

January - 21

TNPSC BITS

- ❖ Indian Railways has launched a One-Time Password (OTP) based ticketing system to strengthen passenger identity verification and curb illegal booking practices.
- ❖ The Department of Financial Services launched the Paripoorna Mediclaim Ayush Bima for Central Government Health Scheme (CGHS) beneficiaries.
 - This policy offers cashless facilities, modern treatments and access to a wide network of hospitals.

TAMIL NADU NEWS

Tamil Nadu's diaspora awards 2026



- ❖ Tamil Nadu Chief Minister called upon the Tamil diaspora to never forget their Tamil identity and roots.
- ❖ Delegates, including Ministers from over 70 countries, took part in the celebrations organised in Chennai.
- ❖ During the event, following awards presented by CM:
 - ❖ Tamil Mamani award to Dr. Annamalai, president, Periyar Ambedkar Thoughts Circle Australia.
 - ❖ The Kaniyan Poongundranar awards to Mohamed Haniffa bin Abdullah (education), Saravanan Padmanabhan and Senthilkumar Ramalingam (community development), Gokilavani Prakashdevan (women), Ansari Wahid

(trade), Thirumalaisamy Velavan (science and technology), Kabilan Dharmarajan (medicine).

- ❖ He also presented the Best Cultural Ambassador Award to Depa Rani alias Chaw Su Thu Zar.

NATIONAL NEWS

Supreme Court on Unreserved Seats



- ❖ The Supreme Court of India ruled that unreserved (general) category seats are open to all candidates based on merit.
- ❖ Candidates from SCs, STs, and OBCs who qualify on general standards must be counted in unreserved seats.
- ❖ The Court clarified that unreserved seats are a merit-based open category, not a separate quota for the general category.
- ❖ The ruling explained the concept of merit-induced shift (selection without availing reservation benefits).
- ❖ The judgment arose from a 2013 Airports Authority of India (AAI) recruitment case.
- ❖ The decision is based on Articles 14 and 16 of the Constitution (equality and equal opportunity).

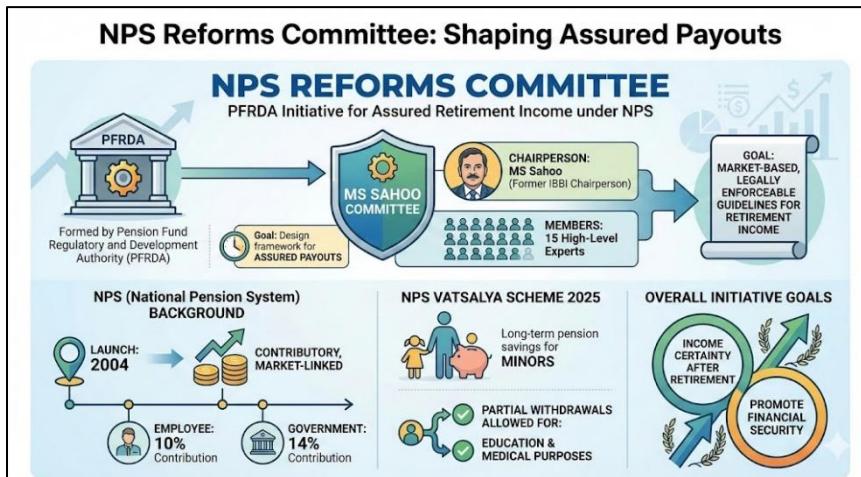
Delivery Aggregators Reform Operations

- ❖ Major delivery platforms like Blinkit, Zepto, Zomato, and Swiggy agreed to remove the 10-minute delivery deadline.

- ❖ The decision followed government intervention to ensure safety and better working conditions for gig workers.
- ❖ Blinkit has already removed the 10-minute promise from its branding; others will follow soon.
- ❖ The move prioritizes delivery personnel's safety and dignity, and it reflects the government's focus on humane and sustainable e-commerce practices.



NPS Reforms Committee – MS Sahoo

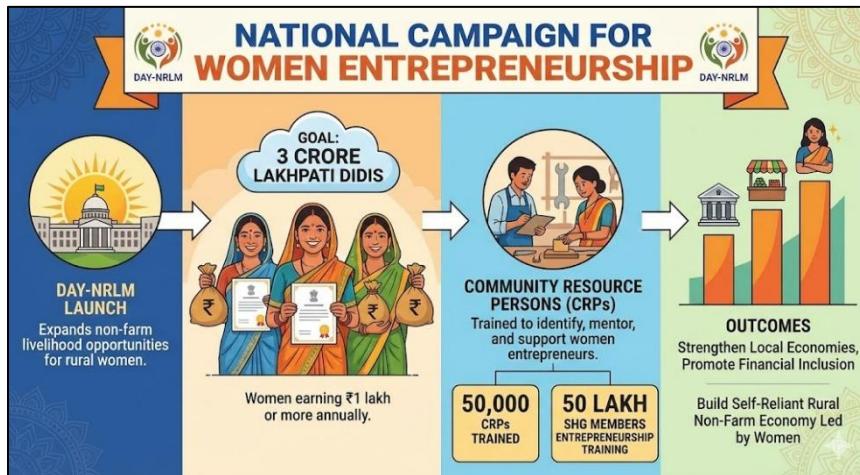


- ❖ The Pension Fund Regulatory and Development Authority (PFRDA) has formed a high-level Committee to design a framework for assured payouts under the National Pension System (NPS).
- ❖ The committee has 15 members and is chaired by MS Sahoo, former Chairperson of the Insolvency and Bankruptcy Board of India (IBBI).
- ❖ Its goal is to create market-based, legally enforceable guidelines for retirement income under NPS.

- ❖ NPS is a contributory, market-linked pension scheme launched in 2004, with contributions from employees (10%) and the government (14%).
- ❖ NPS Vatsalya Scheme 2025 provides long-term pension savings for minors, with partial withdrawals allowed for education and medical purposes.
- ❖ The initiative aims to ensure income certainty after retirement and promote financial security.

National Campaign for Women Entrepreneurship

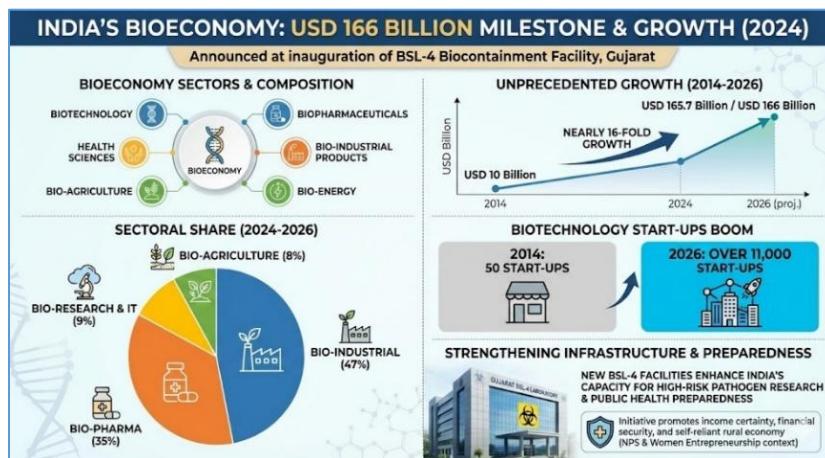
- ❖ The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has launched a National Campaign on Entrepreneurship to expand non-farm livelihood opportunities for rural women.
- ❖ The campaign aims to create three crore Lakhpatti Didis, women earning ₹1 lakh or more annually.
- ❖ Community Resource Persons will be trained to identify viable enterprises, mentor women entrepreneurs, and provide long-term support.
- ❖ The program will train 50,000 community resource persons and provide entrepreneurship development training to 50 lakh self-help group members.
- ❖ The initiative is expected to strengthen local economies, promote financial inclusion, and build a self-reliant rural non-farm economy led by women.



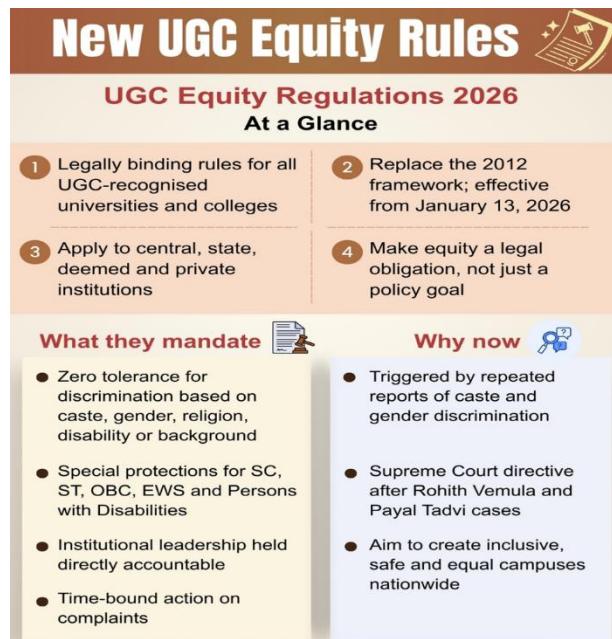
India's Bioeconomy Growth

- ❖ India's bioeconomy reached USD 166 billion in 2024, as announced during the inauguration of a Biosafety Level-4 (BSL-4) biocontainment facility in Gujarat.
- ❖ India's bioeconomy includes biotechnology, biopharmaceuticals, bio-agriculture, bio-industrial products, bio-energy, and health sciences.

- ❖ The sector grew from USD 10 billion in 2014 to about USD 165.7 billion by 2026, showing nearly 16-fold growth.
- ❖ The largest share is Bio-Industrial (47%), followed by Bio-Pharma (35%), Bio-Research and Information Technology (9%), and Bio-Agriculture (8%).
- ❖ The number of biotechnology start-ups increased from 50 in 2014 to over 11,000 in 2026.
- ❖ New BSL-4 laboratories, including the Gujarat facility, strengthen India's capacity for high-risk pathogen research and public health preparedness.



UGC Regulations 2026

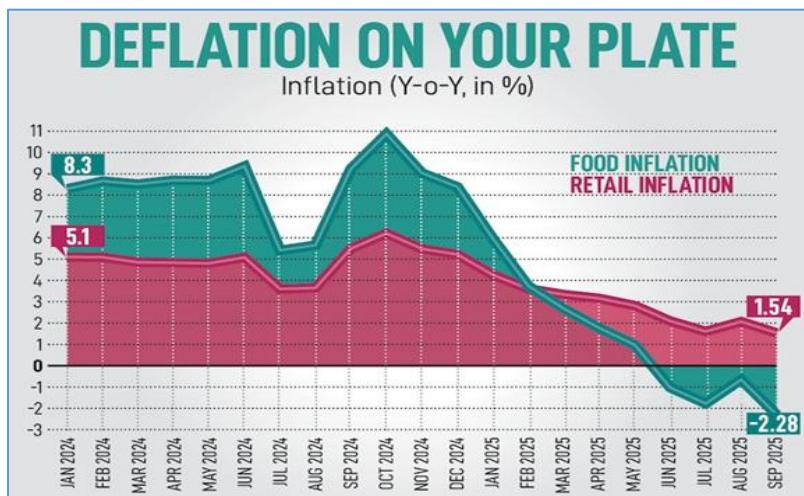


- ❖ The University Grants Commission (UGC) notified new regulations in January 2026 to prevent caste-based discrimination in higher education institutions.

- ❖ The regulations are titled University Grants Commission (Promotion of Equity in Higher Education Institutions) Regulations, 2026.
- ❖ The rules cover Scheduled Castes (SCs), Scheduled Tribes (STs), and Other Backward Classes (OBCs) under caste-based discrimination.
- ❖ All higher education institutions must establish Equal Opportunity Centres (EOC) and Equity Committees with mandatory social representation.
- ❖ The UGC will create a national-level monitoring committee to oversee the implementation of the regulations.
- ❖ Institutions failing to comply may face loss of UGC recognition, schemes, or approval to offer degree programmes.

ECONOMY NEWS

Deflation in the Food Sector

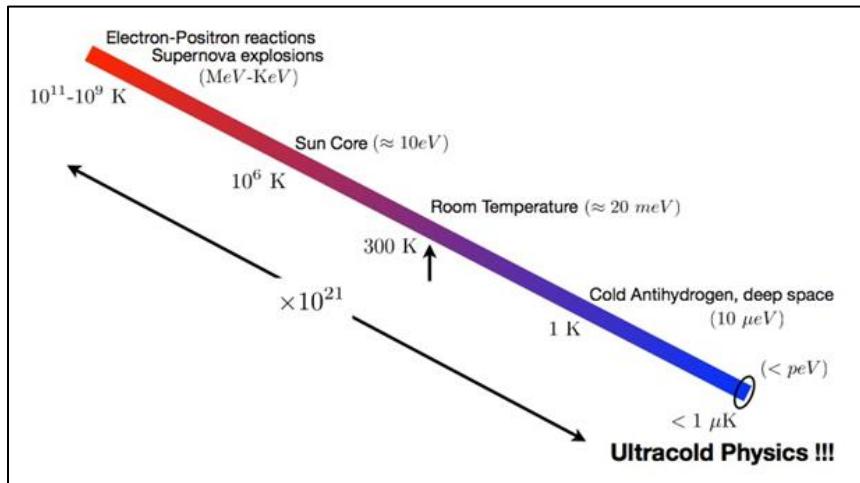


- ❖ India's food prices slipped into deflation (-0.2%) in 2025 for the first time since 2014, contributing to a 12-year low retail inflation of 2.2%.
- ❖ Deflation is a persistent fall in the general price level, which increases the purchasing power of money.
- ❖ Major causes include weak demand, oversupply due to high productivity, and tight credit or high interest rates.
- ❖ It can trigger a deflationary spiral, causing delayed purchases, reduced business profits, higher unemployment, and increased real debt burden.
- ❖ Policy measures to tackle deflation include expansionary monetary policy (lowering repo rate, quantitative easing, injecting liquidity via Open Market Operations – OMOs) and expansionary fiscal policy (increasing public spending, cutting taxes).

- ❖ Deflation differs from disinflation, which is a slower rise in prices rather than an actual fall.

SCIENCE AND TECHNOLOGY NEWS

Ultracold Atom Physics



- ❖ India has a strong presence in cold- and ultracold-atom physics.
- ❖ Ultracold atoms are cooled near absolute zero (-273.15°C), where quantum effects dominate.
- ❖ Atoms can form Bose-Einstein Condensates, behaving like a single “super-atom”.
- ❖ Laser cooling slows atoms using photon momentum.
- ❖ Applications include atomic clocks, GPS systems, quantum sensors, quantum simulators, and quantum computers.

ENVIRONMENT NEWS

Mugger crocodile population

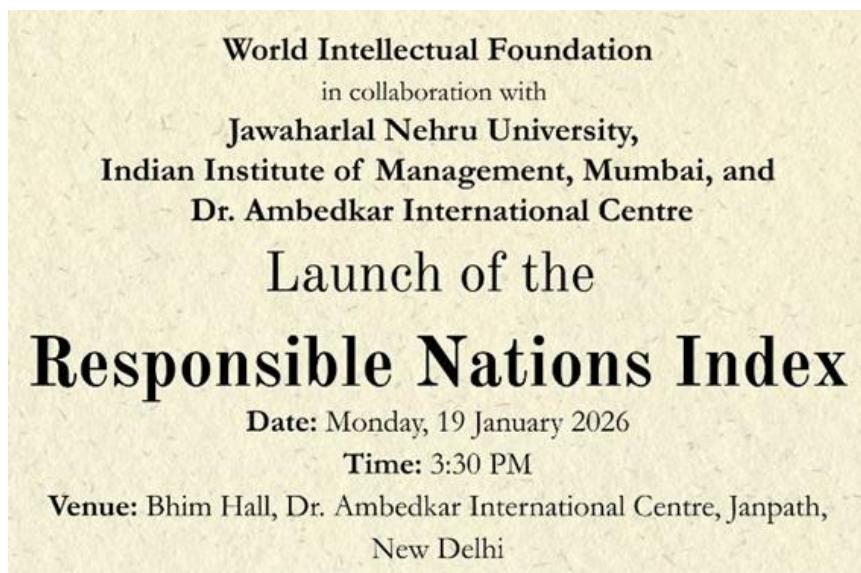
- ❖ The latest crocodile census showed an increase in crocodile numbers in Similipal National Park, Odisha.
- ❖ The total crocodile population increased from 81 in 2025 to 84 in 2026.
- ❖ The Deo River recorded the highest number with 60 crocodiles.
- ❖ The park is located in Mayurbhanj district, Odisha, in the Eastern Ghats, and covers about 2,750 square kilometres.
- ❖ The park has been part of the UNESCO World Network of Biosphere Reserves since 2009.

- ❖ Major rivers like Budhabalanga and Deo flow through the park and support crocodile habitats.
- ❖ The rise in crocodile numbers is linked to releases from the Ramtirtha Mugger Crocodile Breeding Centre.



REPORTS AND INDICES

Responsible Nations Index 2026



- ❖ The World Intellectual Foundation (WIF) will launch the Responsible Nations Index (RNI).
- ❖ It is India's first globally anchored index to evaluate countries.
- ❖ The RNI measures responsible governance, sustainability, and global responsibility instead of economic or military power.
- ❖ It is developed in collaboration with Jawaharlal Nehru University (JNU), Indian Institute of Management (IIM) Mumbai, and Dr. Ambedkar International Centre.
- ❖ The index covers 154 countries using transparent and globally sourced data.
- ❖ RNI has three dimensions: Internal Responsibility (citizen well-being, dignity, justice), Environmental Responsibility (climate action, natural resource management), and External Responsibility (peace, multilateral cooperation, global stability).
- ❖ It provides a value-based framework for assessing countries on ethical governance and sustainable development.

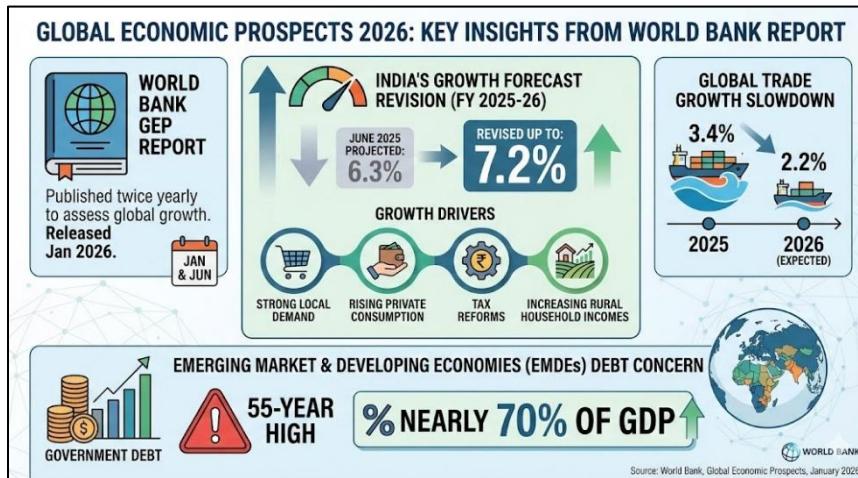
Global Assessment Report 2025



- ❖ According to the 2025 Global Assessment Report on Disaster Risk Reduction (GAR 2025), global wildfires caused about USD 106 billion in total economic losses.
- ❖ A wildfire is any unplanned and uncontrolled vegetation fire that may harm social, economic, or environmental values.
- ❖ Environmental impacts include CO2 emissions, biodiversity loss, and climate feedback loops.
- ❖ Human impacts include respiratory and cardiovascular disorders and the displacement of communities.

- ❖ Wildfire risks are increasing due to climate change, land-use changes, human activities, and fuel availability.

Global Economic Prospects 2026



- ❖ The World Bank released the Global Economic Prospects (GEP) report, published twice yearly to assess global growth.
- ❖ India's growth forecast for fiscal year 2025-26 was revised up to 7.2%, from 6.3% projected in June 2025.
- ❖ Growth drivers in India include strong local demand, rising private consumption, tax reforms, and increasing rural household incomes.
- ❖ Global trade growth is expected to slow from 3.4% in 2025 to 2.2% in 2026.
- ❖ Government debt in emerging market and developing economies (EMDEs) has reached a 55-year high of nearly 70% of GDP.

Export Preparedness Index 2024

- ❖ NITI Aayog has released the Export Preparedness Index (EPI) 2024 to assess the export readiness of Indian States and Union Territories.
- ❖ The Export Preparedness Index (EPI) is a composite index that measures export infrastructure, business ecosystem, policy support, and export performance.
- ❖ EPI 2024 is the fourth edition of the index and was first launched in August 2020.
- ❖ The index is based on 4 pillars, 13 sub-pillars, and 70 indicators using official government data.
- ❖ States and Union Territories are classified as Leaders, Challengers, and Aspirers based on performance.

- ❖ Maharashtra, Tamil Nadu, and Gujarat ranked among the top large states, while Uttarakhand and Jammu & Kashmir led among smaller states and Union Territories.

TRADE READINESS

Leading Performers | Export Preparedness Index (EPI) 2024

Large States

- 1 Maharashtra
- 2 Tamil Nadu
- 3 Gujarat
- 4 Uttar Pradesh
- 5 Andhra Pradesh

Source: Niti Aayog

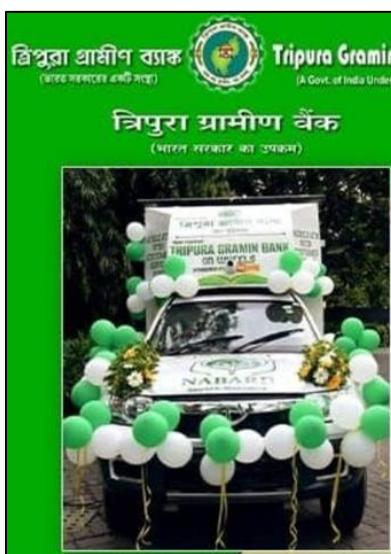
Small States, North Eastern States & Union Territories

- 1 Uttarakhand
- 2 Jammu and Kashmir
- 3 Nagaland
- 4 Dadra & Nagar Haveli and Daman & Diu
- 5 Goa



STATES' NEWS

India's First Solar-Powered ATM Van



Tripura Gramin Bank
(A Govt. of India Undertaking)

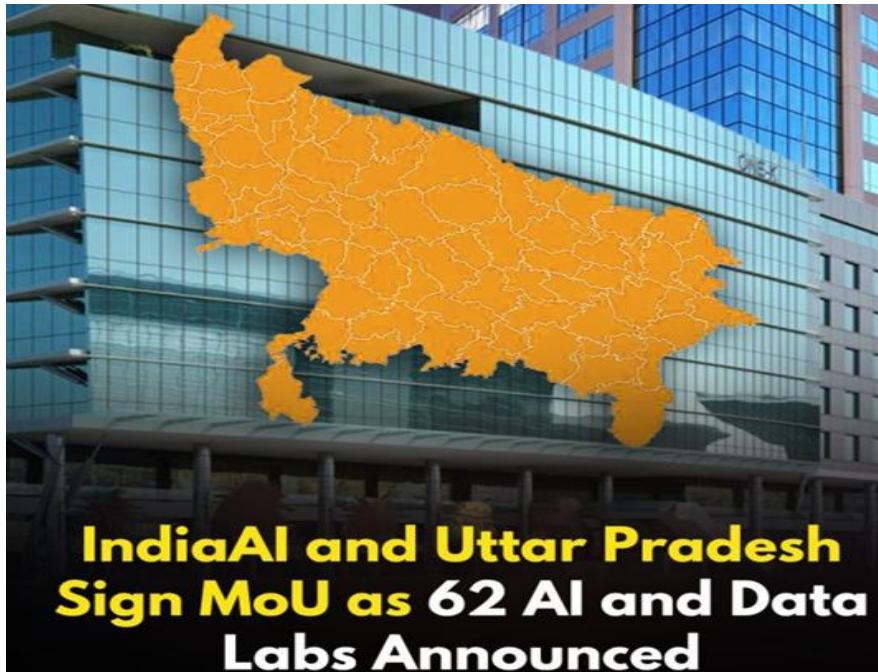
Tripura Gramin Bank
(प्राथमिक बङ्क का उपयोग)

Tripura Gramin Bank first in India with solar-powered ATM van

- ❖ Tripura Gramin Bank became the first Regional Rural Bank (Gramin Bank) in India to introduce a solar-powered ATM van.
- ❖ The solar-powered ATM van provides banking services in remote areas with limited electricity.
- ❖ The initiative won the SKOCH Group Silver Award for excellence in governance, innovation, and public service delivery.

- ❖ Solar-powered ATMs help provide sustainable and off-grid banking solutions.

Expansion of AI Labs - Uttar Pradesh



- ❖ IndiaAI and Uttar Pradesh Development Systems Corporation Limited (UPDESCO), Lucknow, signed an MoU to strengthen the Artificial Intelligence (AI) ecosystem in Uttar Pradesh.
- ❖ UPDESCO is the State Nodal Agency for implementing the initiative.
- ❖ 65 Data and AI Labs are planned across Uttar Pradesh; two labs are operational in Lucknow and Gorakhpur, and one in Pilibhit by an industry partner.
- ❖ The labs will have AI-ready computing resources, software, datasets, and learning modules.
- ❖ Students will get hands-on training, project-based learning, and AI skill development.
- ❖ The program aims to bridge the AI skills gap and promote AI innovation and digital inclusion.

MISCELLANEOUS NEWS

Henley Passport Index 2026

- ❖ India is ranked 80th in the Henley Passport Index 2026.

- ❖ Indian passport holders can access 55 countries without a prior visa (visa-free, visa-on-arrival, or e-visa).
- ❖ India shares the 80th rank with Nigeria and Algeria.
- ❖ This Index ranks passports based on travel freedom using International Air Transport Association (IATA) data.
- ❖ Singapore holds the strongest passport, with access to 192 countries, while Afghanistan has the weakest, with access to 24 countries.

