

# IACE

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## India has achieved its first mountain tunnel breakthrough for the Mumbai-Ahmedabad High-Speed Rail project

- ✓ The milestone marks significant progress in the bullet train corridor construction.
- ✓ The breakthrough was achieved in Mountain Tunnel-5 located in Palghar district of Maharashtra.
- ✓ The tunnel is located between the Virar and Boisar bullet train stations.
- ✓ Its total length is nearly 1.5 kilometres. It is one of the longest mountain tunnels in the district.
- ✓ The tunnel was excavated from both sides. It was completed within 18 months using the drill-and-blast method.
- ✓ The first underground tunnel of the project was completed in September 2025.
- ✓ The first underground tunnel stretches about five kilometres between Thane and Bandra Kurla Complex.



- ✓ The full corridor will extend over 508 kilometres.
- ✓ It includes a total tunnel length of 27.4 kilometres. Total tunnel length comprises 21 kilometres of underground tunnels and 6.4 kilometres of surface tunnels.
- ✓ The project includes eight mountain tunnels in total.
- ✓ Seven mountain tunnels are located in Maharashtra and one mountain tunnel is located in Gujarat.
- ✓ Mumbai-Ahmedabad High-Speed Rail corridor covers 352 kilometres across Gujarat and Dadra and Nagar Haveli, and 156 kilometres in Maharashtra.
- ✓ It will connect key cities, including Sabarmati, Ahmedabad, Vadodara, Surat, Vapi, Boisar, Virar, Thane and Mumbai.

## Badalta Bharat Mera Anubhav Creative Challenge Winners Announced

- ✓ **The winners of Badalta Bharat Mera Anubhav creative challenges have been announced by the Information and Broadcasting Ministry.**
- ✓ The winners of four creative challenges as part of the Badalta Bharat Mera Anubhav campaign have been announced by the I&B Ministry.
- ✓ The four creative challenges under the Badalta Bharat Mera Anubhav campaign were organised in collaboration with the MyGov platform.
- ✓ Under the challenges, citizens across the country were invited to share their personal experiences and creative expressions showing India's transformation during the last 11 years.
- ✓ The campaign saw participation from citizens belonging to diverse age groups and backgrounds.
- ✓ Indrajeet Subodh Mashankar won first prize under Badalta Bharat Mera Anubhav - Instagram Reel Contest category.

**BADALTA BHARAT,  
MERA ANUBHAV**  
बदलता भारत, मेरा अनुभव  
11 YEARS OF GOVERNMENT



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- ✓ Manthan Rohit is the winner of first prize in Badalta Bharat Mera Anubhav - YouTube Shorts Challenge category.
- ✓ Sushovan Manna won first prize in Short AV Challenge - Story of New India category.
- ✓ Krishna Gupta achieved 1st prize in the category of Badalta Bharat Mera Anubhav - Blog Writing Contest.

Union Agriculture Minister said that  
India has become the world's largest rice producer

- ✓ India has become the world's largest producer of rice, surpassing China in total output.
- ✓ On 4 January 2026, this achievement was stated by Union Agriculture Minister Shivraj Singh Chouhan in New Delhi.
- ✓ India's rice production has been reported at 150.18 million tonnes, compared to China's 145.28 million tonnes.
- ✓ India's increased rice output has enabled the country to supply rice to overseas markets.
- ✓ A total of 184 improved varieties of 25 field crops were unveiled by the Agriculture Minister in the national capital.
- ✓ These varieties were developed by the Indian Council of Agricultural Research (ICAR).
- ✓ The 184 varieties released include 122 cereals, 6 pulses, 13 oilseeds, 11 fodder crops, 6 sugarcane varieties, 24 cotton varieties, and one variety each of jute and tobacco.



- ✓ The success has been attributed to the development of high-yielding and climate-resilient seeds.
- ✓ Officials were directed to ensure rapid distribution of these improved seed varieties to farmers.
- ✓ The achievement was described as the result of collective efforts by ICAR projects, agricultural universities and private seed companies.

## The fourth establishment anniversary of Ayush Export Promotion Council observed

- ✓ On 4 January, the fourth establishment anniversary of the Ayush Export Promotion Council (AYUSHEXCIL) was observed in New Delhi.
- ✓ The event highlighted India's efforts to promote exports of traditional medicine and wellness products.
- ✓ Export procedures, regulatory compliance and international outreach programmes have been strengthened by the Council.
- ✓ Exports of AYUSH and herbal products increased by 6.11% between 2023-24 and 2024-25.
- ✓ India's traditional medicine systems under AYUSH have received formal recognition in bilateral trade agreements such as the India-Oman CEPA and the India-New Zealand FTA.



- ✓ These agreements include dedicated annexes on health-related services and traditional medicine, strengthening cooperation and market access in this sector.
- ✓ AYUSHEXCIL has been entrusted with anchoring the Ayush Quality Mark programme of the Ministry of Ayush.
- ✓ The Quality Mark programme was launched during the 2nd WHO Summit on Traditional Medicine in December 2025.
- ✓ The Council aims to enhance global acceptance and certification of AYUSH products in its fifth year.
- ✓ AYUSHEXCIL functions in consultation with the Ministry of Ayush with support from the Ministry of Commerce and Industry.

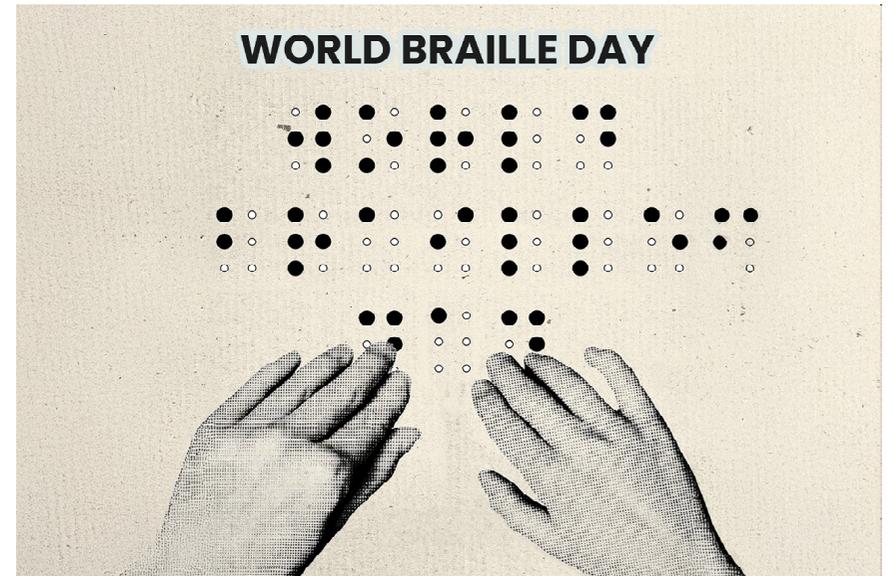
## 373 Crore Development Projects Inaugurated in Andaman and Nicobar Islands

- ✓ Union Home Minister Amit Shah inaugurated and laid foundation stones for development projects worth Rs. 373 crore in the Andaman and Nicobar Islands.
- ✓ An exhibition on the three new criminal laws was also inaugurated during the event.
- ✓ The historical significance of the islands in India's freedom struggle was highlighted.
- ✓ The transformation of the islands from a financial burden to an economic contributor was emphasised.
- ✓ Major projects inaugurated included an Integrated Command and Control Centre and a district hospital.
- ✓ The Great Nicobar project was highlighted as a future global cargo and tourism hub.
- ✓ Sustainable development initiatives in tourism, fisheries, clean energy and MSMEs were outlined.
- ✓ The projects were described as marking a new chapter in the development and strategic importance of the islands.



## World Braille Day 2026: 04 January

- ✓ World Braille Day is observed globally on January 4 every year.
- ✓ The day marks the birth anniversary of Louis Braille, who was born in France in 1809 and invented the Braille script.
- ✓ The United Nations designated January 4 as World Braille Day, and it has been officially observed since 2019.
- ✓ The day aims to raise awareness about the importance of Braille for the human rights of blind and partially sighted people.
- ✓ Braille is not a language but a universal code used to read and write many languages.
- ✓ It is a tactile system that uses six raised dots to represent letters and numbers.
- ✓ Braille plays a vital role in enabling visually impaired people to live with dignity and independence.
- ✓ On the occasion, the National Federation of the Blind organised an event in New Delhi and launched the “More Braille, More Empowerment” campaign.



## Regional AI Impact Conference 2026 to Be Hosted by Rajasthan

- ✓ Rajasthan will host the Regional AI Impact Conference 2026 in Jaipur.
- ✓ The conference is scheduled to be held on January 6, 2026.
- ✓ The event is being organised in collaboration with Rajasthan DigiFest and the TiE Global Summit 2026.
- ✓ The Ministry of Electronics and Information Technology stated that the conference will focus on governance and innovation.
- ✓ Sessions will cover AI in public service delivery, ethical AI and future employment.
- ✓ Rajasthan's emerging AI startup and innovation ecosystem will be showcased.
- ✓ Union Minister Ashwini Vaishnaw and Minister of State Jitin Prasada will attend the conference.



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## The second Khelo India Beach Games is being held in Diu

- ✓ The second edition of the Khelo India Beach Games is being held at Ghoghla Beach in Diu from January 5, 2026.
- ✓ The games are organised by the Union Territory of Dadra and Nagar Haveli and Daman and Diu.
- ✓ More than 2,100 athletes are expected to participate in the event.
- ✓ The games are being conducted from January 5 to January 10, 2026.
- ✓ Technical supervision is being provided by the Sports Authority of India and national sports federations.
- ✓ The six medal sports include beach soccer, beach volleyball, beach sepak takraw, beach kabaddi, pencak silat and open water swimming.
- ✓ Mallakhamb and tug-of-war are being held as non-medal events.
- ✓ The event aims to promote beach and indigenous sports and strengthen sports culture among the youth.



## RBI Relaxes Capital Adequacy Norms for Non-Banking Finance Companies Financing High-Quality Infrastructure Projects

- ✓ The Reserve Bank of India (RBI) has eased capital adequacy norms for Non-Banking Finance Companies (NBFCs) lending to high-quality infrastructure projects through the NBFC (Prudential Norms on Capital Adequacy) Amendment Directions, 2026.
- ✓ The RBI has reduced risk weights on such exposures, allowing a 75% risk-weight if the borrower has repaid at least 2% of the sanctioned project debt, compared to the earlier draft requirement of 5% but Less than 10% of Sanction Amount.
- ✓ A lower 50% risk-weight will apply if the borrower has repaid at least 5% of the sanctioned project debt, relaxed from the earlier draft threshold of 10% or more.



- ✓ The RBI said the Amendment Directions will be applicable from April 1, 2026, or from an earlier date when these directions are adopted by a NBFC in entirety.
- ✓ A project will be treated as “high-quality” if it has completed at least one year of operations after the Commercial Operation Date (COD), has no breach of material covenants, and the exposure is classified as ‘standard’ .
- ✓ NBFCs may continue with the existing risk weight until the next review or renewal or March 31, 2027, whichever is earlier.

## Government Announces Floating Rate Savings Bond 2020 (Taxable) Interest Rate for January-June 2026

- ✓ The Floating Rate Savings Bond, 2020 (Taxable) - FRSB 2020 (T) interest rate has been announced for the period January 1, 2026, to June 30, 2026.
- ✓ A Floating Rate Savings Bond is a government savings instrument issued by the Government of India.
- ✓ The interest rate of RBI Floating Rate Savings Bond is not fixed. It is reset twice every year, i.e., every six months. The maturity period of the bond is seven years.
- ✓ The interest on these bonds is paid on January 1 and July 1 every year.
- ✓ The coupon rate on FRSB is fixed at 35 basis points (0.35%) above the National Savings Certificate (NSC) interest rate.
- ✓ For the current half-year, the NSC rate stands at 7.70%, and with the +0.35% spread, the FRSB interest rate is 8.05%.
- ✓ Interest for this period will be paid on July 1, 2026, and since the bond is taxable, the interest earned is added to the investor's income and taxed according to the applicable income tax slabs.



## Department of Economic Affairs Keeps Interest Rates on Small Savings Schemes Unchanged for Q4FY26

- ✓ Department of Economic Affairs under the Ministry of Finance kept the interest rates unchanged across all Small Savings Schemes starting from January 01, 2026 to March 31, 2026, from those notified for Q3FY26.
- ✓ This marks the 8th consecutive quarter with no change in SSS interest rates, which were last revised by the DEA in Q4FY24.
- ✓ SSS are the Government of India backed savings instruments, aimed at promoting household savings and offering risk-free investment options.
- ✓ Since 2016, the interest rates for SSS have been notified by DEA on a quarterly basis, depending upon bond yields and market trends.
- ✓ The methodology to determine the interest rates for SSS was recommended by the Shyamala Gopinath Committee in January 2023.
- ✓ The committee suggested that interest rates for these schemes should be 25 to 100 basis points higher than the government bond yields.



**Some Small Savings Schemes interest rates as follows:**

- ✓ **Kisan Vikas Patra (KVP)** gives an interest rate of **7.5%** and **matures in 115 months**.
- ✓ **Public Provident Fund (PPF)** provides an interest rate of **7.1%**.
- ✓ **Sukanya Samriddhi Yojana (SSY)** offers an interest rate of **8.2%**.
- ✓ **National Savings Certificate (NSC)** carries an interest rate of **7.7%**.
- ✓ **Senior Citizen Savings Scheme (SCSS)** provides an interest rate of **8.2%**.
- ✓ **Post Office Monthly Income Scheme (MIS)** offers an interest rate of **7.4%**.