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DAILY CURRENT AFFAIRS 20-01-2026

NATIONAL NEWS

Chhattisgarh Leads Large States in APAAR ID Generation

Chhattisgarh has emerged as the top-performing large state in generating APAAR (Automated Permanent Academic Account Registry) IDs, achieving around 88.63% coverage of enrolled students as of early January 2026.

The state has created 50,60,941 APAAR IDs out of 57,10,207 enrolled students across 57,045 schools, reflecting strong execution and administrative coordination.

APAAR ID is a permanent digital academic identity enabling secure storage of certificates, credits, achievements and academic records, ensuring academic continuity, supporting nationwide mobility, reducing paperwork and strengthening education governance under India's digital education reforms.

The initiative aligns with the national push towards Digital Public Infrastructure in Education, enhancing transparency and student-centric service delivery.

emetara recorded the highest coverage at 96.40%, followed by Rajnandgaon (96.38%), while districts like Raigarh, Korea, Raipur, Korba, Dhamtari, Durg and Balodabazar have crossed 93% coverage; most districts have achieved over 80%, except a few like Narayanpur, Bijapur, Sukma, Balrampur and Dantewada.

The state government implemented a mission-mode strategy involving continuous monitoring, district-level targets and coordinated efforts by teachers, district administration and education departments to ensure inclusion of maximum students.

The Central Government has set the national deadline of January 31, 2026 for APAAR ID completion, and Chhattisgarh is on track with time-bound efforts to achieve full coverage.

SCIENCE & TECHNOLOGY

Tamil Nadu Signs MoU with Sarvam AI to Establish Sovereign AI Park

The Tamil Nadu government signed a Memorandum of Understanding (MoU) with Sarvam AI to set up a full-stack Sovereign AI Park.

The project involves an initial investment of ₹10,000 crore and is expected to generate around 1,000 high-skilled jobs in advanced computing and artificial intelligence research.

The Sovereign AI Park will function as a purpose-built AI district, integrating model development labs, innovation clusters, secure data frameworks, high-end compute infrastructure, and a dedicated Institute for AI in Governance.

Sarvam AI co-founder Pratyush Kumar stated that the project aims to move AI from experimentation to real-world national-scale impact in India.

The investment will be primarily focused on compute infrastructure and graphics processing units (GPUs).

The platform will support large-scale AI applications across education, healthcare, agriculture, and citizen services, with academia playing a key role.

A large data centre will be established near the IIT Madras campus in Chennai, with public data digitised for evidence-based policymaking, outcome evaluation, and private sector usage.

A plot of land near IIT Madras Research Park has already been identified for the project.

IIT Madras Director V Kamakoti stated that artificial intelligence will define the next generation of jobs, similar to how manufacturing and IT shaped earlier generations.

These efforts aim to make future AI systems in Tamil Nadu locally rooted, inclusive, and accurate.

The project's ₹10,000 crore investment is nearly equivalent to the Central Government's ₹10,371 crore outlay under the IndiaAI Mission.

Apple Partners with Google to Integrate Gemini AI

Apple has signed a multi-year deal with Google to use Google's Gemini AI models to power its Apple Foundation Models.

The Apple Foundation Models will drive future Apple Intelligence features, including the revamped Siri.

Apple chose Gemini AI because it offers the most capable AI foundation, while ensuring privacy through on-device processing and Apple's Private Cloud Compute (PCC).

Previously, Apple had partnered with OpenAI's ChatGPT to handle complex Siri queries, but it is now unclear how this partnership will continue after Gemini takes over Siri's core intelligence.

The new AI-powered Siri, expected with iOS 26.4 in March 2026, will be able to understand personal context from emails, messages, and calendars to provide customised answers.

BANKING

Karnataka Bank Launches Net Banking Facility for Khajane-2 e-Receipts

Karnataka Bank Limited has enabled its net banking platform to support payment and receipt of electronic receipts (e-receipts) for Government of Karnataka transactions through the Khajane-2 system.

The initiative highlights the bank's commitment to providing easy, secure, and value-added digital banking services to meet evolving customer needs.

Regulatory approvals for the initiative have been obtained from the Reserve Bank of India (RBI) and the Department of Treasuries, Government of Karnataka.

The bank is authorised to collect State Government revenue receipts through the Khajane-2 Integrated Financial Management System (IFMS).

Following successful technical integration with RBI's e-Kuber system and the Khajane-2 platform, customers can make seamless tax and fee payments via net banking.

The facility enables payments to various State Government departments in a digital and paperless manner.

By minimising manual processes and streamlining receipt handling, the initiative enhances citizen convenience.

The move also strengthens Karnataka's digital payments infrastructure and promotes efficient government revenue collection.

ECONOMY

World Bank Estimates India's Economic Growth at 7.2% for FY26

The World Bank Group (WBG) released its flagship report titled "Global Economic Prospects (GEP): January 2026", which projected India's GDP growth at 7.2% in FY26, revised upward from the 3% forecast in June 2025.

India's FY26 growth is mainly driven by robust domestic demand, including strong private consumption, supported by tax reforms and rising rural household incomes.

The report projected that India's GDP growth will moderate to 6.5% in FY27, lower than the earlier estimate of 7.2%, assuming 50% import tariffs imposed by the USA remain throughout the forecast period.

India’s GDP growth is expected to edge up to 6.6% in FY28, aided by robust services sector activity, recovery in exports, and a pickup in investment.

The impact of higher US tariffs on Indian exports is expected to be offset by stronger-than-expected domestic demand

India’s inflation is projected to converge to RBI’s target of 4%, assuming stable seasonal conditions that help contain food price inflation.

The global growth rate is projected to slow marginally by 10 basis points (bps) from 2.7% in CY25 to 2.6% in CY26.

The South Asia region’s growth is projected to rise to 7.1% in CY25, supported by strong economic activity in India, which offsets rising trade tensions and policy uncertainty.

The South Asia growth rate is expected to ease to 6.2% in CY26 due to the impact of higher US tariffs on India’s exports.

The World Bank excludes Pakistan and Afghanistan from the South Asia region, placing them under the Middle East and North Africa (MENA)

AWARDS & PRIZES

Pawan Kalyan Becomes First Indian Inducted into Samurai Kenjutsu Tradition

Andhra Pradesh Deputy Chief Minister Pawan Kalyan has become the first Indian to be formally inducted into Kenjutsu, an ancient Japanese samurai swordsmanship tradition.

This honour is extremely rare for non-Japanese practitioners and is usually conferred only in exceptional cases outside Japan, highlighting its global significance.

The induction places Pawan Kalyan among a select group of international practitioners, reflecting India’s growing presence in global cultural and martial traditions.

Kenjutsu is a classical Japanese martial art rooted in samurai warfare techniques and philosophy.

It emphasises discipline, precision, mental balance, ethical conduct and respect for tradition.

Traditionally, Kenjutsu training and recognition are restricted to Japan, making foreign induction highly uncommon.

Pawan Kalyan’s induction signifies technical mastery as well as acceptance into a centuries-old cultural lineage of samurai heritage.

With this recognition, Pawan Kalyan joins a very small group of Indians inducted into samurai martial traditions outside Japan.

Earlier, Pawan Kalyan was also inducted into the Takeda Shingen Clan, a historically significant

samurai lineage.

This honour was conferred under the guidance of Soke Muramatsu Sensei, making him the first Telugu-speaking individual to receive such recognition.

Karnataka Bank Wins IBA Banking Technology Award 2026

Karnataka Bank emerged as the winner in the ‘Best Fintech & Digital Public Infrastructure (DPI) Adoption’ category at the Indian Banks’ Association (IBA) Banking Technology Awards 2026.

The recognition highlights the bank’s strong focus on fintech innovation, digital banking solutions, and adoption of Digital Public Infrastructure in India’s evolving banking ecosystem.

The award reflects Karnataka Bank’s effective integration of digital payments, online banking platforms, and backend technology systems, aligned with regulatory standards and customer-centric requirements.

In addition to the main award, Karnataka Bank was adjudged runner-up in the ‘Best Tech Talent’ category, underscoring its emphasis on building skilled digital and information technology teams.

The bank also received Special Mention in multiple categories, including Best Technology Bank, Best Digital Financial Inclusion, and Best Digital Sales, indicating balanced performance across innovation, inclusion, and customer outreach.

Digital Public Infrastructure, such as Unified Payments Interface, Aadhaar, and digital Know Your Customer systems, forms the backbone of India’s financial ecosystem, enabling efficiency, inclusion, and cost reduction.

Karnataka Bank’s recognition demonstrates how traditional banks can successfully leverage fintech and DPI to remain agile, inclusive, and technologically advanced.

The IBA Banking Technology Awards are organised annually by the Indian Banks’ Association to recognise excellence in digital transformation, innovation, cybersecurity, and technology adoption in the banking sector, making them relevant from a competitive examinations perspective.

Biologist Toby Kiers Wins Tyler Prize for Environmental Achievement

American evolutionary biologist Toby Kiers has won the Tyler Prize for Environmental Achievement for her groundbreaking research on underground mycorrhizal fungal networks and their role in climate regulation and ecosystem stability.

Her work has transformed the scientific understanding of fungi, shifting their image from passive organisms to active drivers of planetary health.

Mycorrhizal fungal networks are vast underground systems that connect plant roots across forests, grasslands, and farmlands.

In this symbiotic relationship, plants provide fungi with carbon-rich sugars and fats produced through photosynthesis.

In return, fungi supply plants with essential nutrients such as phosphorus and nitrogen from the soil.

These networks function at a massive ecosystem scale, linking plants into shared systems that enhance growth, resilience, and survival.

Kiers' research revealed that mycorrhizal fungi play a major role in regulating Earth's climate.

Collectively, these fungi draw down more than 13 billion tonnes of carbon dioxide every year, storing carbon in soils and plant systems.

In a landmark 2011 study, Kiers demonstrated that fungi operate within a biological marketplace.

Experiments showed that fungi allocate nutrients strategically, moving them from areas of abundance to areas of scarcity.

They also demand higher carbon rewards from plants that need nutrients the most.

Notably, this complex negotiation occurs without a brain or nervous system, challenging traditional ideas about intelligence and information processing in living systems.

The Tyler Prize for Environmental Achievement is one of the world's most prestigious environmental awards, often referred to as the "Nobel Prize for the Environment."

APPOINTMENTS & RESIGNATIONS

PFRDA Forms 15-Member Panel Under M. S. Sahoo for NPS Payout Framework

The Pension Fund Regulatory and Development Authority (PFRDA), a statutory body under the Ministry of Finance (MoF), has constituted a 15-member high-level expert committee to formulate a regulatory framework for assured payouts under the National Pension System (NPS).

The committee is chaired by M.S. Sahoo, former Chairperson of the Insolvency and Bankruptcy Board of India (IBBI).

The initiative aims to strengthen the security of retirement income for NPS subscribers.

The high-level committee comprises a multidisciplinary panel of 15 experts from law, actuarial science, finance, insurance, capital markets, and academia.

The committee is authorised to invite external experts or intermediaries as special invitees for consultation and feedback.

The committee is constituted as a standing advisory body on structured pension payouts under NPS to frame assured payout regulations and enable a smooth accumulation-to-decumulation transition.

The framework deliberation includes novation and settlement to enable legally enforceable, market-based assurances, and defines operational standards including lock-in periods, fee structures, withdrawal limits, and tax treatment in the NPS payout phase.

The committee is tasked with establishing risk management, capital adequacy, solvency, and legal

safeguards for institutions offering assured payouts.

It is also responsible for standardising disclosures, preventing mis-selling, clarifying ‘assured’ versus market-linked returns, and addressing shortcomings of the current annuity-based model.

Rakesh Aggarwal Appointed as National Investigation Agency’s Director General

Rakesh Aggarwal, a 1994-batch IPS officer of the Himachal Pradesh cadre, has been appointed as Director General (DG) of the National Investigation Agency (NIA) until 31 August 2028, the date of his superannuation, or until further orders.

The Appointments Committee of the Cabinet (ACC), chaired by Prime Minister Narendra Modi, approved his appointment following the premature repatriation of former NIA DG Sadanand Vasant Date to his parent cadre, Maharashtra.

Rakesh Aggarwal previously served as Special DG of NIA from September 2025, after being temporarily upgraded from Additional Director General (ADG) for two years.

He was also appointed as Interim Chief of NIA in December 2025, before assuming the full DG charge.

Shatrujeet Singh Kapoor, a 1990-batch IPS officer of the Haryana cadre, has been appointed as the Director General of the Indo-Tibetan Border Police (ITBP).

Praveen Kumar, a 1993-batch IPS officer of the West Bengal cadre, has been appointed as the Director General of the Border Security Force (BSF) until 30 September 2030.

These appointments are part of a major leadership reshuffle across key internal security agencies of India.

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