



Daily Current Affairs

11th & 12th Jan 2026



BANKING, FINANCE & BUSINESS

Reserve Bank of India Sets ₹890 Crore Ways and Means Advances Limit for Delhi Government

- The Reserve Bank of India (RBI) has fixed the **Ways and Means Advances (WMA)** limit for the **Government of the National Capital Territory of Delhi (GNCTD)** at **₹890 crore**.
- The revised WMA limit for Delhi is effective from **January 09, 2026**, to manage **temporary mismatches** in receipts and payments.
- With this revision, the **aggregate WMA limit** for all State Governments and Union Territories has increased to **₹61,008 crore**, from the earlier ₹60,118 crore.
- **Ways and Means Advances (WMA)** are **short-term credit facilities** provided by the RBI to the Central Government, State Governments, and Union Territories.
- The objective of WMA is to **bridge temporary cash flow mismatches**, not to provide long-term financing.
- The **highest WMA limits** among states are **Uttar Pradesh (₹6,519 crore)**, **Maharashtra (₹6,139 crore)**, and **Tamil Nadu (₹4,582 crore)**.
- The WMA limits are reviewed on a **semi-annual basis**, usually for the first and second halves of the financial year.
- The **interest rate on WMA** is linked to the **RBI repo rate**, making it a policy-aligned liquidity tool.
- The interest rate on **Overdrafts (OD)** availed beyond WMA is **2 percentage points above the repo rate**.
- The **repayment period** for WMA is capped at **90 days**, ensuring short-term liquidity management discipline.
- WMA and Overdraft facilities are **key instruments** used by the RBI to support **fiscal cash management** of governments while maintaining **monetary stability**.

About WMA :

- **Ways and Means Advances (WMA)** are **temporary loan facilities** provided by the **Reserve Bank of India (RBI)** to the Central and State Governments to manage **short-term mismatches** in receipts and expenditures.
- WMA are meant only for **temporary cash flow support** and cannot be used for long-term financing.
- The WMA scheme was introduced on **April 1, 1997**, as part of India's **fiscal cash management framework**.
- **Section 17(5)** of the **RBI Act, 1934** authorises the RBI to lend to Central and State Governments, provided the advance is **repayable within three months (90 days)**.
- There are two types of WMA, namely **Normal WMA** and **Special WMA (SDF – Special Drawing Facility)**.
- Under **Normal WMA**, a fixed borrowing limit is prescribed, and the **interest rate** is equal to the **RBI repo rate**.
- **Special WMA (SDF)** allows additional borrowing beyond Normal WMA, backed by **Government Securities** held by the State Government.
- The interest rate on **Special WMA (SDF)** is **one percentage point lower** than the repo rate.
- Normal WMA can be availed only **after the SDF limit is exhausted** by the State Government.

Ways and Means Advances for State Governments/UTs

The limits for financial accommodation extended by the Reserve Bank of India to the State Governments / Union Territories (UTs) through Special Drawing Facility (SDF), Ways and Means Advances (WMA), and Overdraft (OD) facilities were last reviewed and announced on June 28, 2024.

Consequent on Reserve Bank entering into an agreement with the Government of National Capital Territory of Delhi (GNCTD) on January 05, 2026, the general banking business of GNCTD shall be carried out by the Reserve Bank with effect from January 09, 2026.

The WMA limit for GNCTD have been fixed at ₹890 crore, effective from January 09, 2026. Accordingly, the revised aggregate WMA limit for State Governments / UTs will be ₹61,008 crore as against the existing limit of ₹60,118 crore. State/UT wise WMA limits are given in Annex.

(Brij Raj)
Chief General Manager

Press Release: 2025-2026/1995

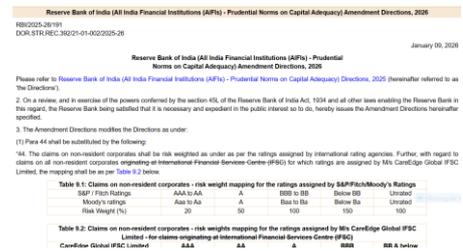
WMA Limits of State Governments and UTs

Sl. No	State/UT	WMA Limit	(Amount in ₹ crore)
1	Andhra Pradesh	2,921	
2	Arundhachal Pradesh	373	
3	Assam	1,718	
4	Bihar	2,731	
5	Chhattisgarh	1,434	
6	Delhi	890	
7	Goa	258	
8	Gujarat	3,092	
9	Haryana	1,803	

- The **maximum duration** of WMA is **90 days**, reinforcing its short-term nature.
- If the WMA amount is not repaid within 90 days, it is treated as an **Overdraft (OD)**.
- The **interest rate on Overdrafts** is **2 percentage points higher** than the RBI repo rate.
- WMA interest rates are directly **linked to the repo rate**, ensuring alignment with **monetary policy signals**.
- The **WMA limits** are fixed by the RBI in consultation with the Government and are **reviewed periodically**.
- The number and size of Normal WMA loans are determined based on the **three-year average** of actual revenue and capital expenditure of the State.

Reserve Bank of India Issues 2026 Amendment to All India Financial Institutions Prudential Norms on Capital Adequacy

- The **Reserve Bank of India (RBI)** has issued the **All India Financial Institutions (AIFIs) – Prudential Norms on Capital Adequacy (Amendment) Directions, 2026**, which are **effective immediately**.
- The amendment revises the **risk-weighting of non-resident corporate exposures**, aligning them with **international credit rating standards**.
- Risk weights for non-resident corporate exposures will now be based on ratings from **S&P, Fitch, and Moody’s**, improving **global alignment**.
- A separate **risk-weight mapping** has been introduced for **IFSC-origin exposures** rated by **CareEdge Global IFSC Limited**.
- For **IFSC-origin non-resident corporate exposures**, RBI has prescribed the following risk weights: **20% for AAA, 30% for AA, 50% for A, 100% for BBB, and 150% for BB & below**.
- **Unrated claims** with exposure **above ₹200 crore**, or earlier-rated but now unrated exposures **above ₹100 crore**, will attract a **150% risk weight**.
- **Unrated corporate claims** cannot receive a lower risk weight than the **sovereign** of the country where the borrower is incorporated.
- **CareEdge Global IFSC Limited** has been formally recognised by RBI as an **eligible rating agency** for specified **IFSC-origin non-resident corporate exposures**.
- The amendments are aimed at **strengthening capital adequacy norms**, ensuring **risk-sensitive capital allocation**, and enhancing **prudential standards** for AIFIs.



Bank of Baroda Gets Reserve Bank of India Nod to Transfer Primary Dealer Operations to Wholly Owned Subsidiary

- **Bank of Baroda (BoB)** has received **in-principle approval** from the **Reserve Bank of India (RBI)** to transfer its existing **Primary Dealer (PD) authorisation** to a **wholly owned subsidiary**.
- The proposed subsidiary will operate as a **Standalone Primary Dealer (SPD)**, subject to additional regulatory approvals.
- The move will enable Bank of Baroda to conduct **SPD business independently**, separating it from **banking operations**.

Bank of Baroda to set up wholly owned subsidiary to undertake standalone primary dealership biz



Key Highlights :

- The **Primary Dealer (PD) system** was introduced by the RBI in **1995** to strengthen the **Government Securities (G-Sec) market** in India.
- The PD framework aims to improve **underwriting, market-making, and liquidity** in the G-Sec market.
- Primary Dealers play a key role in making the G-Sec market **vibrant, liquid, and broad-based**, outside direct RBI intervention.
- PDs are expected to enhance the **secondary market trading system**, leading to better **price discovery**, liquidity, and turnover.
- Primary Dealers act as an effective **conduit for Open Market Operations (OMO)** conducted by the RBI.
- To broaden the PD system, banks were permitted in **2006–07** to undertake PD business **departmentally**.
- **Standalone Primary Dealers (SPDs)** are allowed to **diversify** into non-core business activities, subject to RBI-specified conditions.
- At present, there are **7 Standalone Primary Dealers (SPDs)** operating in India.
- Major SPDs include **SBI DFHI, ICICI Securities Primary Dealership, PNB Gilts, and STCI Primary Dealer**.
- Currently, there are **14 Bank Primary Dealers**, including **Bank of Baroda, Canara Bank, Union Bank of India, and IDBI Bank**.

Reserve Bank of India Grants Payment Aggregator–Cross Border Licence to Bengaluru-Based Fintech Skydo

- **Skydo**, a Bengaluru-based payments firm, has received **final authorisation** from the **Reserve Bank of India (RBI)** to operate as a **Payment Aggregator–Cross Border (PA-CB)**.

Key Highlights :

- The **PA-CB licence** allows Skydo to legally **aggregate and process cross-border payments** for Indian exporters under a formal regulatory framework.
- This approval marks a major milestone, positioning Skydo among the **first fintech firms** to receive this specific license in India's evolving digital payments ecosystem.
- For non-bank entities, the **minimum net worth requirement** for a PA-CB licence is **₹15 crore** at the time of application, which must be increased to **₹25 crore** within the RBI-specified timeframe.
- Skydo primarily supports **Indian exporters**, particularly **MSMEs**, freelancers, and small businesses, by simplifying international payment collections.
- The platform currently serves over **30,000 MSMEs** across more than **50 cities** in India.
- Exporters can receive payments locally from overseas clients in over **32 foreign currencies**.
- The company follows a **flat-fee pricing model** with **no markup** on live mid-market foreign exchange (FX) rates, offering faster settlement cycles.
- With the new license, Skydo plans to expand its **international payment corridors** and launch new products to strengthen the export ecosystem.
- The company has already enabled **local payment acceptance** in complex regions like **Africa**, improving global market access.
- Skydo recently raised **\$10 million in Series A funding**, led by **Susquehanna Asia Venture Capital**, with participation from **Elevation Capital**.



- The company's **total funding** now stands at **\$20 million**, reflecting strong investor confidence in its business model.
- Skydo has set an ambitious target of reaching **\$5 billion in annualised payment volumes by 2027**.

NATIONAL AND STATE NEWS

Centre Launches ₹235 Crore Port Infrastructure & Digital Governance Projects in Tamil Nadu

- The **Central Government** rolled out projects worth **₹235 crore** in Tamil Nadu to strengthen **port infrastructure** and enhance **digital maritime governance**.
- The projects were launched by **Union Minister Sarbananda Sonowal**, Ministry of Ports, Shipping and Waterways, during the **“Viksit Bharat, Viksit Ports”** programme in Chennai.
- The initiative focuses on developing **climate-resilient, digitally enabled and globally competitive ports**, improving **port safety, operational efficiency, and ease of doing business**.
- The reforms align with the vision of **Prime Minister Narendra Modi** under **Viksit Bharat** and **Atmanirbhar Bharat**, with emphasis on **port modernisation, coastal resilience, and trade facilitation**.
- Out of the total allocation, **₹129.36 crore** is for **Chennai Port Authority**, and **₹105.64 crore** for **Kamarajar Port Limited**.
- At **Chennai Port**, foundation stones were laid for:
 - **Strengthening coastal revetment** behind the Coastal Berth over **850 metres** using climate-resilient technology
 - **Construction of a new firefighting pump house** at Oil Dock Area to meet **OISD safety norms**
 - **Modernisation of Chennai Port Hospital** to upgrade public healthcare facilities
- At **Kamarajar Port**, foundation stone laid for a **new boundary wall** connecting the **Northern Port Access Road**, improving **logistics efficiency and access control**.
- As part of **One Nation – One Port Process**, the minister launched the **e-Port Clearance Portal** enabling **online submission and issuance of Port Clearance Certificates**, including **advance clearances**.
- The portal will reduce ship turnaround time, enhance predictability, and support nationwide maritime trade facilitation.



The Centre has rolled out port infrastructure and digital governance projects worth 235 crore rupees in Tamil Nadu, aimed at strengthening the state's maritime capacity and advancing India's maritime-led growth strategy.

Union Minister for Ports, Shipping and Waterways Sarbananda Sonowal launched the projects while addressing the "Viksit Bharat, Viksit Ports" programme in Chennai yesterday. He said the initiatives reflect the Centre's focus on building climate-resilient, digitally enabled and globally competitive ports, while improving safety and ease of doing business.

India Launches Raisina Science Diplomacy Initiative (RSDI) 2026

- **India** launched the **Raisina Science Diplomacy Initiative (RSDI) 2026** to strengthen the link between **science, technology, and diplomacy**.
- The initiative is jointly launched by the **Office of the Principal Scientific Adviser (PSA)** to the Government of India and the **Observer Research Foundation (ORF)**.
- Announcement made by **Prof. Ajay Kumar Sood (PSA)** and **Dr. Samir Saran (President, ORF)** at the PSA Office.



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- The initiative will operate alongside the **Raisina Dialogue 2026**, scheduled from **5th to 7th March 2026 in New Delhi**.
- The initiative reflects growing importance of **science and technology in global diplomacy**.
- Major reasons: maintaining **strategic autonomy**, strengthening India's role as an **emerging global power**, ensuring **technology governance**, promoting **equitable participation in global standards**, and addressing **research security and technology control**.
- Objective is to create a **dedicated platform** within Raisina Dialogue for **science and technology diplomacy discussions**.
- Focus areas include governance of disruptive and emerging technologies, research security, intellectual property protection, technology control regimes, global standards participation, and scientific collaboration amid strategic competition.
- Institutional partnership: **Office of PSA + ORF**.

First Phase of All-India Tiger Estimation (AITE-26) Begins at Thanthai Periyar Wildlife Sanctuary, Tamil Nadu

- The **first phase of All-India Tiger Estimation 2026 (AITE-26)** began at **Thanthai Periyar Wildlife Sanctuary**, Erode Forest Division, Tamil Nadu.
- It is a **national wildlife census** to estimate **tiger population**, assess **prey density**, **habitat quality**, and **ecosystem health** using **standard scientific methods**.
- Forest staff underwent **structured training** before field deployment to ensure **accuracy and uniformity** in data collection.
- Field operations launched across **4 forest ranges** – **Anthiyur, Bargur, Chennampatti and Thattakarai**.
- More than **150 trained personnel** were deployed covering **52 forest patrol beats** for systematic data coverage.
- For the first 3 days, survey conducted using the **Line Transect Method** which includes recording **pugmarks, droppings, direct sightings**, and surveying predefined forest paths.
- Along with tigers, documentation includes **co-predators like leopards and large mammals like elephants, gaur and bears**.
- Important feature: Census also covers **forest divisions with carnivores outside tiger reserves**, ensuring wider ecological data.
- Next 3 days focus on **prey base and habitat assessment** including **elephants, deer, gaur, vultures**, and **vegetation study** (trees, shrubs, weeds, grasses, undergrowth).
- This approach helps assess **habitat quality, food availability, and ecosystem balance**, crucial for tiger conservation.
- **All-India Tiger Estimation is conducted once every 4 years**.
- **Line Transect Method** is a standard wildlife study technique.
- Tiger conservation in India is overseen by **National Tiger Conservation Authority (NTCA)**.
- Field survey in Erode Forest Division will conclude on **12th January 2026**.
- Collected data on **tigers, herbivores, birds and vegetation** will be compiled and submitted to **NTCA by 31st January 2026**.
- **National consolidated report of AITE-26 will be released in 2027**, supporting policy formulation and long-term conservation planning.



ed in the All-India Tiger Estimation in Erode district | Photo Credit: Special Arrangement

The first phase of the All-India Tiger Estimation-2026 (AITE-26) commenced in the Thanthai Periyar Wildlife Sanctuary under the Erode Forest Division on Tuesday (January 6, 2026).

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Public Investment Board Approves Kamala Hydroelectric Project, Arunachal Pradesh

- The **Kamala Hydroelectric Project** in **Arunachal Pradesh** has been approved by the **Public Investment Board (PIB)**.
- It will support **clean energy generation**, **flood control**, and **employment creation**, contributing to **India's Net-Zero target by 2070**.
- The project was earlier known as **Subansiri Middle Hydroelectric Project**.
- Location: On **Kamala River** in **Kamle, Kra Daadi and Kurung Kumey districts** of Arunachal Pradesh.
- It is a **storage-based hydropower project** with an **integrated flood moderation component**.
- Expected annual electricity generation: **6,870 million units**, strengthening **regional and national power grids**.
- Major technical features include a **216-metre-high concrete gravity dam** and an **underground powerhouse**.
- Project completion period: **96 months (8 years)**.
- The storage system will regulate river flow and provide **flood protection for downstream areas**, especially the **Brahmaputra Valley**.
- Project will be developed under the **Build-Own-Operate-Transfer (BOOT)** model.
- **Equity Structure: NHPC – 74% and Government of Arunachal Pradesh – 26%**.
- **Total Project Cost: ₹26,070 crore**.
- **Funding Pattern: 70:30 debt-equity ratio**.
- Central Government support includes **₹1,340 crore for infrastructure** and **₹4,744 crore for flood moderation**.
- The **State Government will reimburse GST** on the project.
- **Levelised Tariff: ₹5.97 per unit**.
- Employment Generation: Around **300 direct jobs** and **2,500 contractual jobs** during peak construction.
- The project will improve **infrastructure in remote regions**, enhance **power grid stability in the Northeast**, and support **India's renewable energy transition**.
- **Installed Capacity: 1,720 MW**.
- **Type: Storage-based hydropower with flood control**.
- **Location: Kamle, Kra Daadi and Kurung Kumey districts, Arunachal Pradesh**.
- **Stakeholders: NHPC – 74%, State Government – 26%**.



Union Home Minister Amit Shah Inaugurates National Improvised Explosive Device Data Management System (NIDMS)

- **Union Home Minister Amit Shah** inaugurated **National Improvised Explosive Device Data Management System (NIDMS)**.
- NIDMS is **India's first platform** to record details of **all bomb blasts and IED incidents from 1999 to present**.
- The platform will help **police and security agencies** investigate terrorism-related incidents more effectively and strengthen



Home and Cooperation Minister Amit Shah today virtually launched the National IED Data Management System (NIDMS), marking a significant step towards strengthening the country's counter-IED and internal security architecture.

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- national security.**
- NIDMS is an **online database** managed by the **National Security Guard (NSG), Manesar, Haryana.**
 - It provides access to **police, Central Armed Police Forces (CAPFs)** and investigative agencies to retrieve blast-related data.
 - The platform uses **Artificial Intelligence (AI)** to connect scattered data, analyse patterns, identify links and help predict future threats.
 - It helps in **investigating terrorist attacks**, understanding **explosion trends**, identifying **types of explosives/devices used**, and framing **preventive strategies.**
 - The system records detailed information such as **location of blast, type of explosion and devices used.**
 - Example: **Same timer device was used in the 2024 Rameswaram café blast and the 2022 Mangaluru blast**, helping link incidents and suspects.
 - NSG regional hubs are located in **Mumbai, Chennai, Kolkata, Hyderabad and Ahmedabad**, with a **new hub planned in Ayodhya.**
 - Once fully functional, these hubs will reduce **NSG emergency response time to 1 – 1.5 hours.**

INTERNATIONAL NEWS

Akasa Air Becomes India's Fifth Airline to Join International Air Transport Association

- **Akasa Air** has become a member of the **International Air Transport Association (IATA)**, a global body representing over **360 airlines** accounting for **80% of global air traffic.**
- With Akasa Air's inclusion, **India now has five IATA member airlines: Air India, Air India Express, IndiGo, Akasa Air, and SpiceJet.**
- Akasa Air was **founded in 2020** by **Vinay Dube** and was backed by the late **Rakesh Jhunjhunwala** with a **\$35 million investment.**
- The airline has served over **23 million passengers**, operating across **26 domestic** and **6 international destinations.**
- Akasa Air aims to build a **226-aircraft Boeing 737 MAX fleet** by the end of this decade, positioning itself among the **world's top 30 airlines.**
- The **International Air Transport Association (IATA)** is a **global trade association** representing the airline industry, with its headquarters in **Montreal, Canada.**
- **IATA membership** allows Akasa Air to follow **global safety, operational, and regulatory standards**, enhancing its **international credibility** and **market integration.**

Akasa Air joins international airlines' association IATA

Akasa Air has joined global airlines' grouping International Air Transport Association (IATA) as a member. IATA represents over 360 airlines, including Indian carriers Air India, Air India Express, IndiGo and SpiceJet. In a release on Friday, Akasa Air said it became an IATA member after completing IATA Operational Safety Audit which is mandatory for the membership. "We are excited to welcome Akasa Air as an IATA member. India's aviation potential is huge, with the industry supporting 77 million jobs and \$53.6 billion in economic contribution," Sheldon Hee, regional vice-president for Asia-Pacific for IATA, said. PTI

AWARDS AND HONOURS

98th Academy Awards (Oscars 2026) – Five Indian Films Eligible for Best Picture Category

- **98th Academy Awards (Oscars 2026)** has recognized **five Indian films** as eligible for the **Best Picture** category.
- The **Academy of Motion Picture Arts and Sciences (AMPAS)** released a list of **201 feature films** qualifying for Best Picture and **317 films** across all categories.
- This recognition reflects the **growing global presence of Indian cinema** and is a proud moment for India.
- **Indian Films in Best Picture Reminder List:**

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- **Kantara: A Legend – Chapter 1 (Kannada)** – Directed by **Rishabh Shetty**
 - **Tanvi The Great (Hindi)** – Directed by **Anupam Kher**
 - **Mahavatar Narsimha** – Multilingual Animated Feature
 - **Tourist Family (Tamil)** – Directed by debut filmmaker **Abishan Jeevinth**
 - **Sister Midnight (Hindi–UK co-production)** – Starring **Radhika Apte**
- 
- : Chapter 1 and 'Tanvi The Great' | Photo Credit: Special Arrangement
- Four Indian titles, including Kannada blockbuster *Kantara: A Legend - Chapter 1* and the Hindi film *Tanvi The Great*, are among the 201 feature films eligible to compete for the Best Picture award at Oscars 2026, the Academy of Motion Picture Arts and Sciences has announced.
- **Other Indian Films Eligible in General Categories:**
 - **Homebound** by **Neeraj Ghaywan** – India’s **Official Entry** for **International Feature Film**
 - **Dashavatar (Marathi)**
 - **Gevi (Tamil)**
 - **Humans in the Loop**
 - **Mahamantra – The Great Chant**
 - **Papa Buka** – India–Papua New Guinea Co-production
 - **Paper Flowers**
 - **Paro: The Untold Story of Bride Slavery**
 - **Eligibility Criteria for Best Picture – Oscars 2026:**
 - Film must run in at least **10 U.S. theatres for 45 days in 2025**
 - Submission of **RAISE (Representation and Inclusion Standards Entry) Form**
 - Must meet **minimum 2 out of 4 AMPAS inclusion standards**
 - Criteria ensure **diversity, representation and inclusivity**
 - **Oscars 2026 Timeline:**
 - **Nominations Voting:** 12 – 16 January 2026
 - **Nominations Announcement:** 22 January 2026
 - **Awards Ceremony:** 15 March 2026
 - **Venue:** **Dolby Theatre, Los Angeles, California, USA**

About Academy of Motion Picture Arts and Sciences (AMPAS):

- **President:** Lynette Howell Taylor
- **Headquarters:** Beverly Hills, California, USA
- **Established:** 1927
- Responsible for **recognizing global cinematic excellence** and presenting the **Oscars**.

MOUS AND AGREEMENT

Indian Renewable Energy Development Agency Ltd. Secures ‘Excellent’ MoU Rating for FY 2024–25

- **Indian Renewable Energy Development Agency Ltd. (IREDA)** received an **‘Excellent’ rating** in the **MoU evaluation** with the **Ministry of New & Renewable Energy (MNRE)** for **FY 2024–25**.
- IREDA scored **96.42 out of 100**, reflecting **top-level performance, efficiency, and financial discipline**.

IREDA's 'Excellent' MoU Performance for Fifth Straight Year Strengthens India's Clean Energy Financing: Union Minister Shri Pralhad Joshi

Union Minister for New and Renewable Energy Shri Pralhad Joshi congratulated Indian Renewable Energy Development Agency (IREDA) on securing an 'Excellent' rating for the fifth consecutive year in MoU performance. The Minister said that this consistent excellence reflects the dedication of the IREDA team and the strength of its institutional reforms. He expressed confidence that IREDA will continue this momentum, strengthening India's clean energy financing ecosystem and accelerating the nation's clean energy transition towards a greener, more self-reliant future.

Congratulations to @IREDALtd on securing an 'Excellent' rating for the fifth consecutive year in MoU performance. This sustained excellence reflects the dedication of the IREDA team and the strength of its institutional reforms. I am confident that @IREDALtd will keep this... #MoU #CleanEnergy

— Pralhad Joshi (@JoshiPralhad) January 8, 2025

IREDA has once again demonstrated its consistent performance excellence by securing an 'Excellent' rating in the Memorandum of Understanding (MoU) signed with the Ministry of New and Renewable Energy (MNRE) for the financial year 2024-25, achieving a commendable score of 96.42 out of 100. This marks the fifth consecutive year that IREDA has received the prestigious 'Excellent' rating, underscoring the organization's sustained focus on operational efficiency, financial discipline, and robust corporate governance. The consistent high performance reflects the organization's ability to maintain momentum and an expanding mandate and evolving renewable energy landscape.

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- The **MoU rating** is an annual evaluation mechanism through which **government enterprises are assessed** on their **work performance, financial management, and governance standards**.
- An **'Excellent' rating** signifies **strong management, high operational standards, and outstanding performance**.
- IREDA achieved this **rating for the 5th consecutive year**, demonstrating consistent excellence in
 - **Operational Efficiency**
 - **Financial Discipline**
 - **Good Corporate Governance**
- IREDA has emerged as **India's largest pure-play Green NBFC** while supporting the rapidly expanding **renewable energy sector**.
- In **FY 2019–20**, IREDA had received only a **'Fair' rating** with a score of **45.83**, but major reforms in systems, processes, and work culture enabled continuous improvement to **'Excellent' ratings**.
- The CMD expressed gratitude to
 - **Union Minister Shri Pralhad Joshi**
 - **Minister of State Shri Shripad Yesso Naik**
 - **MNRE Secretary Shri Santosh Kumar Sarangi**
 - **Board of Directors**
 for their continuous guidance and support.

RANKING AND INDEX

Bengaluru Ranked Best City for Women in India – 2025

- **Bengaluru** has been ranked the **best city for women in India (2025)**, emerging as the **top performer** in a national study on **urban inclusion for women**.
- The ranking highlights Bengaluru's **strong social infrastructure, robust industrial opportunities, better safety environment, and career growth ecosystem** for women.
- The study was released by **Avtar**, a **Chennai-based workplace inclusion firm**, which assessed **125 cities across India** under the **City Inclusion Index**.
- **Top 5 Cities (2025 Ranking):**
 - **1st – Bengaluru: 53.29**
 - **2nd – Chennai: 49.86**
 - **3rd – Pune: 46.27**
 - **4th – Hyderabad**
 - **5th – Mumbai**
- The rankings show dominance of **Southern and Western metropolitan cities** in creating women-friendly environments.
- The **City Inclusion Index** is based on two pillars:
 - **Social Inclusion Score** – evaluates **safety, security, health, education, mobility, transport and liveability**.
 - **Industrial Inclusion Score** – measures **formal employment, skilling and upskilling opportunities, corporate diversity policies, and women workforce participation**.
- **Bengaluru** ranked highest in **industrial inclusion** due to:
 - **Strong corporate and technology ecosystem**



Bengaluru has emerged as the top city when it comes to social infrastructure and industrial inclusion.

Bengaluru: Bengaluru has been ranked the best city for women in India in 2025, according to an index. The study, released by Chennai-based workplace inclusion firm Avtar, assessed 125 cities on how effectively they support women through a combination of social infrastructure and industrial inclusion.

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- High concentration of **formal sector jobs**
- Widespread **diversity and inclusion policies**
- **Chennai** ranked highest in **social inclusion**, supported by stronger **public services** and **safety systems**.
- **Pune and Hyderabad** showed **balanced performance** across both pillars, ensuring steady workforce participation for women.
- **Southern India** recorded the **highest regional scores**, followed by **Western India**, while **Central and Eastern regions** lagged mainly in industrial inclusion.
- **Top 10 Cities (2025)**: Bengaluru, Chennai, Pune, Hyderabad, Mumbai, Gurugram, Kolkata, Ahmedabad, Thiruvananthapuram and Coimbatore.

DEFENCE NEWS

Indian Army and HDFC Bank Extend Memorandum of Understanding for Three More Years

- The **Indian Army** and **HDFC Bank** have renewed their **Memorandum of Understanding (MoU)** till **2029** to continue providing banking services and insurance cover to Army personnel.
- The MoU covers **serving and retired** Army personnel, including **Agniveers** and **pensioners**.
- As part of the agreement, **Personal Accident Insurance (PAI)** of **₹1 crore** is provided for accidental death or permanent disability.
- An additional **₹1 crore Air Accident Insurance** cover is included to protect against air travel-related accidents.
- The MoU provides **₹5 lakh child education cover** to support families in case of a casualty.
- A **₹5 lakh girl child marriage cover** is also included as part of the welfare benefits for Army families.
- The renewed agreement aims to strengthen **financial security** and **social protection** for Indian Army personnel and their families.
- HDFC Bank offers **tailored banking services**, including loans, savings accounts, and digital banking facilities, specifically designed for the Army community.
- The MoU ensures **comprehensive financial and welfare support**, covering insurance, education, and social protection for Army personnel and their dependents.

Indian Army, HDFC Bank Renew MoU For Another 3 Years



APPOINTMENTS & RESIGNATIONS

Justice Manoj Kumar Gupta Named Chief Justice of Uttarakhand High Court

- The **Department of Justice (DoJ)** under the **Ministry of Law and Justice (MoL&J)** announced the appointment of **Justice Manoj Kumar Gupta** as the new **Chief Justice (CJ)** of **Uttarakhand High Court (HC)**.
- The appointment was made by the **President of India** under **Article 217(1)** of the **Indian Constitution**.
- **Justice Manoj Kumar Gupta** will assume office following the retirement of incumbent CJ **Justice Guhanathan (G.) Narendra** on **January 09, 2026**.



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- The appointment of Justice Gupta was recommended by the **Supreme Court (SC) Collegium**, headed by **Chief Justice of India (CJI) Justice Surya Kant**.
- **Justice Manoj Kumar Gupta** was enrolled as an **advocate** on **December 06, 1987** and has over **25 years of practice**, mainly in **civil, rent control, and constitutional law**.
- He was elevated to **Additional Judge of Allahabad HC** on **April 12, 2013** and became a **Permanent Judge** in **April 2015**.
- He served as **Acting Chief Justice of Allahabad HC** on **November 22, 2023**.
- Justice Gupta is currently a Member of the **Administrative Committee** of Allahabad HC and **Executive Chairman** of the **Uttar Pradesh (UP) State Legal Services Authority (SLSA)**.
- He is scheduled to **retire** on **October 08, 2026**.

ACQUISITIONS & MERGERS

SoftBank Sells 2.15% Stake in Ola Electric Through SVF II Ostrich

- **SoftBank**, through its investment arm **SVF II Ostrich (DE) LLC**, sold a **2.15% stake** in **Ola Electric Mobility Limited**.
- The **January 5, 2026** transaction crossed the **2% disclosure threshold** under **SEBI rules**, requiring **regulatory reporting**.
- After this sale, **SoftBank's holding** in Ola Electric declined from **15.68% to 13.53%**.
- Earlier, between **July 15 and September 2, 2025**, SoftBank had reduced its stake in Ola Electric from **17.83% to 15.68%**.
- The **stake reduction** by SoftBank reflects its ongoing **portfolio rebalancing** and **partial exit strategy** in **Ola Electric Mobility Limited**.

SoftBank sells 2.15% stake in Ola Electric

PRESS TRUST OF INDIA
New Delhi, January 9

JAPANESE MULTINATIONAL INVESTMENT firm SoftBank has sold 2.15% of its holdings in Ola Electric mobility through its investment vehicle **SVF II Ostrich (DE) LLC**, according to a regulatory filing.

SVF II OSTRICH (DE) LLC has disposed of an aggregate of 94,628,299 equity shares of Ola Electric Mobility in a series of disposals undertaken between September 3, 2025 and January 5, 2026, with the disposal on January 5, 2026 breaching the 2% threshold under SEBI regulations, the company said in a regulatory filing shared on BSE by the electric two-wheeler maker.

Post the transaction, the holding of SVF II OSTRICH (DE) LLC in Ola Electric has come down to 13.53% from 15.68% earlier, it added.

Last year also SVF II OSTRICH (DE) LLC had sold a total of 94,943,459 equity shares of Ola Electric Mobility in a series of disposals undertaken between July 15, 2025 and September 2, 2025, bringing down its stake to 15.68%.

APPS & PORTALS

Ministry of Women and Child Development Launches 'PANKHUDI' Portal to Enhance CSR and Partnerships for Women and Child Welfare

- **Union Minister Annapurna Devi**, Ministry of Women and Child Development (**MoWCD**), launched the **'PANKHUDI' portal** in **New Delhi, Delhi**, an integrated **CSR and partnership facilitation** digital platform.
- The **PANKHUDI portal** is a **single-window digital platform** designed to facilitate **Corporate Social Responsibility (CSR)** and partnerships, unifying **voluntary and institutional contributions** for women and child welfare.
- The portal brings together **individuals, Non-Resident Indians (NRIs), Non-Governmental Organizations (NGOs), corporates, and Central and State Government agencies** on a common digital platform.
- Key features include **real-time tracking**, a **unified digital workflow**, and complete **transparency** through **non-cash contributions** with a full **digital audit trail**.
- The portal covers thematic areas such as **nutrition, health, Early Childhood Care and Education (ECCE), child welfare, protection, rehabilitation, and women's safety and empowerment**.

Ministry of Women and Child Development launches PANKHUDI – an Integrated Digital Portal to Strengthen Partnerships for Women and Child Development

Launch of PANKHUDI portal marks a significant step towards leveraging digital solutions for inclusive, collaborative, and outcome-oriented development of women and children across India

Enhances ease of doing CSR and partnerships with the Government through a transparent, trusted, and technology-enabled framework

Posted On: 08 JAN 2026 3:00PM by PIB Delhi

The Government of India accords the highest priority to the welfare, protection, and empowerment of women and children across the country. In furtherance of this commitment, the Ministry of Women and Child Development launched PANKHUDI, an integrated Corporate Social Responsibility (CSR) and partnership facilitation digital portal aimed at strengthening coordination, transparency, and structured stakeholder participation in initiatives for women and child development.

The PANKHUDI Portal was launched today (8 January 2026) by the Union Minister for Women and Child Development, Smt. Annapurna Devi, in the august presence of the Minister of State for Women and Child Development, Smt. Savitri Thakur, and Secretary, Ministry of Women and Child Development, Shri Anil Malik.



- **PANKHUDI** supports flagship missions including **Jan Bhagidari** (people's participation), **Mission Saksham Anganwadi**, **Poshan 2.0**, **Mission Vatsalya** (Child Protection Services), and **Mission Shakti** (Women Safety, Security, and Empowerment).
- The platform is aimed at **improving coordination** among stakeholders and enhancing the **impact of CSR** and government initiatives for women and children.
- **PANKHUDI portal** strengthens **digital governance**, **accountability**, and **transparency** in CSR and welfare schemes.

SCIENCE & TECHNOLOGY

Union Minister of State Dr. Jitendra Singh Launches Two Global-Standard Labs at Council of Scientific and Industrial Research – National Physical Laboratory, New Delhi

- **Union Minister of State (Independent Charge) Dr. Jitendra Singh**, Ministry of Science and Technology, inaugurated **two apex national facilities** at **CSIR-National Physical Laboratory (CSIR-NPL)** during its **80th Foundation Day**.
- The facilities include the **National Environmental Standard Laboratory (NSEL)**, the **world's second** such facility, and the **National Primary Standard Facility for Solar Cell Calibration**, the **world's fifth** of its kind.

"National Environmental Standard Laboratory" marks for India a Major Leap in Environmental Governance: Dr Jitendra Singh

"National Primary Standard Facility" makes India a member of Elite Global League in Solar Metrology: Dr. Jitendra Singh

Two Apex National Facilities, together, to Strengthen India's Environmental and Renewable Energy Ecosystem: Dr. Jitendra Singh

Institutes like CSIR–National Physical Laboratory (NPL) are monuments of New India, embodying India's scientific journey; For decades, half the nation synchronised its watches with the atomic clock housed at NPL, says Dr Jitendra Singh

Posted On: 05 JAN 2026 6:07PM by PIB Delhi

Union Minister of State (Independent Charge) for Science & Technology, Earth Sciences, PMO, Department of Space and Department of Atomic Energy, Dr Jitendra Singh today inaugurated the world's second "National Environmental Standard Laboratory" and the world's fifth "National Primary

Key Highlights :

- The **National Environmental Standard Laboratory (NSEL)** is **Asia's first** and the world's second pollution monitoring facility, after the **United Kingdom (UK)**, designed to test, calibrate, and certify **air pollution monitoring devices**.
- NSEL will strengthen **domestic capabilities**, reduce dependence on **foreign certification agencies**, and ensure accurate environmental data for programmes like the **National Clean Air Programme (NCAP)**.
- The lab supports regulators, industries, and startups by providing reliable performance testing of systems such as **Continuous Ambient Air Quality Monitoring System (CAAQMS)** and **Online Continuous Emission Monitoring Systems (OCEMS)**.
- For **particulate matter (PM)** testing, India's facility at NSEL is comparable only to **Germany**, ensuring world-class monitoring capabilities.
- **CAAQMS** is a fixed, automated station that continuously measures **ambient air quality** in cities and industrial areas.
- **OCEMS** is a real-time monitoring system installed at **industrial stacks and chimneys** to measure pollutants continuously.
- The **National Primary Standard Facility for Solar Cell Calibration** was developed in collaboration with **Physikalisch-Technische Bundesanstalt (PTB)**, **Germany** and uses a **Laser-based Differential Spectral Responsivity (L-DSR)** system.
- This facility achieves the **world's lowest calibration uncertainty of 0.35% (k=2)**, reducing dependence on foreign certification, saving **foreign exchange**, and boosting **investor confidence** in India's solar sector.
- Only four other international laboratories are recognized under the **World Photovoltaic Scale (WPV)** for high-precision solar cell calibration: **NREL (USA)**, **PTB (Germany)**, **AIST (Japan)**, and **TIPS (China)**.

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- During the event, **14 Phytochemical Bharatiya Nirdeshak Dravya (BNDs)**, **2 Gas BNDs**, and **1 Silica Fume BND** were released to strengthen India's quality and measurement standards.
- Several **MoUs** and **technology transfer agreements** were signed to promote **indigenous manufacturing** and provide support to **startups and MSMEs**.

About CSIR-NPL:

- **CSIR-NPL**, established in **1947** and headquartered in **New Delhi**, is India's **premier metrology institute**, responsible for maintaining **national standards of measurements** ensuring accuracy, uniformity, and traceability.
- **Director : Professor Venu Gopal Achanta**

Ministry of Electronics and Information Technology Inaugurates 'Param Shakti' Supercomputing Facility at IIT Madras, Tamil Nadu

- The **Ministry of Electronics and Information Technology (MeitY)** inaugurated **Param Shakti**, a state-of-the-art supercomputing facility, at Indian Institute of Technology (IIT) **Madras**, Chennai, Tamil Nadu.
- The **Param Shakti** facility was inaugurated on **3rd January 2026** by **Shri S. Krishnan**, Secretary, MeitY.
- **Param Shakti** is powered by the **PARAM RUDRA** supercomputing system, offering a **peak performance of 3.1 petaflops**, capable of performing over **3.1 quadrillion (3.1×10^{15})** calculations per second.
- The supercomputer is expected to accelerate research in **high-impact domains**, including **Aerospace Engineering, Materials Science, Climate and Weather Modelling, Drug Discovery and Molecular Dynamics, Advanced Manufacturing, Combustion Studies, Nuclear Sciences, and Computational Fluid Dynamics**.
- The **hardware and software stack** for Param Shakti has been developed and built in India by the **Centre for Development of Advanced Computing (C-DAC)** under MeitY.
- The facility includes a **fully integrated data center** with **24x7 power backup** and **advanced cooling systems**, supporting continuous operation.
- **Param Shakti** enhances India's **supercomputing capabilities**, contributing to scientific research, technological development, and **high-performance computing (HPC)** infrastructure.



Fastest-Spinning Asteroid 2025 MN45 Discovered by Vera C. Rubin Observatory

- Scientists analysing the first images from the **Vera C. Rubin Observatory** have identified the **fastest-spinning asteroid** ever observed in its size category, designated **2025 MN45**.
- Asteroid **2025 MN45** measures about **2,300 feet (≈ 710 metres)** in diameter, larger than most skyscrapers on Earth.
- Despite its size, the asteroid completes one full rotation in just **113 seconds**, making it the **fastest-spinning known asteroid** larger than **500 metres**.
- The **extreme rotation** challenges assumptions about the **structural limits** of large asteroids, suggesting it has **internal strength** comparable to **solid rock** rather than being a typical "**rubble pile**" asteroid.



- The asteroid is located in the **main belt** between **Mars and Jupiter**, where fast rotators are rare.
- **2025 MN45** was discovered using preliminary data from the Rubin Observatory's **LSST Camera**, the **largest digital camera** ever built.
- The discovery is part of a survey to improve understanding of the **formation and evolution** of small solar system bodies.
- The results were published in **The Astrophysical Journal Letters**, marking the **first peer-reviewed paper** based on Rubin Observatory data.
- Most large asteroids are believed to require a **minimum rotation period** of about **2.2 hours** to remain intact, making **2025 MN45's 113-second rotation** exceptional.
- The Rubin Observatory's **commissioning data** have already revealed around **1,900 previously unknown asteroids**, including several **super-fast** and **ultra-fast rotators**.
- When the observatory begins its **10-year sky survey**, astronomers expect a dramatic increase in asteroid discoveries, reshaping knowledge of **asteroid dynamics** and **solar system history**.

IMPORTANT DAYS

National Human Trafficking Awareness Day – 11th January 2026

- **National Human Trafficking Awareness Day 2026** is observed on **11th January** to highlight and combat the issue of **human trafficking**.
- January is also designated as **National Slavery and Human Trafficking Prevention Month**, but this day specifically focuses on **raising awareness and stopping illicit trafficking practices**.
- Significant milestones in the fight against human trafficking include:
 - **Trafficking Victims Protection Act (2000, USA)** – first federal statute addressing **modern slavery**.
 - **Free The Slaves** – American nonprofit organization founded by **Anti-Slavery International**.
 - **US Senate Resolution (2007)** – officially designated **11th January as National Human Trafficking Awareness Day**.
 - **January 2010** – President Obama devoted the entire month to **raising awareness and preventing human trafficking**.



Death Anniversary of Lal Bahadur Shastri – 11th January 2026

- **The Death Anniversary of Lal Bahadur Shastri 2026** is observed on **11th January 2026**.
- Lal Bahadur Shastri passed away on **11th January 1966 in Tashkent**.
- He served as the **2nd Prime Minister of Independent India** and was a prominent leader of the **Indian National Congress**.
- He is remembered for major national initiatives like the **White Revolution (milk production boost)** and the **Green Revolution (agricultural development)**.
- **Birth:** 2nd October 1904; **Place:** Mughalsarai, Varanasi, Uttar Pradesh.



- He joined the **Indian Independence Movement in the 1920s** and actively participated in the **Non-Cooperation Movement**; he was imprisoned by the British for his involvement.
- He participated in the **Salt Satyagraha in 1930**, leading to imprisonment for **more than two years**.
- In **1937**, he became the **Organising Secretary of the Parliamentary Board of Uttar Pradesh**.
- During the **Quit India Movement 1942**, after Mahatma Gandhi's speech in Mumbai, he was imprisoned again and remained in jail till **1946**.
- Overall, Lal Bahadur Shastri spent **around nine years in prison**, during which he studied extensively and read works of **Western philosophers, revolutionaries, and social reformers**.

National Youth Day 2026 – 12th January

- **National Youth Day 2026** is observed on **12th January** to mark the **birth anniversary of Swami Vivekananda**.
- Also called **Rashtriya Yuva Diwas 2025** in India.
- Swami Vivekananda is regarded as one of **history's greatest philosophers and spiritual leaders**.
- The **Government of India** declared **12th January as National Youth Day** on **12th January 1984**.
- The day aims to **inspire youth** to draw motivation from Swami Vivekananda's life, values, and achievements.
- Purpose: to revive the enduring vitality of young people and contribute to national progress and economic development.



Daily CA One- Liner: January 11th & 12th

- The **Central Government** rolled out **projects worth ₹235 crore** in Tamil Nadu to strengthen **port infrastructure** and enhance **digital maritime governance**
- **India** launched the **Raisina Science Diplomacy Initiative (RSDI) 2026** to strengthen the link between **science, technology, and diplomacy**.
- The **first phase of All-India Tiger Estimation 2026 (AITE-26)** began at **Thanthai Periyar Wildlife Sanctuary, Erode Forest Division, Tamil Nadu**.
- The **Kamala Hydroelectric Project** in **Arunachal Pradesh** has been approved by the **Public Investment Board**
- **Union Home Minister Amit Shah** inaugurated **National Improvised Explosive Device Data Management System**
- **98th Academy Awards (Oscars 2026)** has recognized **five Indian films** as eligible for the **Best Picture** category
- **Indian Renewable Energy Development Agency Ltd. (IREDA)** received an **'Excellent' rating** in the **MoU evaluation** with the **Ministry of New & Renewable Energy (MNRE)** for **FY 2024–25**
- **Bengaluru** has been ranked the **best city for women in India (2025)**, emerging as the **top performer** in a national study on **urban inclusion for women**.
- The **Reserve Bank of India (RBI)** has fixed the **Ways and Means Advances (WMA)** limit for the **Government of the National Capital Territory of Delhi (GNCTD)** at **₹890 crore**.

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- The **Reserve Bank of India (RBI)** has issued the **All India Financial Institutions (AIFIs) – Prudential Norms on Capital Adequacy (Amendment) Directions, 2026**, which are **effective immediately**.
- **Bank of Baroda (BoB)** has received **in-principle approval** from the **Reserve Bank of India (RBI)** to transfer its existing **Primary Dealer (PD)** authorisation to a **wholly owned subsidiary**.
- **Skydo**, a Bengaluru-based payments firm, has received **final authorisation** from the **Reserve Bank of India (RBI)** to operate as a **Payment Aggregator–Cross Border (PA-CB)**.
- **Akasa Air** has become a member of the **International Air Transport Association (IATA)**, a global body representing over **360 airlines** accounting for **80% of global air traffic**.
- The **Indian Army** and **HDFC Bank** have renewed their **Memorandum of Understanding (MoU)** till **2029** to continue providing banking services and insurance cover to Army personnel.
- The **Department of Justice (DoJ)** under the **Ministry of Law and Justice (MoL&J)** announced the appointment of **Justice Manoj Kumar Gupta** as the new **Chief Justice (CJ)** of **Uttarakhand High Court (HC)**.
- **SoftBank**, through its investment arm **SVF II Ostrich (DE) LLC**, sold a **2.15% stake** in **Ola Electric Mobility Limited**.
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