

Staying updated with daily events is crucial for cracking competitive exams like **UPSC, SSC, Banking, and State PSCs**. At **ExamChamps.in**, we bring you a curated analysis of today's top stories to sharpen your preparation.

1. Technology & Digital Infrastructure

Tamil Nadu to Host India's First Sovereign AI Park

Tamil Nadu has signed a landmark MoU with **Sarvam AI** to establish the country's first full-stack **Sovereign AI Park**.

- **Investment:** ₹10,000 crore over five years.
- **Infrastructure:** The park will house dedicated government data centers, innovation clusters, and a specialized institute for AI in governance.
- **Impact:** It aims to create 1,000 high-skilled jobs and develop "Tamil-first" foundational AI models within a secure framework.

Madhya Pradesh Hosts Regional AI Impact Conference 2026

The **IndiaAI Mission** and MeitY, in collaboration with the MP Government, concluded the Regional AI Impact Conference in **Bhopal**.

- **Key Outcome:** An MoU was signed to establish **30 Data and AI Labs** in Madhya Pradesh as part of a 570-lab national rollout.
 - **Focus:** Enhancing education, skilling, and grassroots innovation through AI use cases.
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2. National Economy & Governance

NITI Aayog Report on MSME Scheme Convergence

NITI Aayog released a critical report titled *"Achieving Efficiencies in MSME Sector through Convergence of Schemes."*

- **Approach:** It recommends a two-pronged strategy: **Information Convergence** (data integration) and **Process Convergence** (aligning similar schemes to reduce duplication).
- **Key Recommendations:** * Creation of a Centralized Portal for MSMEs.
 - Establishment of a Marketing Assistance Wing.
 - **Note:** Flagship programs like **PMEGP** and **PM Vishwakarma** are recommended to remain independent.

India's Unemployment Rate Stable at 4.8%

Data for December 2025 reveals a stable labor market:

- **Unemployment Rate:** 4.8% (Persons aged 15+).
- **Rural vs. Urban:** Rural unemployment held steady at 3.9%, while urban female joblessness improved to 9.1%.
- **Peak Ratios:** The **Worker Population Ratio (WPR)** hit a yearly high of 53.4%, and the LFPR rose to 56.1%.

3. Banking & Financial Awareness

Innoviti Technologies Receives RBI Payment Aggregator Nod

The RBI has granted approval to **Innoviti Technologies** to operate as a Payment Aggregator (PA) for both online and in-store channels.

- **Significance:** This SaaS-based platform helps SMEs and large enterprises streamline unified payments without requiring additional hardware via solutions like *UniPay* and *Genie*.

Karnataka Bank Enables Khajane-2 e-Receipts

In a move toward seamless digital governance, **Karnataka Bank** has integrated with the state's **Khajane-2 IFMS** and the RBI's **e-Kuber** system. This allows citizens to pay state taxes and fees securely via online banking.

4. International Recognition & Social Impact

Major Swathi Wins UN Secretary General's Award

Major Swathi Shantha Kumar from Bengaluru has been honored with the **UN Secretary General's Award 2025**.

- **Project:** "Equal Partners, Lasting Peace" in South Sudan.
- **Achievement:** Recognized for enhancing the participation of women in local-level peacekeeping operations under the UN Mission in South Sudan (**UNMISS**).

Karnataka Launches Gruha Lakshmi Portal

The state government launched the **Gruha Lakshmi Digital Marketing portal** specifically for women entrepreneurs.

- **Goal:** To provide a global marketplace for rural artisans and women-led small businesses, fostering inclusive economic growth.
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5. Environment & Rural Development

Sikkim Receives XV Finance Commission Grants

The Centre released the first instalment of **XV Finance Commission Untied Grants** totaling ₹643.50 lakh to 199 Gram Panchayats and 5 District Panchayats in Sikkim for FY 2025-26. These funds are designated for local priorities, excluding establishment costs like salaries.

Corporate Research Hub at IIT Madras

Coromandel International Ltd signed an MoU with **IIT Madras Research Park** to establish a Corporate Research Centre focusing on agricultural technology, joint research, and international collaboration.