

# Daily Current Affairs



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**The Hindu**



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**The Indian Express**



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**Financial Express**

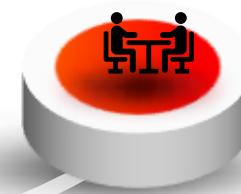


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**PIB, PRS & Other newspaper**



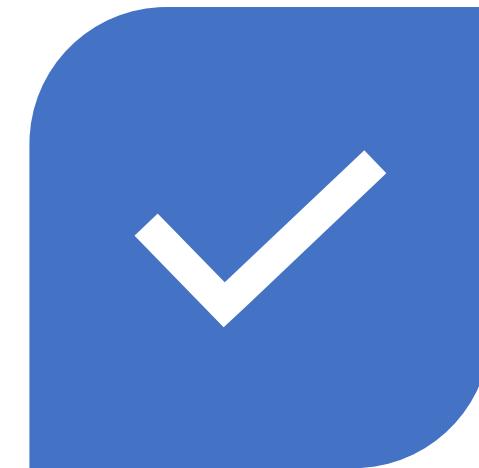
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**Jansatta**



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finally starts learning in  
peace.”**

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By Bhunesh Sir

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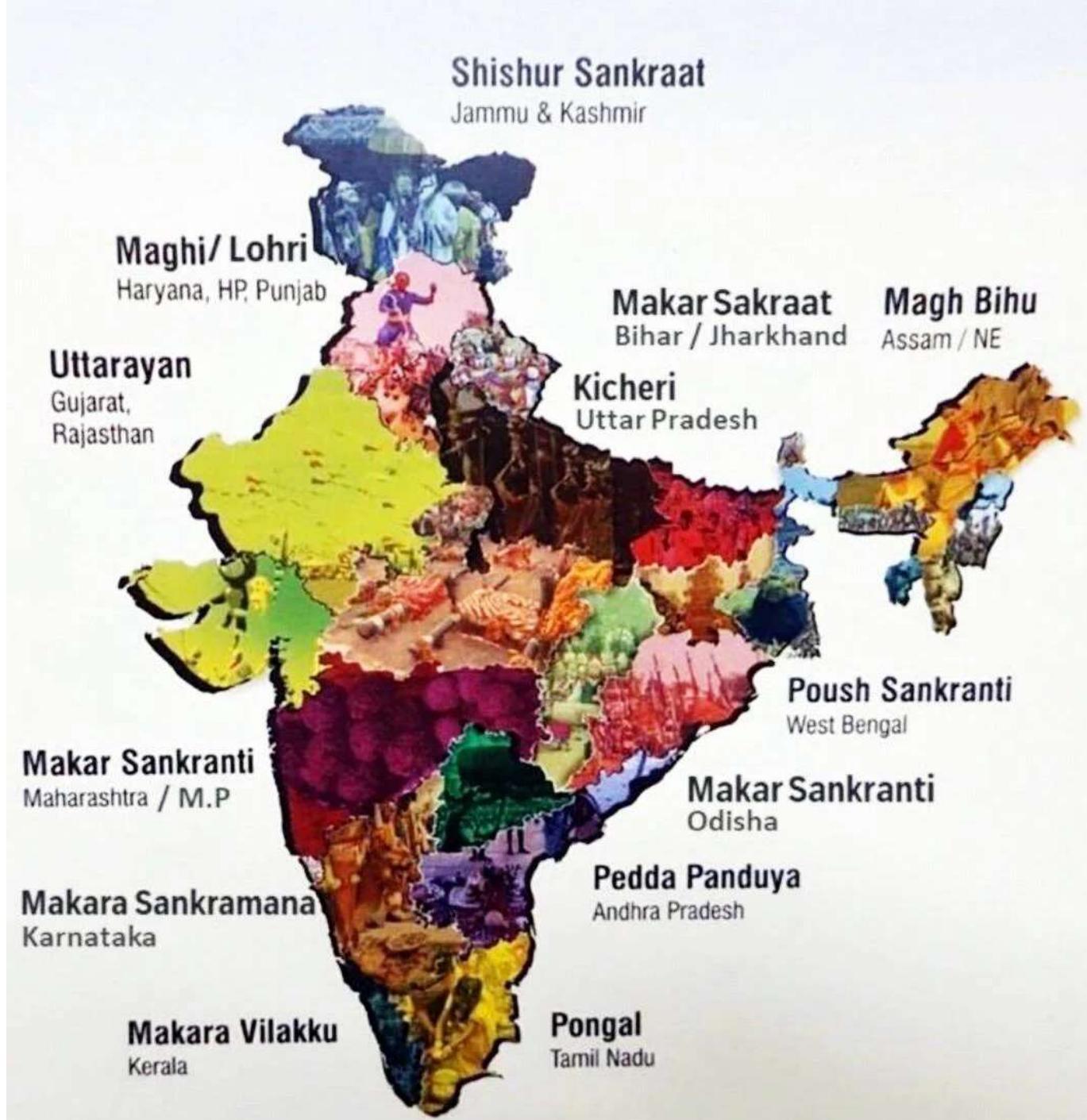
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## IN THE NEWS

## COMPANIES | PAGE 3

## GAMING PLAYERS FLAG OFFSHORE BETTING THREAT

INDUSTRY SOURCES AND gaming companies highlighted their concerns over the rapid rise of betting platforms targeting Indian users, as the government prepares to notify the firm Prohibition and Regulation of Online Gaming Rules, 2025, in a few weeks, reports Ojasvi Gupta.

## QUARTERLY RESULTS

## APOLLO HOSPITALS Q3 NET PROFIT DROPS 5% -4%

## LYTS Q3 PROFIT FALLS 4% TO ₹10.45 CR

## HINDUSTAN LIFE INSURANCE PLAT AT FAIR VALUE

## Unemployment rate in Dec rises marginally to 4.8%

JOBLESSNESS FOR PERSONS aged 15 years and above marginally to 4.8% in December 2019 compared to 4.7% in the same month, the periodic labour force survey showed, reports *Fe Bureau*. ■ PAGE 4

## APEX COURT OVERTURNS 2014 ORDER BY DELHI HC

## Tiger Global's Flipkart stake sale taxable: SC

■ Ruling extends applicability of anti-abuse provisions

KULDEEP SINGH  
New Delhi, January 15

THE SUPREME COURT on Monday ruled that private equity firms are required to pay capital gains tax in India for its 2018 stake sale to Walmart, setting aside the 2014 Delhi High Court verdict.

While holding that the transaction was taxable, the apex court found that the PE firms had violated the anti-abuse provisions of the Income Tax Act. The court held that the 2014 order was impermissible as it violated the principle of non-discrimination.

Importantly, the ruling grandfathered the amendments that removed the tax exemption for capital gains tax on the 2016 amendments to India's tax laws, which came into effect with Mauritius and Singapore.

It could also potentially take away tax exemptions under the General Anti-Avoidance Rules (GAAR).

Interestingly, the ruling introduced a new conditionality.

The 2016 amendments chiefly removed the tax exemption for capital gains tax on the 2016 amendments to India's tax laws, which came into effect with Mauritius and Singapore.

It could also potentially take away tax exemptions under the General Anti-Avoidance Rules (GAAR).

Continued on Page 11

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# University in China

- **What the report says / रिपोर्ट क्या कहती है**

- Harvard was recently the **most productive research university** in a global ranking focused on **academic publications**, but it has **fallen to No. 3** in the latest results.

हार्वर्ड हाल तक अकादमिक प्रकाशनों पर आधारित रैंकिंग में सबसे उत्पादक था, लेकिन ताज़ा नतीजों में **No. 3** पर आ गया है।

- The bigger shift is that **Chinese universities are climbing rapidly**, and **US universities are slipping relatively** against global peers.

बड़ा बदलाव यह है कि चीनी विश्वविद्यालय तेज़ी से ऊपर आ रहे हैं, जबकि अमेरिकी विश्वविद्यालय तुलनात्मक रूप से पीछे दिख रहे हैं।

- **Why this shift is happening / बदलाव क्यों हो रहा है**

- Experts describe it as a **global re-ordering** in higher education and research dominance—**other nations are progressing rapidly**, not necessarily that US output has collapsed.

विशेषज्ञ इसे उच्च शिक्षा/रिसर्च में वैश्विक पुनर्संतुलन मानते हैं—मतलब दूसरे देश तेज़ी से आगे बढ़ रहे हैं; यह जरूरी नहीं कि US का आउटपुट अचानक खत्म हो गया हो।

- The report links the trend with **research funding pressure in the US** (policy environment can accelerate an existing decline).

रिपोर्ट US में रिसर्च फंडिंग दबाव से भी जोड़ती है (नीतियाँ पहले से चल रहे ट्रेंड को तेज़ कर सकती हैं)।

- **Then vs Now (key comparison) / पहले बनाम अब**

- In the early 2000s, the top group would have been **dominated by American universities** (with Harvard leading at No. 1 back then in that framing).

2000s की शुरुआत में टॉप ग्रुप में अमेरिकी विश्वविद्यालयों का दबदबा होता (उस फ्रेम में हार्वर्ड No. 1)।

- **Today, Zhejiang University is ranked No. 1 on the Leiden-style output ranking referenced, and seven other Chinese universities are in the top 10.**

आज, इस रिपोर्ट में संदर्भित Leiden रैंकिंग में **Zhejiang University No. 1** है और टॉप 10 में 7 अन्य चीनी विश्वविद्यालय भी हैं।

- **Important nuance / जरूरी बारीकी**

- The report says the issue at top American universities is **not that they produce less than before**—several major US universities still produce **more research than two decades ago**—but China's rise is **faster and larger**.

रिपोर्ट के अनुसार समस्या यह नहीं कि टॉप US यूनिवर्सिटीज़ का आउटपुट गिर गया है—कई US यूनिवर्सिटीज़ आज भी 20 साल पहले से ज्यादा रिसर्च कर रही हैं—लेकिन चीन की बढ़त कहीं ज्यादा तेज़ और बड़ी है।

- Examples named in the report / रिपोर्ट में दिए उदाहरण
  - Prominent US universities mentioned (as strong producers): **University of Michigan, UCLA, Johns Hopkins, University of Washington–Seattle, University of Pennsylvania, Stanford.**  
रिपोर्ट में जिन बड़े US संस्थानों का ज़िक्र है: **Michigan, UCLA, Johns Hopkins, Washington–Seattle, Pennsylvania, Stanford।**
  - A separate note mentions **Peking University** being ranked **No. 13** by a British organisation (in that referenced context).  
एक संदर्भ में **Peking University** को एक ब्रिटिश संस्था ने **No. 13** रखा है।
- What data the ranking uses / रैंकिंग किस डेटा पर आधारित है
  - The Leiden approach referenced counts **papers and citations** using **Web of Science**, a database associated with **Clarivate**.  
Leiden संदर्भ में **papers + citations** गिने जाते हैं, जो **Web of Science** (Clarivate से जुड़ा डेटाबेस) पर आधारित है।
- Big takeaway / मुख्य निष्कर्ष
  - China is investing heavily in universities and research capacity; leaders frame **scientific dominance** as linked to **national power**.  
चीन विश्वविद्यालयों/रिसर्च पर बड़े निवेश कर रहा है; नेतृत्व वैज्ञानिक वर्चस्व को राष्ट्रीय शक्ति से जोड़कर देखता है।

Topic	Key facts (English)	रक्षा लृष्ट जलप्रदूषण	Exam angle (Prelims/Mains)
Leiden Ranking (Leiden-style bibliometrics)	Focuses on <b>research output impact</b> using publication/citation indicators; not a “teaching quality” survey.	गणरक्षा लृथ <b>publication/citation</b> ਇਕੱਤੇ ਸਾਡੇ ਲੋਗਾਂ ਲਈ ਲੋਕਾਂ ਲਈ ਅਤੇ ਅਨੇਕ ਲੋਕਾਂ ਲਈ “teaching quality” ਤੋਂ ਲੋਕਾਂ ਲਈ ਅਨੇਕ ਲੋਕਾਂ ਲਈ	Prelims: ranking-method basics; Mains: limits of bibliometrics
Bibliometrics	Measuring research via <b>publications, citations, highly-cited papers, collaboration</b> etc.	ਸਾਡੇ ਲੋਕਾਂ ਲਈ ਰਕਾਵਾਂ ਲੁਧਿਆਂ ਅਤੇ ਲੋਕਾਂ ਲਈ ਅਤੇ ਅਨੇਕ ਲੋਕਾਂ ਲਈ ਅਤੇ ਅਨੇਕ ਲੋਕਾਂ ਲਈ	Data interpretation, indicator pitfalls
Web of Science	A large <b>academic publication database</b> used for citation tracking.	੧ ਇਕਰਾਂ ਅਤੇ ਲੋਕਾਂ ਲਈ ਅਤੇ ਅਨੇਕ ਲੋਕਾਂ ਲਈ	Source of citation metrics; “database vs journal” clarity
Clarivate	Analytics company associated with Web of Science; supports citation-based analysis.	Web of Science ਲੋਕਾਂ ਲਈ ਅਤੇ ਅਨੇਕ ਲੋਕਾਂ ਲਈ	Institutions & data sources in S&T policy
Citations vs Quality	Citations indicate <b>influence/visibility</b> , but can be biased by field size, language, collaborations, and self-citations.	citations ਅਤੇ ਅਨੇਕ ਲੋਕਾਂ ਲਈ	Mains: strengths/limitations of rankings
Research funding & outcomes	Long-term funding + talent + labs + incentives often translate into higher output over time.	ਲੋਕਾਂ ਲਈ ਅਤੇ ਅਨੇਕ ਲੋਕਾਂ ਲਈ	Mains: link R&D ecosystem to output
Global “rankings” are not same	Different rankings weigh different things (research, reputation, teaching, internationalization).	੧ ਅਤੇ ਅਨੇਕ ਲੋਕਾਂ ਲਈ ਅਤੇ ਅਨੇਕ ਲੋਕਾਂ ਲਈ	Prelims: match ranking to parameter

Exam (date)	Question (approx.)	Answer
UPSC CSE Prelims (2023)	<p>In the context of global indices, which one is <b>most directly based on publications/citations</b> rather than perception surveys?</p>	Bibliometric/citation-based ranking (research-output type)
UPSC CSE Mains GS-3 (2022)	<p>Discuss how <b>R&amp;D investment, innovation ecosystem and talent mobility</b> influence a country's scientific output and global standing.</p>	Higher sustained R&D + talent + institutions → stronger output; also address limitations of rankings
SSC CGL (2023)	<p>“Web of Science” is best described as: (i) a journal (ii) a publication database (iii) a university (iv) a patent office</p>	(ii) Publication database
IBPS PO/Clerk (2022)	<p>Which term relates to measurement of research using publications and citations?</p>	Bibliometrics
Railway Group D/NTPC (2021/2022)	<p>“Citation” in academic research refers to: (i) plagiarism (ii) reference to another work (iii) lab equipment (iv) university fee</p>	(ii) Reference to another work
CAPF (2022)	<p>Write a short note on why <b>science &amp; technology capacity</b> is increasingly linked to national power in geopolitics.</p>	Tech leadership → economic + military + strategic advantage; S&T as power multiplier

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- **Statements:**
- The report links the surge of Chinese universities with rankings that count **papers and citations** using Web of Science.
- The report suggests top American universities are producing **less research than two decades ago**.
- **Options:** (a) 1 only (b) 2 only (c) Both 1 and 2 (d) Neither 1 nor 2

# Responsible Nations Index (RNI)

- **What happened / क्या हुआ**

- A new global initiative called the **Responsible Nations Index (RNI)** is set to be launched on **January 19**.

**Responsible Nations Index (RNI)** नाम का नया वैश्विक प्रयास **19 जनवरी** को लॉन्च होने वाला है।

- It aims to **assess how countries perform on "responsibility"** across key dimensions.  
यह देशों की "**जिम्मेदारी**" (responsibility) के आधार पर प्रदर्शन-आकलन करेगा।

- **What the Index will assess / इंडेक्स किस आधार पर आकलन करेगा**

- **Domestic governance** (how responsibly a country governs internally).

**घरेलू शासन** (देश के भीतर शासन की जिम्मेदारी/गुणवत्ता)।

- **Environmental stewardship** (environmental care and sustainability).

**पर्यावरणीय संरक्षण/स्टिवर्डशिप** (पर्यावरण की देखभाल व सततता)।

- **International engagement** (responsible conduct & cooperation globally).

**अंतर्राष्ट्रीय सहभागिता** (वैश्विक स्तर पर जिम्मेदार व्यवहार व सहयोग)।

- **Why it matters / इसका महत्व**

- The launch reflects rising global emphasis on **ethical governance, sustainability, and cooperative global behaviour**.

यह लॉन्च नैतिक शासन, सतत विकास और सहयोगी वैश्विक व्यवहार पर बढ़ते ज़ोर को दर्शाता है।

- Who is launching it / किसके द्वारा लॉन्च
  - The World Intellectual Foundation (WIF) will launch the index **in collaboration with:**
    - Jawaharlal Nehru University (JNU)  
जवाहरलाल नेहरू विश्वविद्यालय (JNU)
    - Indian Institute of Management Mumbai (IIM Mumbai)  
भारतीय प्रबंधन संस्थान मुंबई (IIM Mumbai)
    - Dr Ambedkar International Centre  
डॉ. अंबेडकर इंटरनेशनल सेंटर
- Launch event details / लॉन्च कार्यक्रम
  - The formal unveiling will be in **New Delhi**, in the presence of **former President of India Ram Nath Kovind**.  
औपचारिक अनावरण नई दिल्ली में होगा, जहां पूर्व राष्ट्रपति राम नाथ कोविंद की उपस्थिति रहेगी।
- Vision behind the index / इंडेक्स के पीछे की सोच
  - WIF Chairperson Jagdish Mukhi stated the index aims to provide a **structured and objective assessment** of national responsibility.  
WIF के चेयरपर्सन जगदीश मुखी के अनुसार यह इंडेक्स राष्ट्रीय जिम्मेदारी का संरचित और वस्तुनिष्ठ आकलन देगा।



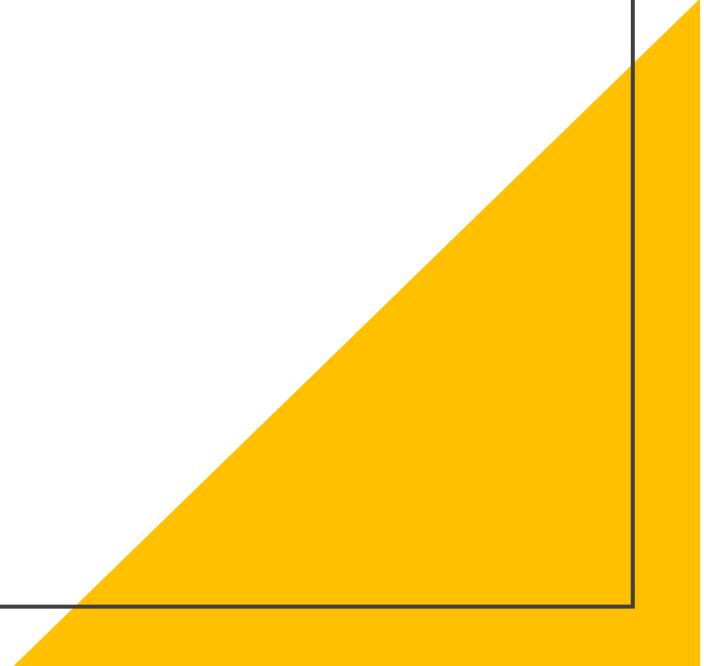
Exam (Year/Date)	Practice question (PYQ-theme based)	Answer
UPSC CSE Prelims (Year-wise theme)	<p>An “index” is best described as: (a) Single fact (b) Composite measure combining indicators (c) A law (d) A treaty</p>	(b) Composite measure
UPSC CSE Mains GS-2 (Theme)	<p>Discuss how governance indices can influence public policy and reforms; mention limitations.</p>	Indices enable benchmarking + reforms; limits: data/weights/perception
State PSC Prelims (Theme)	<p>“Rule of law” is most closely linked to which dimension?</p>	Domestic governance
SSC (Theme)	<p>“Objective assessment” primarily relies on: measurable indicators / perception surveys?</p>	Measurable indicators
Banking Exam (Theme)	<p>What is the key limitation of rankings/indices?</p>	Methodology/weights change outcomes
Defence Exam (Theme)	<p>Why is sustainability increasingly linked to national responsibility in global forums?</p>	Climate risk, resources, cooperation, credibility

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- **Statements:**

- Responsible Nations Index will assess countries across domestic governance, environmental stewardship, and international engagement.
- The index is being launched solely by JNU.
- **Options:** (a) 1 only (b) 2 only (c) Both 1 and 2 (d) Neither 1 nor 2

# Ultracold atoms



- **What the topic is about / विषय क्या है**

- Ultracold atoms help scientists "see" a normally hidden quantum world by cooling matter to extremely low temperatures.

अल्ट्रा-कॉल्ड परमाणु पदार्थ को अत्यंत कम तापमान तक ठंडा करके सामान्यतः अदृश्य "क्यांटम दुनिया" को समझने/देखने में मदद करते हैं।

- **Cold in everyday life vs physics / रोज़मरा की ठंड बनाम भौतिकी की ठंड**

- In daily language, cold means winter air or chilled rooms; in physics it has a precise extreme meaning tied to temperature limits.

रोज़मरा में ठंड का मतलब सर्द हवा/ठंडा कमरा होता है; भौतिकी में "ठंड" का अर्थ बहुत सटीक और चरम (extreme) होता है।

- **Absolute zero (key anchor) / परम शून्य (मुख्य बिंदु)**

- The lowest possible temperature is **absolute zero =  $-273.15^{\circ}\text{C}$** , where atomic motion reaches its minimum limit.

न्यूनतम संभव तापमान परम शून्य =  $-273.15^{\circ}\text{C}$  है, जहाँ परमाणुओं की गति न्यूनतम सीमा तक पहुँच जाती है।

- Modern physics can cool atoms to **billions of a degree above** this point, opening a window to quantum behaviour.

आधुनिक भौतिकी परमाणुओं को इस बिंदु से अरबवें हिस्से (billions) डिग्री ऊपर तक ठंडा कर सकती है, जिससे क्यांटम व्यवहार स्पष्ट होता है।

- Why temperature matters / तापमान क्यों महत्वपूर्ण है
  - Temperature arises from the motion of atoms; as matter cools, atomic motion slows.  
तापमान परमाणुओं की गति से उत्पन्न होता है; पदार्थ ठंडा होने पर परमाणुओं की गति धीमी होती जाती है।
- What changes near absolute zero / परम शून्य के पास क्या बदलता है
  - Near absolute zero, atoms stop behaving like classical particles and instead act like waves that overlap and interfere.  
परम शून्य के पास परमाणु क्लासिकल कणों की तरह नहीं रहते, बल्कि तरंगों की तरह व्यवहार करते हैं जो ओवरलैप और इंटरफेर करती हैं।
  - This regime is called **ultracold matter**, where quantum mechanics dominates on observable scales.  
इस अवस्था को अल्ट्रा-कोल्ड मैटर कहा जाता है, जहाँ क्वांटम यांत्रिकी का प्रभाव प्रत्यक्ष रूप से देखने योग्य स्तर पर हावी होता है।
- Why scientists do it / वैज्ञानिक ऐसा क्यों करते हैं
  - It allows testing fundamental laws of nature with exceptional precision.  
इससे प्रकृति के मूलभूत नियमों का अत्यधिक सटीकता (precision) से परीक्षण संभव होता है।
- How atoms are cooled (hinted) / परमाणु कैसे ठंडे किए जाते हैं (संकेत)
  - Atoms aren't cooled like water freezing into ice; instead physicists use methods like **laser cooling** to slow them down.  
परमाणुओं को पानी की तरह जमाकर ठंडा नहीं किया जाता; उन्हें धीमा करने के लिए लेज़र कूलिंग जैसी तकनीकें उपयोग होती हैं।

Term/Concept	Extra facts (English)	शब्दावली (Hindi)	Exam angle
Absolute zero	0 Kelvin (K) equals $-273.15^{\circ}\text{C}$ ; it is a theoretical lower bound for thermal motion.	0 डिग्री केल्विन (K) = $-273.15^{\circ}\text{C}$ ; ग्रन्थ रूप से वर्णित तापमात्रा का नियन्त्रित मान है।	Units & conversion
Kelvin scale	Kelvin is an absolute temperature scale; $\Delta 1\text{ K} = \Delta 1^{\circ}\text{C}$ (size same, zero point different).	डिग्री केल्विन तापमात्रा का अवधारणा मापदण्ड है। 1 K तापमात्रा का वर्गमापदण्ड है, जबकि $1^{\circ}\text{C}$ तापमात्रा का वर्गमापदण्ड है।	Prelims basics
Ultracold regime	Temperatures can reach microkelvin/nanokelvin in labs, enabling quantum effects at macroscopic scales.	बहुत निम्न तापमात्रा में अनुकूलीन तापमात्रा का अवधारणा मापदण्ड है। इसमें तापमात्रा का वर्गमापदण्ड है।	Conceptual
Matter-wave nature	At very low temperatures, de Broglie wavelength increases; overlap leads to interference effects.	दे ब्रोग्ली तापमात्रा का अवधारणा मापदण्ड है। इसमें तापमात्रा का वर्गमापदण्ड है।	Wave–particle
Laser cooling (idea)	Light can reduce atomic speed via momentum exchange; often explained via Doppler effect.	डिप्रोली तापमात्रा का अवधारणा मापदण्ड है। इसमें तापमात्रा का वर्गमापदण्ड है।	S&T concepts
Applications	Used in precision measurement (atomic clocks), quantum simulation, and studying fundamental physics.	ट्रिप्पल रेकॉर्ड जारी करने के लिए उपयोग किया जाता है। इसमें तापमात्रा का वर्गमापदण्ड है।	Mains add-value

Exam (date)

UPSC CSE Prelims (2023)

UPSC CSE Prelims (2022)

State PSC Prelims (2023)

SSC CGL (2022)

Bank (IBPS/PO) (2021–2023 theme)

Defence (NDA/CDS) (2022 theme)

Question (PYQ-theme practice)

Which temperature scale is an absolute scale used in physics?

The SI unit of thermodynamic temperature is: (a) Celsius (b) Kelvin (c) Fahrenheit (d) Joule

Absolute zero corresponds approximately to: (a) 0°C (b) -100°C (c) -273°C (d) 273°C

Temperature is primarily related to: (a) Mass (b) Pressure only (c) Average kinetic energy/motion of particles (d) Density only

Doppler effect is associated with change in: (a) Frequency due to relative motion (b) Amplitude only (c) Wavelength due to gravity (d) Charge

Wave–particle duality implies that matter can exhibit: (a) Only particle nature (b) Only wave nature (c) Both wave and particle nature (d) Neither

Answer

Kelvin

Kelvin

-273°C (approx.)

Particle motion / kinetic energy

Frequency change due to motion

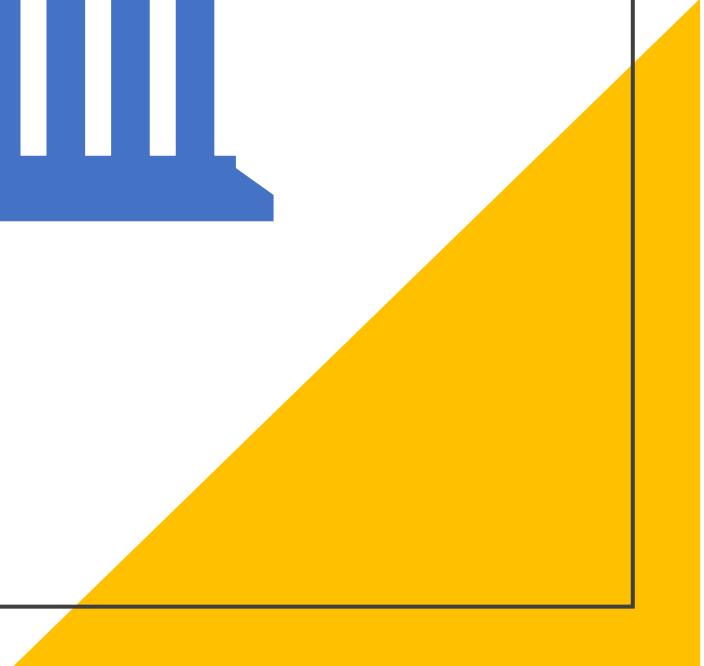
Both wave and particle nature

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- **Statements:**

- Absolute zero is  $-273.15^{\circ}\text{C}$  and represents the lowest possible temperature in physics.
- Near absolute zero, atoms behave more like classical particles than waves.
- **Options:** (a) 1 only (b) 2 only (c) Both 1 and 2 (d) Neither 1 nor 2

**Tripura Gramin Bank (TGB) became the first Gramin Bank in India to introduce a solar-powered ATM van, setting a national benchmark in rural banking.**



- What happened / क्या हुआ

- Tripura Gramin Bank (TGB) became the **first Gramin Bank in India** to introduce a **solar-powered ATM van**, setting a national benchmark in rural banking.

त्रिपुरा ग्रामीण बैंक (TGB) ने सोलर-पावर्ड ATM वैन शुरू करके भारत का पहला ग्रामीण बैंक बनने का दावा किया—ग्रामीण बैंकिंग में एक राष्ट्रीय बेंचमार्क।

- Why this matters / यह क्यों महत्वपूर्ण है

- The initiative supports **sustainable, inclusive, technology-driven financial services**, especially for **remote and underserved regions**.

यह पहल सतत (sustainable), समावेशी (inclusive) और तकनीक-आधारित वित्तीय सेवाओं को बढ़ावा देती है, खासकर दूरदराज़ और कम-सेवा वाले क्षेत्रों में।

- National milestone / राष्ट्रीय उपलब्धि

- The solar-powered ATM van positions the bank as a **pioneer in eco-friendly banking solutions**.

सोलर ATM वैन बैंक को पर्यावरण-अनुकूल बैंकिंग समाधानों में अग्रणी (pioneer) बनाती है।

- Recognition / सम्मान

- The initiative earned TGB the **SKOCH Group Silver Award**, recognizing excellence in **governance, innovation, and public service delivery**.

इस पहल के लिए बैंक को **SKOCH Group Silver Award** मिला—सुशासन, नवाचार और सार्वजनिक सेवा-डिलीवरी में उत्कृष्टता के लिए।

Topic	Extra facts (English)	Exam angle
Gramin Bank / RRB concept	RRBs are meant to improve <b>rural credit &amp; banking access</b> for farmers, small businesses, and weaker sections.	RRB/₹५००० करोड़ डॉवर ४००० रुपये क्रूपन अंशकालिक हस्तनाम प्रक्रिया जैक द्रवण, द्वितीय अद्वितीय, दूसरी अपराधी
Financial inclusion	Access to <b>bank accounts, cash withdrawal, payments, remittances</b> in remote areas reduces informal dependence.	क्रांति लक्ष्य विकास विवरण ए डॉवर शक्ति विवरण क्रांति लक्ष्य विकास विवरण ए डॉवर शक्ति विवरण २ अंतर्राष्ट्रीय शक्तिविवरण तंत्र लै प्रक्षेप
Mobile/ATM van	Brings banking services to <b>doorstep/cluster villages</b> , useful during disruptions & low-branch density areas.	ATM वाहन द्वारा दूसरी प्रक्रिया विवरण — दूसरा मकान अंतर्राष्ट्रीय विवरण ए विवरण संस्कारण राष्ट्रीय विवरण
Solar-powered system	Uses renewable energy; supports operation where <b>grid power is unreliable</b> ; reduces running cost & emissions (concept).	दूसरा विवरण ए विवरण ए विवरण — २ अंतर्राष्ट्रीय विवरण ए विवरण ए विवरण जैक द्रवण अंतर्राष्ट्रीय विवरण ए विवरण ए विवरण
Awards & governance	Awards highlight best practices in <b>innovation + service delivery</b> ; useful for case studies in answers.	२ अंतर्राष्ट्रीय विवरण ए विवरण + दूसरा विवरण ए विवरण दूसरा विवरण ए विवरण ए विवरण ए विवरण २ अंतर्राष्ट्रीय विवरण ए विवरण

Exam (date)

UPSC CSE Prelims (2023)

Practice question (PYQ-theme)

Financial inclusion primarily refers to: (a) Only loans (b) Access to formal financial services (c) Only subsidies (d) Only taxation

Answer

(b) Access to formal financial services

UPSC CSE Mains GS-3 (2022)

Discuss how technology (DBT/UPI/BC/ATM) strengthens financial inclusion in rural India.

Tech lowers transaction cost, expands access, improves delivery

SSC CGL (2022)

An ATM is primarily used for: (a) Tax filing (b) Cash withdrawal and basic banking transactions (c) Stock trading only (d) Passport issuance

(b)

IBPS PO/Clerk (2021–2023 theme)

“Financial inclusion” aims to reduce dependence on: (a) Formal banks (b) Informal moneylenders (c) Digital payments (d) Savings

(b) Informal moneylenders

Railway NTPC/Group D (2021–2022 theme)

Renewable energy source among the following: (a) Coal (b) Petroleum (c) Solar (d) Natural Gas

(c) Solar

CDS/NDA (2022 theme)

Sustainability in public services can be promoted by: renewable energy, efficiency, reduced emissions—choose correct.

Renewable + efficiency approach

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- **Statements:**
- The solar-powered ATM van initiative received the SKOCH Group Silver Award.
- The award recognized excellence in governance, innovation and public service delivery.
- **Options:** (a) 1 only (b) 2 only (c) Both 1 and 2 (d) Neither 1 nor 2



EU top leaders invited as Chief Guests  
for India's Republic Day 2026

Event

**77th Republic Day celebrations (26 Jan 2026) — EU's top leaders invited as Chief Guests. / 77वां गणतंत्र दिवस (26 जनवरी 2026) — EU के शीर्ष नेताओं को मुख्य अतिथि के रूप में आमंत्रित किया गया।** MEA India +1

Who (names + posts)

**António Luís Santos da Costa — President of the European Council; Ursula von der Leyen — President of the European Commission. / एंतोनियो कोस्टा — यूरोपीय परिषद (European Council) के अध्यक्ष; उर्सुला वॉन डेर लेयेन — यूरोपीय आयोग (European Commission) की अध्यक्ष।** MEA India +1

Dates & place

**State Visit: 25–27 Jan 2026, New Delhi. / राजकीय यात्रा: 25–27 जनवरी 2026, नई दिल्ली।** MEA India +1

Who invited

**Invitation by PM Narendra Modi (as per MEA). / MEA के अनुसार आमंत्रण प्रधानमंत्री नरेंद्र मोदी द्वारा।** MEA India +1

Linked summit

**Leaders will also co-chair the 16th India–EU Summit on 27 Jan 2026. / नेता 27 जनवरी 2026 को 16वें India–EU Summit की सह-अध्यक्षता करेंगे।** MEA India +1

Big context (FTA)

**India said EU trade deal is close; summit visit linked to concluding talks. / भारत के अनुसार EU के साथ व्यापार समझौता (FTA) करीब है; दौरा/समिट इससे जुड़ा।**

Reuters

Why this is "big"

**Two top EU institutional heads together as chief guests = elevated strategic signalling. / EU के दो शीर्ष संस्थागत प्रमुखों का साथ आना = रणनीतिक संकेत।**

## Point

## First ever Chief Guest (1950)

## Recent examples (context)

## 2025 example

## Why India invites Chief Guests

## Facts (English + ਸਾਡਾ ਹਾਲਾਂ together)

## Source

**President Sukarno (Indonesia)** was the chief guest at India's **first Republic Day (26 Jan 1950)**. / क्रमांक १ ईश्वरपुर लक्ष्मीनारायण (१९५०) ईश्वरपुर लक्ष्मीनारायण (१९५०) [विकिपीडिया](#)

**2024: French President Emmanuel Macron was Chief Guest. / 2024: फ्रेंच प्रेसिडेंट एमानुएल मैक्रोन ने भारत का राष्ट्रीय इश्तेहन उपस्थिति किया। (AP News)**

**2025: Indonesia's President was Chief Guest (parade also had Indonesian contingent). / 2025: स्वास्थ्यमुद्धार ग्रव इडु घ्रान्तकृष्ण रमेश १५ अक्टूबर जराहास्त्रांग्रव ह द्वारा निरुद्ध त्रिवेदी अप्पी न्यूज**

It's a tool of **strategic diplomacy**—honours key partners, signals priorities. / ग्रण घर् एहश्वर्ड इक्क एहश्वर् इव्र द्रुवेष ए एम्म ब्लक्केम्पर्ड ल्वक्कुऽ घ द्रुवप्प्लव्वघ्वद्रुक्केम्पर्ड एक्क एह  
एक्क ज [Wikipedia](#))

- **Statements:**
- The EU leaders invited as Chief Guests will also **co-chair the 16th India–EU Summit on 27 Jan 2026.**
- The President of the **European Commission** is António Costa.
- **Options:** (a) 1 only (b) 2 only (c) Both (d) Neither

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# Word of the day

## Abstruse:

difficult to penetrate; incomprehensible to one of ordinary understanding or knowledge

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**Synonyms:** deep, recondite

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**Usage:** *Some of the classic novels are too abstruse for the younger generation.*

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## Pronunciation:

newsth.live/abstrusepron

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**International Phonetic Alphabet:** /əb'stru:s/

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# Word of the day

## Extempore:

without prior preparation; with little or no preparation or forethought

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**Synonyms:** ad-lib, impromptu, off-the-cuff, offhand, unrehearsed

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**Usage:** *It was an extempore skit.*

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## Pronunciation:

newsth.live/extemporepro

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**International Phonetic Alphabet:** /ɛk'stempəri/, /ɪk'stempəri/

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Thank you ☺

