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**21 JANUARY 2026**

## **EN-BUZZER**

# **Daily News Analysis**

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**WEDNESDAY, 21st JANUARY 2026**

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## 1. Governors' Address

- **What is it?**: Governors Address is a statement of policy of the Government and, as such, is drafted by the Government
- **Constitutional Provisions**: The Constitution gives the President (Article 87) and the Governor (Article 176) the power to address a sitting of the legislature
- **This address happens on two occasions**
  - Opening session of a new legislature after a general election.
  - First sitting of the legislature each year
- The **Motion of Thanks** is a parliamentary procedure in which a formal motion is presented to express gratitude or appreciation for the President's Address to both Houses of Parliament or Governors address to state assembly
  - The Motion of Thanks must be passed in the House. Otherwise, it amounts to the defeat of the government
  - No Central government in India has been defeated solely by the failure to pass this motion

## 2. Priority Sector lending (PSL)

- **What is it?:** PSL is an RBI-mandated requirement for banks to allocate a set portion of their loans to key priority sectors that face credit shortages but are crucial for inclusive economic growth.



- **Applicability**

- Scheduled commercial banks (both Public and private sector banks):  
40% of ANBC
- Regional Rural Bank: 75% of ANBC
- Small finance bank and urban cooperative bank: 60%
- Foreign Banks with less than 20 branches: 40% of ANBC



### 3. Copper

- **Application:** Copper is essential for electrification, construction, transportation, water purification and healthcare due to its superior conductivity, durability, and antimicrobial properties. It's also critical for the green energy transition.
- **Distribution:** This can be asked as match the following option
  - Madhya Pradesh is India's leading copper producer followed by Rajasthan and Jharkhand.
  - Major Mining Areas:
    - ★ Malanjkhand (MP): The largest open-pit copper mine in India.
    - ★ Khetri (Rajasthan): A well-known belt for copper mining.
    - ★ Singhbhum (Jharkhand): A long-established area with key operations like Rakha.
- **Fact:** Chile is the world's largest copper-producing and exporting country