

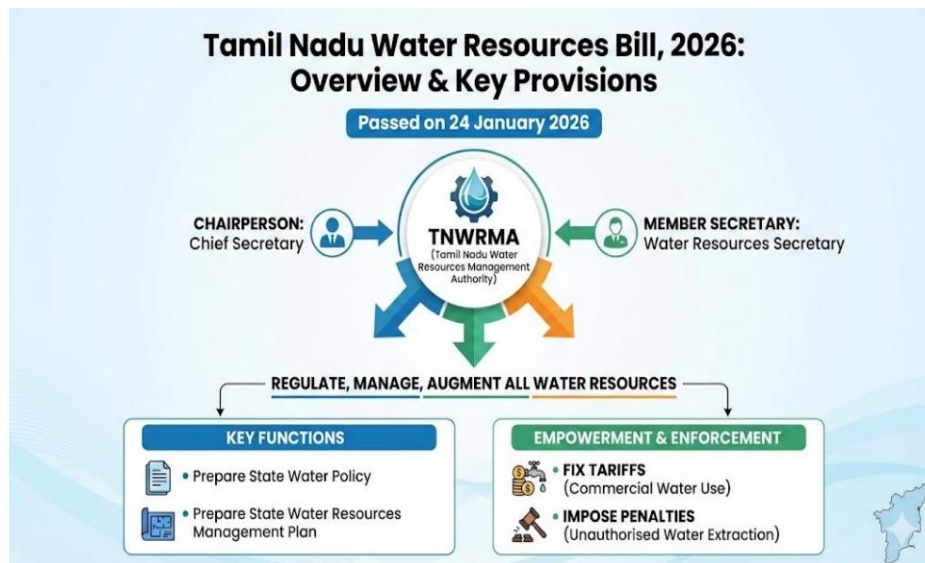
January - 27

TNPSC BITS

- ❖ Maruti Suzuki India Limited and the Gujarat Government have signed an investment agreement to set up a new mega car manufacturing plant at Khoraj, Gujarat.
- ❖ The Indira Gandhi Prize for Peace, Disarmament and Development 2025 was awarded to Mozambican rights activist Graca Machel.

TAMIL NADU NEWS

Tamil Nadu Water Resources Bill, 2026



- ❖ The Tamil Nadu Legislative Assembly passed the Tamil Nadu Water Resources (Regulation, Management and Augmentation) Bill, 2026, on 24 January 2026.
- ❖ The Bill provides for the constitution of the Tamil Nadu Water Resources Management Authority (TNWRMA).
- ❖ The bill aims to regulate, manage, and augment all types of water resources in Tamil Nadu.
- ❖ The Chief Secretary will be the Chairperson, and the Water Resources Secretary will be the Member Secretary of TNWRMA.
- ❖ The authority will prepare the State Water Policy and State Water Resources Management Plan.

- ❖ It empowers the authority to fix tariffs for commercial water use and impose penalties for unauthorised water extraction.

Kalaingar Kanavu Illam Scheme – Tamil Nadu

- ❖ The Tamil Nadu government announced that one lakh new houses will be built under the Kalaingar Kanavu Illam Scheme.
- ❖ The houses will be built at a total cost of ₹3,500 crore.
- ❖ The scheme is a state housing programme implemented by the Government of Tamil Nadu.
- ❖ It aims to provide permanent concrete houses to poor and homeless families in rural areas.
- ❖ Houses are provided with basic facilities such as drinking water, electricity, and sanitation.
- ❖ Work on two lakh houses under the scheme is already in progress across the State.



Social Security Pension Expansion

- ❖ Tamil Nadu Chief Minister announced special marks for part-time teachers and an increase in pensions for several worker groups.
- ❖ Part-time teachers will get special marks based on experience in exams for permanent teacher recruitment, and a government order will be issued soon.

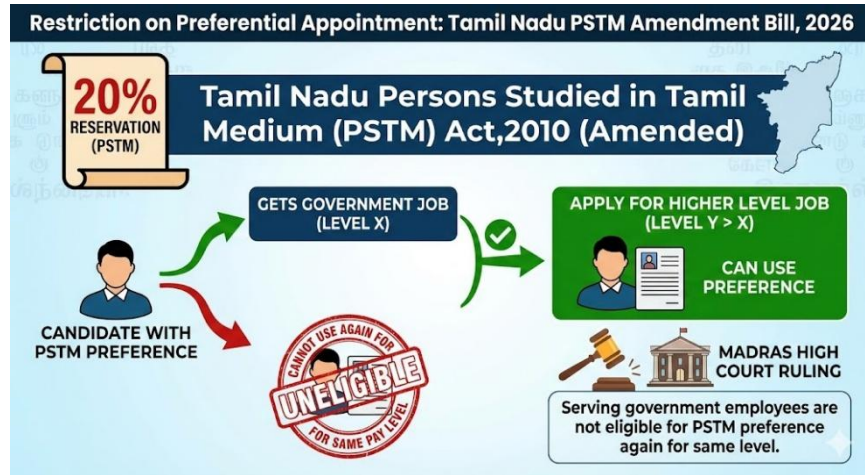
- ❖ The State government has already given part-time teachers a salary hike and the May month salary, which was earlier given only to regular teachers.
- ❖ An additional 1.80 lakh people will receive a monthly pension under the Ungaludan Stalin scheme from 4 February 2026.
- ❖ The pension for noon-meal organisers, anganwadi workers, and panchayat union clerks has been increased from ₹2,000 to ₹3,400, with retirement benefits raised to ₹2 lakh.



Restriction on Preferential Appointment

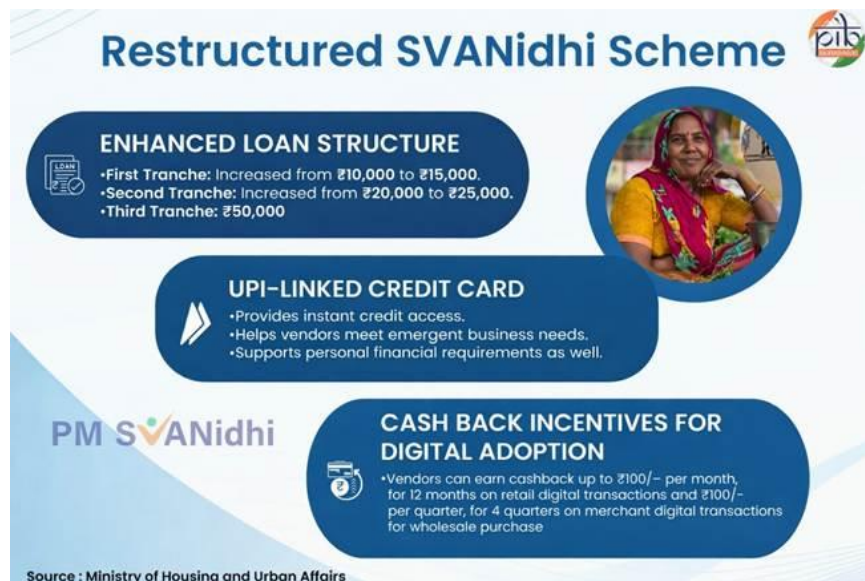
- ❖ The Tamil Nadu government introduced a Bill to restrict government servants from using preferential appointment benefits again.
- ❖ The amendment is related to the Tamil Nadu Persons Studied in Tamil Medium (PSTM) Act, 2010.
- ❖ N. Kayalvizhi Selvaraj Minister for Human Resources Management in Tamil Nadu, introduced this amendment in the assembly.
- ❖ Under the Act, 20 percent of the direct recruitment vacancies are reserved for candidates who studied in the Tamil medium.

- ❖ The Bill states that persons who already used PSTM preference and got a government job cannot use it again for the same pay level.
- ❖ Such candidates can use the preference only for posts with a higher level of pay.
- ❖ The change follows a Madras High Court ruling that serving government employees are not eligible for PSTM preference again.



NATIONAL NEWS

PM SVANidhi Credit Card



- ❖ The SVANidhi Credit Card, a UPI-linked RuPay credit card introduced under the restructured scheme.
- ❖ It is designed as an interest-free, revolving credit facility to help vendors manage day-to-day liquidity needs while encouraging digital payments.

- ❖ This Card would provide immediate access to credit to the street vendors in order to meet any emergent business and personal requirements.
- ❖ The card is available to beneficiaries who have repaid their second tranche loan on time.
- ❖ The revised loan structure allows borrowing of up to Rs 15,000 in the first tranche, Rs 25,000 in the second, and Rs 50,000 in the third.

Fish Farming Project

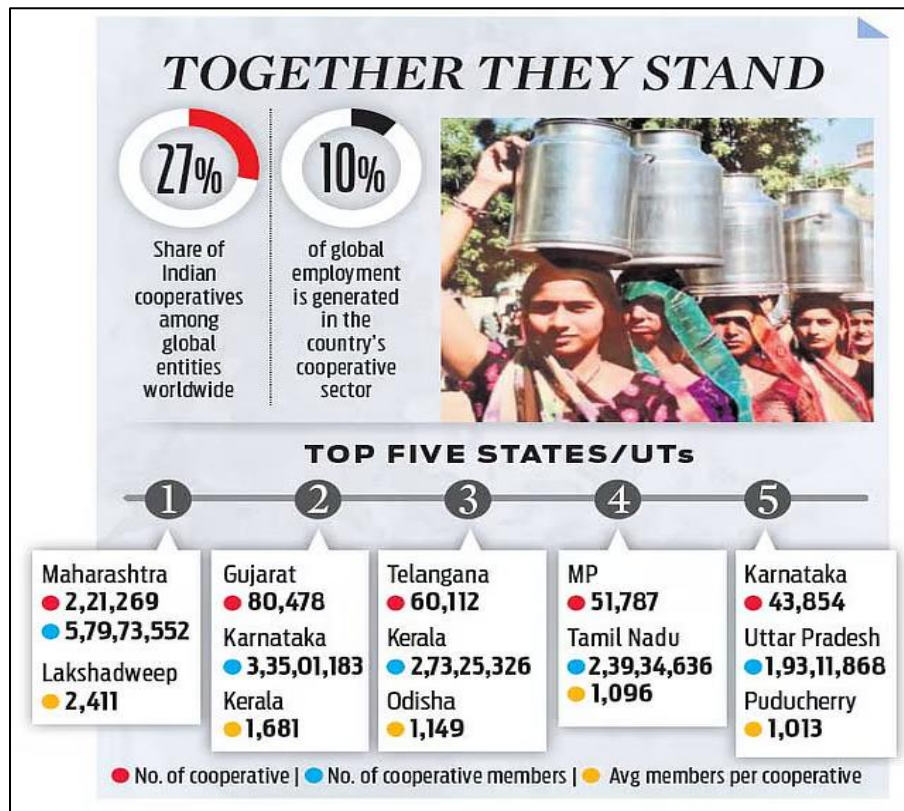


- ❖ India has started its first open-sea marine fish farming project in the Andaman Sea.
- ❖ The project is located near North Bay, Sri Vijaya Puram, in the Union Territory of Andaman and Nicobar Islands.
- ❖ It is implemented by the Ministry of Earth Sciences (MoES) and the National Institute of Ocean Technology (NIOT).
- ❖ The project uses indigenously designed open-sea cages for marine finfish farming and deep-water seaweed cultivation.
- ❖ It aims to create coastal livelihoods, strengthen marine food security, and support India's Blue Economy vision.
- ❖ The pilot project will test technical feasibility and provide a model for future public-private partnership (PPP) scale-ups.

India's rank in Cooperative Network

- ❖ India emerged as a global cooperative powerhouse, with over 8.5 lakh registered cooperatives as of 2025.

- ❖ The country accounts for 27% of all cooperatives worldwide and covers nearly 32 crore members, mostly in rural areas.
- ❖ Cooperatives provide credit access to farmers, integrate small producers into markets (like Amul), and support food security and sustainable livelihoods.
- ❖ Key initiatives include digitalization of Primary Agricultural Credit Societies (PACS), creation of national cooperative bodies, and White Revolution 2.0 for milk production.
- ❖ India's cooperatives now have a global presence, with exports worth over ₹5,500 crore and digital reforms improving transparency and efficiency.



ECONOMY NEWS

India's Electronics Exports 2025

- ❖ India's electronics exports crossed \$47 billion (₹4.15 trillion) in 2025, driven by the production-linked incentive (PLI) scheme for smartphone exports.
- ❖ Total exports in 2025 grew 37% from \$34.93 billion in 2024.
- ❖ Smartphones under the PLI scheme contributed nearly \$30 billion, about two-thirds of total exports.

- ❖ Major exports also included photovoltaic cells, routers, networking equipment, charger adapters, electronic components, sub-assemblies, and printed circuit board assemblies (PCBAs).
- ❖ Growth to the next target of \$55 billion depends on policy clarity, tariff stability, and global demand.



Indian Pharma Exports 2025-26



- ❖ Brazil and Nigeria have emerged as major destinations for Indian pharmaceutical exports in 2025–26.
- ❖ India's pharmaceutical exports rose by 6.5%, reaching \$20.48 billion from April to November 2025–26.
- ❖ Nigeria contributed nearly \$179 million (14% of growth), while Brazil added about \$100 million.
- ❖ The US remains the largest market, accounting for 31% of total pharma exports.

- ❖ Indian pharma products, mainly generic medicines, are exported to over 200 countries.
- ❖ Growth reflects rising global demand, public procurement expansion, and broader access to affordable Indian medicines.

Credit-to-Deposit Ratio in 2025

- ❖ Indian banks' credit-to-deposit (CD) ratio reached a record 81.75% in 2025, showing strong lending demand.
- ❖ The CD ratio measures loans given by banks compared to deposits collected.
- ❖ A ratio of 81.75% means banks lend ₹81.75 for every ₹100 deposited.
- ❖ Bank credit grew 11.4% in 2025, while deposits increased only 10.1%.
- ❖ Deposit growth slowed due to lower interest rates after the Reserve Bank of India (RBI) policy cuts.
- ❖ A high CD ratio indicates liquidity pressure and reliance on alternative funding sources like bonds.

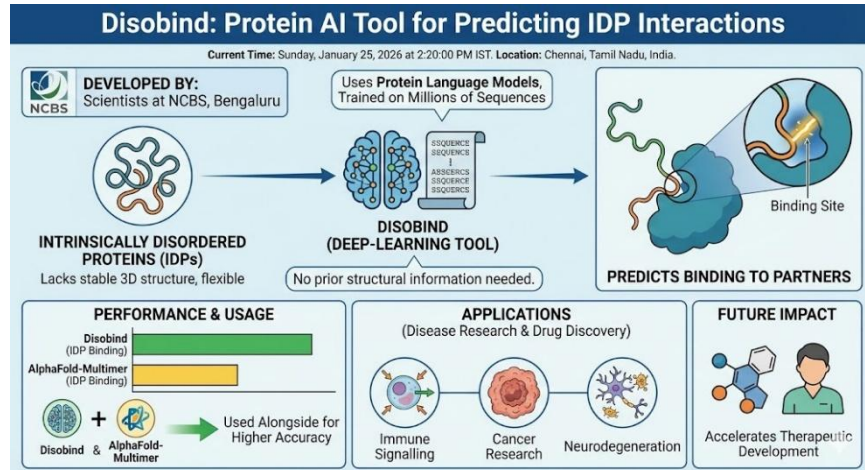


SCIENCE AND TECHNOLOGY NEWS

Protein AI Tool

- ❖ The Scientists at the National Centre for Biological Sciences (NCBS), Bengaluru, developed a deep-learning tool called Disobind.
- ❖ Disobind predicts how intrinsically disordered proteins (IDPs) bind to their partners, even though these proteins do not have a stable 3D structure.

- ❖ It uses protein language models, trained on millions of protein sequences, without needing prior structural information.
- ❖ Disobind performed better than other tools like AlphaFold-Multimer and can be used alongside them for higher accuracy.
- ❖ The tool can help in disease research and drug discovery, including studies on immune signalling, cancer, and neurodegeneration.



ENVIRONMENT NEWS

New Blind Caecilian Species



- ❖ The Indian scientists have discovered a new blind caecilian species named *Gegeneophis valmiki* in the northern Western Ghats of Maharashtra.
- ❖ The species was first collected in 2017 on the Valmiki Plateau in Satara district, Maharashtra.

- ❖ Blind caecilians are limbless subterranean amphibians that spend most of their life underground and are often mistaken for earthworms.
- ❖ The species is named after the historic Maharshi Valmiki Mandir near the discovery site.

Second Nationwide Dolphin Survey

- ❖ The Union Ministry of Environment, Forest and Climate Change (MoEFCC) launched India's second pan-India dolphin population survey from Bijnor, Uttar Pradesh.
- ❖ The survey is part of Project Dolphin, coordinated by the Wildlife Institute of India (WII), Dehradun, with state forest departments and conservation partners including WWF India, Aaranyak, and the Wildlife Trust of India.
- ❖ The survey covers the Ganga, Yamuna, Chambal, Gandak, Ghaghara, Kosi, Mahananda, Brahmaputra, Sundarbans, Odisha, and the Indus River systems.
- ❖ For the first time, it includes estimation of the Irrawaddy Dolphin in the Sundarbans and Odisha, along with Ganges River Dolphins and Indus River Dolphins, assessing habitat quality and threats.
- ❖ The first nationwide survey (2021–2023) estimated around 6,327 riverine dolphins, with Uttar Pradesh and Bihar having the highest numbers.



STATES' NEWS

Bagurumba Dwhou 2026

- ❖ The Prime Minister attended the Bagurumba Dwhou 2026 cultural programme in Guwahati, Assam.

- ❖ Bagurumba Dwhou is a mass cultural performance of the traditional Bagurumba dance of the Bodo community.
- ❖ It is called the “butterfly dance” because the movements are graceful, inspired by butterflies, birds, leaves, and flowers.
- ❖ Bodo women wear colorful handwoven Dokhna, Jwmgra (Fasra), and Aronai while performing in groups.
- ❖ The dance is accompanied by male musicians playing traditional instruments like Sifung (bamboo flute), Kham (drum), Serja, and Tharkha.
- ❖ In 2026, over 10,000 Bodo artists performed together, symbolising peace, fertility, joy, and collective harmony, and connecting with festivals like Bwisagu (Bodo New Year).



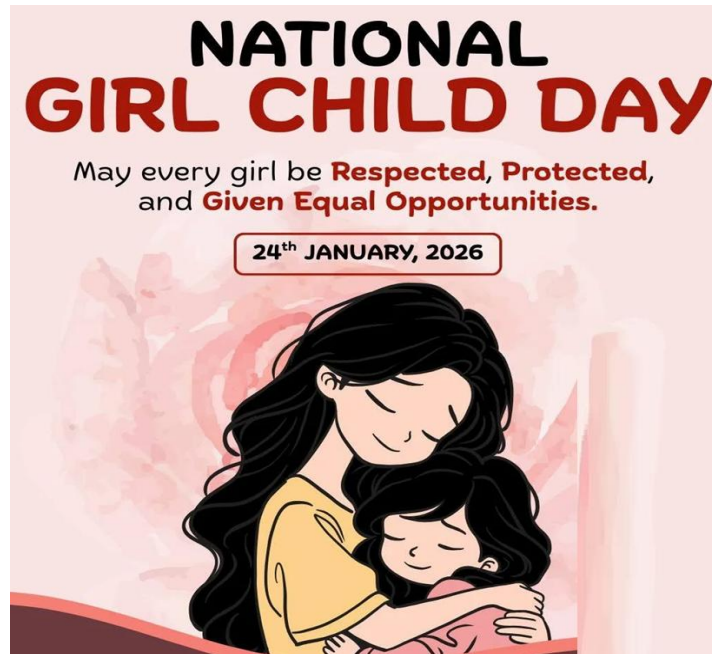
Modi Joins Historic Bagurumba
Dwhou 2026 in Guwahati, 10,000
Artists Unite in Folk Dance

IMPORTANT DAYS

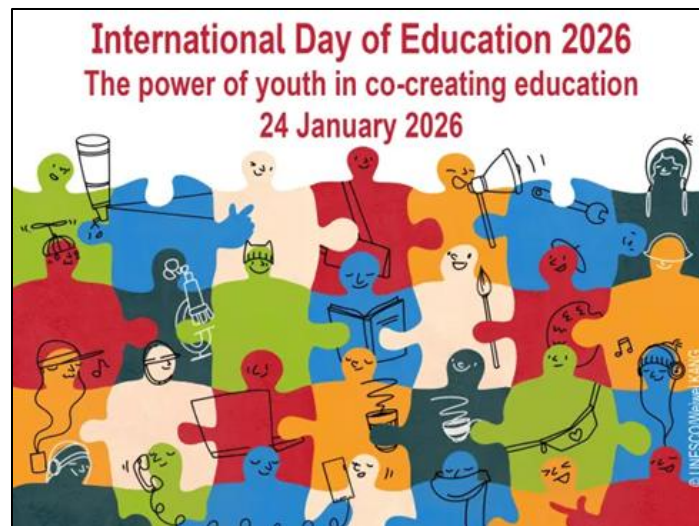
National Girl Child Day 2026 - January 24

- ❖ The day aims to promote the rights, education, health, and empowerment of girls.
- ❖ The day was initiated in 2008 by the Ministry of Women and Child Development (MWCD).

- ❖ On this day in 1966, Indira Gandhi became India's first woman Prime Minister.
- ❖ The day highlights issues like gender discrimination, child sex ratio, and access to education.



International Day of Education 2026 - January 24



- ❖ It is observed to recognise education as a basic human right.
- ❖ The day aims to promote inclusive, equitable, and quality education and lifelong learning for all.
- ❖ The day was proclaimed by the United Nations General Assembly (UNGA) in 2018.

- ❖ The first observance took place in 2019 at the global level.
- ❖ The theme is “The power of youth in co-creating education”.

National Tourism Day 2026 - January 25

- ❖ It is observed to highlight the importance of the tourism sector.
- ❖ The day aims to promote economic growth, cultural exchange, employment, and sustainable tourism.
- ❖ The day focuses on encouraging responsible and inclusive tourism practices.
- ❖ Tourism supports sectors like transport, hospitality, handicrafts, and local livelihoods.



MISCELLANEOUS NEWS

Hydrogen Compressor Safety Assessment

- ❖ The Council of Scientific and Industrial Research – Central Institute of Mining and Fuel Research (CSIR-CIMFR) conducted India’s first full-system safety assessment of a hydrogen compressor-dispenser.

- ❖ The assessment was done at National Thermal Power Corporation Limited in Greater Noida, Uttar Pradesh.
- ❖ Hydrogen compressors are essential for compressing and supplying hydrogen at high pressures for hydrogen fuel stations.
- ❖ The system was tested under Gas Group IIC conditions, representing highly explosive industrial environments.
- ❖ Detailed inspection included flameproof devices, safety interlocks, alarms, and pressure relief systems.

