee card that allows users to scan and pay at any UPI-enabled merchant using an approved credit limit, featuring "slice in 3" for interest-free EMI conversions.
- **Digital Fixed Deposits:** Fully online deposits offering interest rates up to 7.25% p.a. (or 7.75% according to some current rates), insured by the DICGC up to ₹5 lakh.
- **UPI-Powered Physical Branch:** In July 2025, slice opened its first physical branch in Koramangala, Bengaluru, featuring a unique UPI ATM that supports both cash withdrawals and deposits via QR code.

About Slice Small Finance Bank:

- **Founded :** 2016
- **Headquarters :** Guwahati, Assam
- **CEO :** Rajan Bajaj
- The founder of Slice (now Slice Small Finance Bank) is Rajan Bajaj.

Q. 8. Which public sector bank recently received RBI approval to open a branch at the GIFT City IFSC in Gujarat?

A) Punjab National Bank B) Bank of Baroda
C) Punjab & Sind Bank D) Canara Bank

Answer: C

- Reserve Bank of India (RBI) granted approval to Punjab & Sind Bank to establish a branch at the International Financial Services Centre (IFSC) in GIFT City, Gandhinagar, Gujarat.
- Strategic Significance: This marks the bank's formal entry into international banking and global financial services.
- Core Objectives: Strengthening foreign currency lending, trade finance, and treasury operations.

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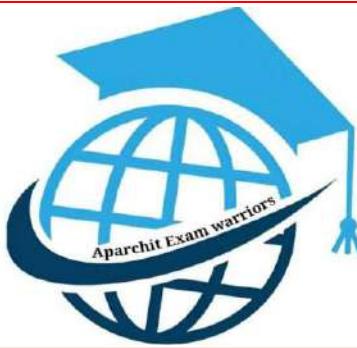
- The International Financial Services Centres Authority (IFSCA) established its headquarters in GIFT City, Gandhinagar, Gujarat. While the statutory authority was established on April 27, 2020, it has been operating from GIFT City as the unified regulator for all financial services in Indian IFSCs.

Q. 9. The World Bank Group recently announced a new Country Partnership Framework (2026–2031) committing \$8–10 billion in annual financing to which country?

- A) Brazil
- B) Argentina
- C) India
- D) Indonesia

Answer: C

- The World Bank Group has committed to providing \$8–10 billion in annual financing to India over the next five years (2026–2031).
- This commitment was announced on January 30, 2026, following a meeting between India's Finance Minister Nirmala Sitharaman and World Bank President Ajay Banga.
- Framework: The funding is part of a new Country Partnership Framework (CPF) designed to support India's "**Viksit Bharat**" vision of becoming a developed economy by 2047.
- **Primary Goal:** Accelerating job creation, specifically targeting the 12 million young people entering India's labor market annually, through private sector-led growth.
- **Increase in Funding:** This new commitment represents an increase of \$2–3 billion annually compared to the previous framework, which provided roughly \$6–7 billion per year.
- **Strategic Sectors:** Priority areas include infrastructure and energy, agribusiness, healthcare, tourism, and value-added manufacturing.
- The implementation begins immediately with several key projects already identified:
- \$830 million loan to upgrade Industrial Training Institutes (ITIs).
- \$750 million initiative through Credila Financial Services for higher education.
- \$490 million for climate-resilient agriculture in Maharashtra.
- \$280 million for digital health system improvements in Kerala.



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Q. 10. Which joint training exercise was recently conducted by the Indian Army and ITBP in Arunachal Pradesh to familiarise non-artillery personnel with firing missions?

- A) Achook Prahar
- B) Agni Pariksha
- C) Poorvi Prahar
- D) Prachand Prahar

Answer: B

- The Indian Army and Indo-Tibetan Border Police recently conducted Agni Pariksha in Arunachal Pradesh to enhance joint combat capabilities.

About Exercise Agni Pariksha:

- It is a joint training exercise involving personnel from the Indian Army and the Indo-Tibetan Border Police (ITBP).
- **Location:** Arunachal Pradesh
- This first-of-its-kind initiative aimed to enhance inter-force combat synergy and operational integration.
- The primary objective of the exercise was to familiarise non-artillery personnel with artillery procedures, coordination mechanisms, and the execution of firing missions, thereby improving their understanding of firepower integration in dynamic combat scenarios.

EXERCISE IN NEWS 2025-26

- BRICS Plus naval exercise, officially named "Will for Peace 2026", was held off South Africa's coast near Simon's Town from January 9 to 16, 2026.
- The People's Republic of China conducted large-scale live-fire military exercises, named "Justice Mission-2025," around Taiwan from December 29-31, 2025.
- The 2nd edition of the joint military exercise "DESERT CYCLONE-II" between the armies of India and the United Arab Emirates (UAE), commenced at Abu Dhabi, the capital city of UAE, that will run till December 30, 2025.
- Exercise Harimau Shakti-2025, the fifth India–Malaysia joint military exercise, began at Mahajan Field Firing Range in Rajasthan.
- The 8th edition of bilateral Indo–French air exercise Garuda 25 concluded at Air Base 118, Mont-de-Marsan, France.

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- "The 14th edition of the Joint Military Exercise Ekuverin between the Indian Army and the Maldives National Defence Force (MNDF) commenced at Thiruvananthapuram in Kerala.
- The 19th edition of the India-Nepal joint military exercise, SURYAKIRAN XIX – 2025, was held at Pithoragarh, Uttarakhand, to deepen military cooperation.
- Indian Naval Ship (INS) Sahyadri took part in the bilateral maritime exercise AUSINDEX 2025 in the Northern Pacific. AUSINDEX is held between India and Australia and has been conducted biennially since 2015.
- The eighth edition of the India-UK Joint Military Exercise, "AJEYA WARRIOR-25," began on November 17, 2025, at the Foreign Training Node, Mahajan Field Firing Ranges in Rajasthan.
- The Indian Air Force (IAF) is participating in the 8th edition of the bilateral air exercise 'Garuda 25' with the French Air and Space Force (FASF) at Mont-de-Marsan, France, from 16th to 27th November 2025.
- Exercise Brahmashira 2025 was conducted from 11–13 November 2025 in the Rann and Creek sector of Gujarat under the Tri-Services Exercise Trishul.
- The 6th edition of Vietnam-India Bilateral Army Exercise (VINBAX), a bilateral military exercise between India and Vietnam, began on November 11, 2025, at the National Military Training Centre 4 in Hanoi, Vietnam.
- The 29th edition of the multilateral Exercise Malabar (2025) began at Guam in the Northern Pacific Ocean (NPO), hosted by the United States of America (USA).
- The 11th edition of India-Sri Lanka joint Military Exercise MITRA SHAKTI-2025 began at the Foreign Training Node, Belagavi, Karnataka, on 10 November 2025 and will continue till 23 November 2025.
- The Indo-Russian joint military exercise 'Indra 2025' is being held from 6th to 15th October 2025, at the Mahajan Field Firing Range in Bikaner, Rajasthan.
- The Indian Armed Forces contingent has departed for Russia to take part in the Joint multilateral military exercise ZAPAD 2025, which will be held in Nizhniy, Russia.
- The 21st edition of the India-US joint military exercise Yudh Abhyas is being held at Fort Wainwright, Alaska, USA.
- Indonesia and the United States recently launched the annual joint military exercise, Super Garuda Shield 2025.
- The 14th edition of Exercise Maitree, a joint military exercise between India and Thailand, is scheduled to be held in Umroi, Meghalaya, from September 1 to 14, 2025.



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- The 14th India-Singapore bilateral military exercise, code-named "Bold Kurukshetra", commenced at Jodhpur Military Station of the Indian Army in Rajasthan, on 27 December 2025.
- The 32nd edition of the Singapore-India Maritime Bilateral Exercise (SIMBEX) took place from July 28 to August 1, 2025, and was held in Singapore and the South China Sea.
- The Japan-India Maritime Exercise (JAIMEX-25) was held from October 16-18, 2025, with the sea phase concluding and leading to a port call at Yokosuka, Japan, for the Harbour phase on October 21.
- The eighth edition of the Indo-French army exercise, 'Shakti 2025', that started on June 18 concluded in France.
- The 6th edition of Exercise DUSTLIK, a bilateral joint military drill between India and Uzbekistan, commenced on April 16, 2025, at the Foreign Training Node, Aundh, Pune, Maharashtra.
- The eighth edition of the bilateral Indo-French military exercise 'Shakti' begins on June 18, 2025, Camp Larzac, La Cavalerie in France.
- The first-ever joint special operations exercise between the Indian Air Force and the US Air Force, named "Tiger Claw," took place from May 26 to June 10, 2025.
- The Indian Army participated in Exercise Khaan Quest 2025, a multinational peacekeeping exercise held in Mongolia. The exercise, co-hosted by the Mongolian Armed Forces and the U.S.
- The 3rd edition of the India, Egypt military 'Exercise Cyclone' 2025 commenced at the Mahajan Field Firing Range, Rajasthan on the 10th of February 2025.
- The sixth edition of Exercise Dharma Guardian is scheduled to take place from February 25 to March 9, 2025, at Mount Fuji, Japan.
- Indian Army contingent departed for 17th edition of India- Mongolia Joint Military Exercise NOMADIC ELEPHANT which is scheduled to be conducted in Ulaanbaatar, Mongolia.

Q. 11. The government is initiating the initial merger process between which two public sector banks to potentially create India's second-largest public sector lender (after SBI)?

- A) Bank of Baroda and Bank of India
- B) Union Bank of India and Bank of India
- C) Punjab National Bank and Bank of India
- D) Union Bank of India and Indian Overseas Bank

Answer: B

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- The initial merger process between Union Bank of India and Bank of India (BoI) has reportedly begun as of January 31, 2026.
- **Proposed Timeline:** Reports suggest the merger could be formally announced in **Q1 2026** (during the Union Budget or shortly after) and could become operational by the end of the **2026-27 financial year**.
- **Entity Size:** The combined entity is expected to become India's second-largest public sector bank (PSB) after the State Bank of India (SBI).
- **Financial Scale:** The merged bank would command assets estimated between ₹25.4 lakh crore and ₹36 lakh crore, serving over 200 to 255 million customers.
- **Strategic Goal:** This move is part of the government's "Vision 2047" to consolidate the remaining 12 PSBs into 4 to 5 large, globally competitive institutions.

Q. 12. Who has President Donald Trump nominated to replace Jerome Powell as the Chair of the Federal Reserve in 2026?

A) Kevin Hassett **B) Scott Bessent**
C) Kevin Warsh **D) Christopher Waller**

Answer: C

- US President Donald Trump officially nominated former Federal Reserve governor Kevin Warsh to succeed Jerome Powell as the Chair of the Federal Reserve.
- Kevin Warsh, a former Federal Reserve governor (2006–2011) and current fellow at the Hoover Institution.
- Warsh is expected to take over in May 2026, when Jerome Powell's second four-year term as Chair expires.
- To become the next Chair, Warsh must first be confirmed by the U.S. Senate.
- Donald Trump is currently the 47th President of the United States. He previously served as the 45th President from 2017 to 2021.



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Q. 13. According to a 2024 functionality assessment survey, what percentage of surveyed rural households were found to have tap connections under the Har Ghar Jal scheme?

- A) 81%
- B) 90%
- C) 98%
- D) 100%

Answer: C

- According to a 2024 government-commissioned survey, nearly 98% (specifically 98.1%) of rural households in surveyed "Har Ghar Jal" villages across India have been provided with tap connections.
- Tap Connection Availability: 98.1% of households in surveyed villages have connections.
- **Actual Water Delivery:** Only about 83% of households reported receiving water through those taps in the week preceding the survey.
- **Potable Quality:** Approximately 76% of households receive water that meets basic safety standards, such as those for pH levels and bacterial contamination.

States with Highest Coverage:

- Goa was the first state to achieve 100% rural tap water coverage.
- Other states and UTs reaching the 100% milestone include Gujarat, Haryana, Telangana, Punjab, and Himachal Pradesh.
- Bihar has achieved significant progress, reaching over 95-96% coverage as of late 2025.
- The original target of achieving 100% functional coverage by 2024 has now been extended to 2028, acknowledging the complexity of last-mile delivery, operation and maintenance, and source sustainability challenges.
- As of early 2026, more than 2.7 lakh villages have been certified as "Har Ghar Jal" villages, indicating that all households and public institutions in these villages have tap connections.
- The Jal Jeevan Mission (JJM), launched in 2019, is a flagship programme of the Government of India aimed at providing Functional Household Tap Connections (FHTCs) to all rural households.
- The scheme seeks to ensure 55 litres of potable water per person per day on a regular basis, with an emphasis on water quality, sustainability of sources, and community participation.
- the fund sharing pattern between the Centre and States/UTs under the **Jal Jeevan Mission (JJM)** remains as follows:



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- **100:0** for Union Territories without a legislature.
- **90:10** for North-Eastern and Himalayan States, as well as Union Territories with a legislature (like Puducherry).
- **50:50** for all other States.

Q. 14. In its January 2026 ruling (Dr. Jaya Thakur v. Union of India), the Supreme Court of India declared the right to menstrual health as a fundamental right under which Article?

- A) Right to Equality (Article 14)
- B) Right to Freedom of Speech (Article 19)
- C) Right to Life and Dignity (Article 21)
- D) Right to Education (Article 21A)

Answer: C

- On January 30, 2026, a Supreme Court Bench comprising Justices J.B. Pardiwala and R. Mahadevan delivered a landmark ruling in the case of Dr. Jaya Thakur v. Government of India.
- The court declared the right to menstrual health and access to Menstrual Hygiene Management (MHM) as an integral part of the fundamental Right to Life and Dignity under Article 21.
- Fundamental Right:** Access to MHM measures is now a constitutional right, linked to Article 14 (Equality), Article 21 (Life and Dignity), and Article 21A (Right to Education).
- Mandatory Provisions:** All schools (government and private, urban and rural) must provide:
- Free Sanitary Napkins:** Specifically, oxo-biodegradable pads compliant with ASTM D-6954 standards, preferably through vending machines
- Infrastructure:** Functional, gender-segregated, and disabled-friendly toilets with continuous water and soap.
- MHM Corners:** Dedicated spaces with spare uniforms, innerwear, and emergency supplies.

Accountability:

- Private schools failing to comply face derecognition.
- State governments will be held accountable for failures in government institutions.
- District Education Officers (DEOs) must conduct annual inspections and collect anonymous student feedback.

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- **Curriculum & Sensitization:** NCERT and SCERT are directed to include menstrual health in curricula to break taboos. The court emphasized the need to sensitize male students and teachers to prevent harassment.

Q. 15. Which primary legislation does the new Aadhaar app's age verification feature aim to support for digital platforms?

- A) Information Technology Act, 2000
- B) Digital Personal Data Protection (DPDP) Act
- C) Aadhaar Act, 2016
- D) Right to Information Act

Answer: B

- The UIDAI has recently launched a next-generation Aadhaar app designed to facilitate secure, privacy-first identity services.
- UIDAI recently launched a next-generation Aadhaar app designed to enable secure, privacy-first identity management.
- A primary highlight is its ability to perform age verification without oversharing personal data, aligning with the Digital Personal Data Protection (DPDP) Act.

Key Features for Age Verification:

- **Selective Sharing:** The app allows users to share only specific details—like age or name—without revealing their full Aadhaar number or other sensitive data.
- **Age Gating:** Designed to comply with the Digital Personal Data Protection (DPDP) Act, this feature helps online platforms (gaming, social media) verify a user's age to restrict inappropriate content for children.
- **Offline Verification:** It uses encrypted QR codes that can be scanned by entities like hotels or cinemas to verify age without needing an active internet connection.
- **Data Minimisation:** By reducing the need for physical photocopies, it prevents the unauthorized storage of Aadhaar data by private entities.
- **One Family – One App:** Allows one device to manage up to Five Aadhaar Profiles for family members who may not have separate mobile numbers.



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Unique Identification Authority of India (UIDAI):

- **Headquarters:** New Delhi
- **Established:** Initially on 28 January 2009 (as an attached office of the Planning Commission).
- **Statutory Status:** Re-established as a statutory authority on 12 July 2016 under the Aadhaar Act, 2016.
- **Parent Ministry:** Ministry of Electronics and Information Technology (MeitY).
- **Regional Offices:** There are 8 regional offices located in Bengaluru, Chandigarh, Delhi, Hyderabad, Guwahati, Lucknow, Mumbai, and Ranchi.
- **Technology Centre:** Located in Bengaluru.

Q. 16. Which of the following has been recently notified as a "Critical and Strategic Mineral" under the MMDR Act, 1957 by the Indian Government?

- A) Iron Ore**
- B) Coking Coal**
- C) Copper**
- D) Lithium**

Answer: B

Q. 17. The inclusion of Coking Coal as a Critical and Strategic Mineral aims primarily to reduce dependence on imports for which industrial sector?

- A) Cement
- B) Power
- C) Steel
- D) Aluminum

Answer: C

- Government of India officially notified coking coal as a Critical and Strategic Mineral under the Mines and Minerals (Development and Regulation) Act, 1957 (MMDR Act).
- This move aims to slash the country's 95% import dependence for the steel sector and strengthen national mineral security.
- **Legal Basis:** The Ministry of Coal amended the First Schedule of the MMDR Act, 1957, using powers under Section 11C.
- **Purpose:** To accelerate domestic exploration, enhance mining activities, and secure supply chains for the steel industry.



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- **Impact:** Enables faster regulatory clearances, private sector participation, and reduces reliance on imports.
- **Background:** India is highly dependent on imported coking coal, with significant reserves located in Jharkhand, Madhya Pradesh, West Bengal, and Chhattisgarh.
- **Strategic Motivation:** The decision follows recommendations from NITI Aayog and aligns with the Viksit Bharat 2047 vision to secure essential raw materials for the National Steel Policy.

Q. 18. Who became the first woman to hold the post of Deputy Chief Minister in Maharashtra?

A) Supriya Sule **B) Aditi Tatkare**
C) Sunetra Pawar **D) Pankaja Munde**

Answer: C

- Sunetra Pawar became the first woman Deputy Chief Minister of Maharashtra.
- She was sworn into the office on 31 January 2026 following the sudden demise of her husband and predecessor, Ajit Pawar, in a plane crash.
- **Date of Swearing-in:** 31 January 2026.
- **Party:** Nationalist Congress Party (NCP).
- **Political Background:** She is a sitting Member of Parliament (Rajya Sabha) and the sister of former minister Padamsinh Patil.
- **Historical Context:** Before her, Maharashtra had seen 10 male Deputy CMs but never a woman in this specific role since the post's inception in 1978.
- **Social Work:** She is well-known for founding the Environmental Forum of India (EFOI) and pioneering the "eco-village" concept in India.

Q. 19. Which constituency did Ajit Pawar represent in the Maharashtra Legislative Assembly for over three decades?

A) Indapur **B) Baramati**
C) Karjat **D) Pimpri**

Answer: B

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- Ajit Pawar, Deputy Chief Minister(DyCM) of Maharashtra and chief of Nationalist Congress Party (NCP), passed away at the age of 66, in the Learjet 45 aircraft (VT-SSK) crash at Baramati Airport in Pune, Maharashtra.
- He began his public career in 1982 when he was elected to the board of a sugar cooperative.
- In 1991, he assumed the role of chairman of the Pune District Cooperative Bank and served in that position for 16 years.
- He was elected as a Member of Parliament (MP) to the Lok Sabha from Baramati(Maharashtra) in 1991 before turning his focus to state-level politics.
- He won the Baramati Assembly seat in 1991 and went on to represent it continuously for over three decades, securing his eighth victory in November 2024.
- He is one of the longest-serving DyPM of Maharashtra.
- He held several important positions in Maharashtra's state government.
- **1991–1992:** Minister of State(MoS) for Agriculture & Power
- **2010–2014:** Minister of Finance, Planning & Energy
- **2019–2026:** Minister of Finance & Planning, often handling State Excise.

Q. 20. Where was the 1,400-year-old Zapotec tomb featuring a large owl sculpture discovered?

A) Monte Albán, Oaxaca B) San Pablo Huitzo, Oaxaca
C) Teotihuacan, Mexico D) Palenque, Chiapas

Answer: B

- Archaeologists in Mexico recently discovered a 1,400-year-old tomb from the Zapotec culture that features well-preserved details, including a sculpture of a wide-eyed owl with a man in its beak, multicolored murals and calendrical carvings.

About Zapotec Civilization:

- The Zapotec civilization thrived in the **Valley of Oaxaca, Mexico**, characterized by its high elevation and reliance on irrigation from the **Atoyac River and its tributaries**.
- Emerging from hunter-gatherer societies, the Zapotecs **transitioned to agriculture**, developing skills in **weaving, pottery, and stone masonry**.



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- By the Classic period (**200 BCE-100 CE**), they established a highly centralized state, with **Monte Albán** as their capital, featuring impressive public architecture and a distinct social hierarchy separating nobles from commoners.

Q. 21. Who has been selected as the next Chairman & Managing Director (CMD) of Hindustan Aeronautics Limited (HAL) as of January 2026?

A) D.K. Sunil **B) Ravi Kota**
C) C.B. Ananthakrishnan **D) R. Madhavan**

Answer: B

- Public Enterprises Selection Board (PESB) recommended Kota Ravi as the next Chairman and Managing Director (CMD) of Hindustan Aeronautics Limited (HAL).
- He is presently the Director (Operations) at HAL.
- He is set to succeed D.K. Sunil, who is scheduled to retire on April 30, 2026.
- **Nickname:** Known in defence circles as the "LCA Man" for his pivotal role in the operationalisation of the Tejas Light Combat Aircraft fleet.

About Hindustan Aeronautics Limited (HAL):

- **Established:** 23 December 1940.
- **Headquarters:** Bengaluru, Karnataka, India.
- **Founder:** Walchand Hirachand.
- **Original Name:** Founded as Hindustan Aircraft Limited.
- **Renamed:** Became Hindustan Aeronautics Limited on 1 October 1964 following a merger.
- **Governing Body:** Ministry of Defence, Government of India.

Q. 22. Which leader's death anniversary is observed as Martyrs' Day on 30th January?

Answer: C



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- **Martyrs' Day**, also known as Sarvodaya Day or Shaheed Diwas, is observed across India on **January 30** to honour national martyrs and commemorate the death anniversary of Mahatma Gandhi, the 'Father of the Nation'.
- January 30, 2026 marks the **78th** death anniversary of Mahatma Gandhi.
- Mahatma Gandhi was assassinated on January 30, 1948, by Nathuram Godse at Birla House (now Gandhi Smriti) in New Delhi, Delhi.
- Martyrs' Day was officially declared in **1949** to honour his legacy and the sacrifices of other freedom fighters.
- **Other Martyrs' Days in India:** Martyrs' Days also observed on **March 23, May 19**, and **November 19**, each commemorating distinct sacrifices and contributions to the nation.
- **Sarva-Dharma Prarthana:** On January 30, 2026, a Sarva-Dharma Prarthana was held at Gandhi Samadhi, Rajghat, New Delhi, Delhi, to commemorate Martyrs' Day.

Q. 23. When is World Neglected Tropical Diseases (NTD) Day observed annually?

Answer: B

- The World Health Organization's (WHO) World Neglected Tropical Diseases Day is observed annually across the globe on 30 January to raise awareness about the severe impact of Neglected Tropical Diseases (NTD) on impoverished and underserved populations.
- **2026 Theme:** “Unite. Act. Eliminate”.
- The day aims to raise awareness about NTDs and the need for global action. Iconic landmarks worldwide are lit up to highlight the cause. NTDs are infectious diseases that mainly affect poor communities in tropical regions.
- These diseases receive less attention compared to other major health issues
- The WHO aims to eliminate at least one NTD in 100 countries by 2030 under its NTD Roadmap (2021–2030).



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Q. 24. On which date is Data Protection Day (or Data Privacy Day) celebrated globally every year?

- A) January 26
- B) January 28
- C) February 1
- D) December 10

Answer: B

- India observed International Data Privacy Day on 28th January, reaffirming its commitment to responsible data practices, public awareness, and trust-based digital governance amid the rapid expansion of digital platforms.
- **2026 Theme:** "Take Control of Your Data".
- The day was designated in 2006 by the Council of Europe to commemorate the signing of the Convention for the Protection of Individuals with Regard to Automatic Processing of Personal Data (Convention 108), the world's first legally binding international treaty on data protection.
- **Digital Personal Data Protection (DPDP) Act, 2023:** The roots of this Act can be traced back to the 2017 Supreme Court ruling in **Justice K.S. Puttaswamy vs. Union of India**, where the right to privacy was officially recognized as a fundamental right under Article 21 of the Constitution.
- DPDP Act, 2023, governs digital personal data processing, balancing individual privacy with lawful data use for innovation and growth, and follows a **SARAL** (Simple, Accessible, Rational, Actionable) compliance approach.
- Government has highlighted recent legal reforms, including the DPDP Act, 2023, new DPDP Rules, 2025, and a ₹782 crore cybersecurity allocation in the Union Budget 2025-26.
- India is recognized as the world's third-largest digitalised economy, trailing only behind the United States and China.

Q. 25. What is the theme of International Data Privacy Day 2026?

- A) Privacy is our Priority
- B) Take Control of Your Data
- C) Own Your Privacy
- D) Data Protection in Digital Age

Answer: B

- **2026 Theme:** "Take Control of Your Data".
- The 2026 focus in India is on the implementation of the Digital Personal Data Protection (DPDP) Act, 2023, shifting from "policy to practice".



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STATIC GK Based Current Affairs MCQs 31 January 2026

Q. 1. Which of the following is the autobiography of Mahatma Gandhi?

- A) India of My Dreams
- B) The Story of My Experiments with Truth
- C) Satyagraha in South Africa
- D) Hind Swaraj

Answer: B

Q. 2. Who established Hindustan Aircraft Limited (now HAL) in 1940?

- A) J.R.D. Tata
- B) Walchand Hirachand
- C) G.D. Birla
- D) Dhirubhai Ambani

Answer: B

Q. 3. What is India's current rank in the world in terms of crude steel production?

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

Answer: B

- China remains the world's largest producer.
- Odisha is the leading steel-producing state in India, followed by Chhattisgarh and Jharkhand.

Q. 4. UIDAI works under the jurisdiction of which Union Ministry?

- A) Ministry of Finance
- B) Ministry of Home Affairs
- C) Ministry of Electronics & Information Technology
- D) NITI Aayog

Answer: C

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Q. 5. Where is the headquarters of the Unique Identification Authority of India (UIDAI) located?

- A) Mumbai
- B) Bengaluru
- C) New Delhi
- D) Kolkata

Answer: C

Q. 6. What is the funding ratio between the Central Government and the "Other States" (excluding North-Eastern and Himalayan states) under the Jal Jeevan Mission as of 2026?

Answer: C

Q. 7. Donald Trump is the ___ president of the United States?

Answer: D

- Donald Trump is currently the 47th President of the United States. He previously served as the 45th President from 2017 to 2021.

Q. 8. The World Bank was established by which of the following agreements?

A) Treaty of Versailles B) Bretton Woods Agreement
C) Washington Treaty D) Geneva Convention

Answer: B

- World Bank (specifically the IBRD) was established by the **IBRD Articles of Agreement**. These articles were drawn up at the **Bretton Woods Conference** (formally the United Nations Monetary and Financial Conference) in **July 1944**.

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Q. 9. In which year was the International Financial Services Centres Authority (IFSCA) established?

- A) 2015
- B) 2017
- C) 2019
- D) 2020

Answer: D

- The IFSCA was established in April 2020 to serve as a single-window regulator for all financial services within the zone.

Q. 10. Who is the founder and CEO of the Indian fintech unicorn Slice?

- A) Binny Bansal
- B) Kunal Shah
- C) Rajan Bajaj
- D) Nithin Kamath

Answer: C



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



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STATE - PUNJAB
BANK - PUNJAB GRAMIN BANK



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SELECTED IN - RRB CLERK
STATE - HARYANA



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NAME - PRAVEEN
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KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



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



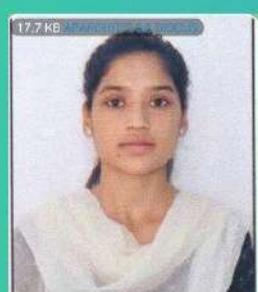
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NAME - NISHU SHARMA
ROLL NO - [1523008901](#)
SELECTED IN - RRB CLERK
STATE - HARYANA



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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
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