EXAM GENIUS
Presents

GENIUS CURRENT AFFAIRS

In English

India's No. 1 Platform for UPSC | SSC | BANK | RAILWAY Exam

Ques : As per SEBI's proposal, what is the minimum outstanding debt value for an entity to be classified as a High Value Debt Listed Entity (HVDLE)?

A. Rs.500 crore
B. Rs.750 crore
C. Rs.1,000 crore
D. Rs.1,500 crore
E. Rs.2,000 crore

Answer : Option C

Explanation :

• The Securities and Exchange Board of India (SEBI) released a consultation paper in May 2025 proposing enhanced disclosure norms for High Value Debt Listed Entities (HVDLE).
• Entities with listed non-convertible debt securities of ₹1,000 crore or more fall under the HVDLE category.

Key proposals include:

• Secretarial Compliance Report to be filed within 60 days of financial year-end.
• Periodic Compliance Report with all material Related Party Transactions (RPTs) to be submitted within 21 days of each half-year.
• Audit Committee review and approval of all long-term and recurring RPTs.
• Debenture Trustees must issue a No Objection Certificate (NOC) for RPTs.

Ques: What is the name of the large-scale employee engagement and skill development initiative launched by the State Bank of India (SBI)?

A. SBI Udaan and Skill India
B. Digital Banker 2.0
C. FutureSBI and SkillNext
D. Next LEAP and SuPer SBI
E. SBI Shakti and GrowthX

Answer: Option D

Explanation :

• The State Bank of India (SBI) has launched two major initiatives—'Next LEAP' and 'SuPer SBI: Great to Greater'—aimed at employee engagement and skill development.
• This is the largest such programme in India's banking sector, designed to train 2.3 lakh employees with future-ready skills.
• The initiative also seeks to boost organizational pride and align staff capabilities with evolving banking needs.

Ques: How much penalty did the Reserve Bank of India (RBI) impose on State Bank of India (SBI) in May 2025?

A. Rs.2 crore
B. Rs.1 crore
C. Rs.1.72 crore
D. Rs.75 lakh
E. Rs.50 lakh

Answer : Option C

Explanation :

• In May 2025, the Reserve Bank of India (RBI) penalised State Bank of India (SBI) and Jana Small Finance Bank for non-compliance with regulatory norms.
• SBI was fined Rs.1.72 crore for failing to comply with certain RBI directions.
• Jana Small Finance Bank was fined Rs.1 crore for contravening provisions of the Banking Regulation Act, 1949.
• These penalties highlight RBI's strict enforcement of regulatory frameworks in India's banking system.

Ques: Which two foreign banks reported the highest net additions of credit cards in FY25, reflecting growth in India's digital economy?

A. Citi Bank and Barclays
B. HSBC and American Express
C. Standard Chartered and DBS
D. HSBC and Standard Chartered
E. American Express and Citi Bank

Answer: Option B.

Explanation:

• The Reserve Bank of India (RBI) recently revealed data showing that American Express and HSBC were the top foreign banks with notable gains.
• HSBC added 216,997 credit cards in FY25, recovering strongly from a net decline of 38,693 cards in the previous fiscal year.
• American Express also showed a sharp increase, adding 107,086 cards in FY25, compared to just 11,450 in FY24.
• This growth highlights rising consumer credit demand amid India's expanding digital economy.
• On the other hand, Standard Chartered experienced a net loss of 158,322 cards in FY25.

Ques : Which Japanese bank has agreed to acquire 20% stake in YES Bank in a deal worth Rs.13,483 crore?

A. Mizuho Bank
B. Sumitomo Mitsui Banking Corporation
C. Bank of Japan
D. Nomura Holdings
E. Mitsubishi UFJ Financial Group

Answer : Option B

Explanation :

• Sumitomo Mitsui Banking Corporation (SMBC), the second-largest banking group in Japan, has agreed to acquire a 20% stake in YES Bank.
• The acquisition includes 13.19% stake from State Bank of India (SBI) for Rs.8,889 crore at Rs 21.50 per share and 6.81% from other banks like ICICI, HDFC, Axis, Kotak, Bandhan, etc.
• Total deal value: Rs 13,483 crore
• Post-transaction, SBI will retain over 10% stake, down from 23.97% (as of March 2025).
• The deal requires approval from the Reserve Bank of India (RBI) and the Competition Commission of India (CCI).
• SMBC's Indian operations include SMFG India Credit, and it has total assets of $2 trillion (as of December 2024).

Ques : Recently which Bank launched the Solitaire Credit Card ?

(a) ICICI Bank
(b) State Bank of India
(c) Kotak Mahindra Bank
(d) HDFC Bank
(e) Axis Bank

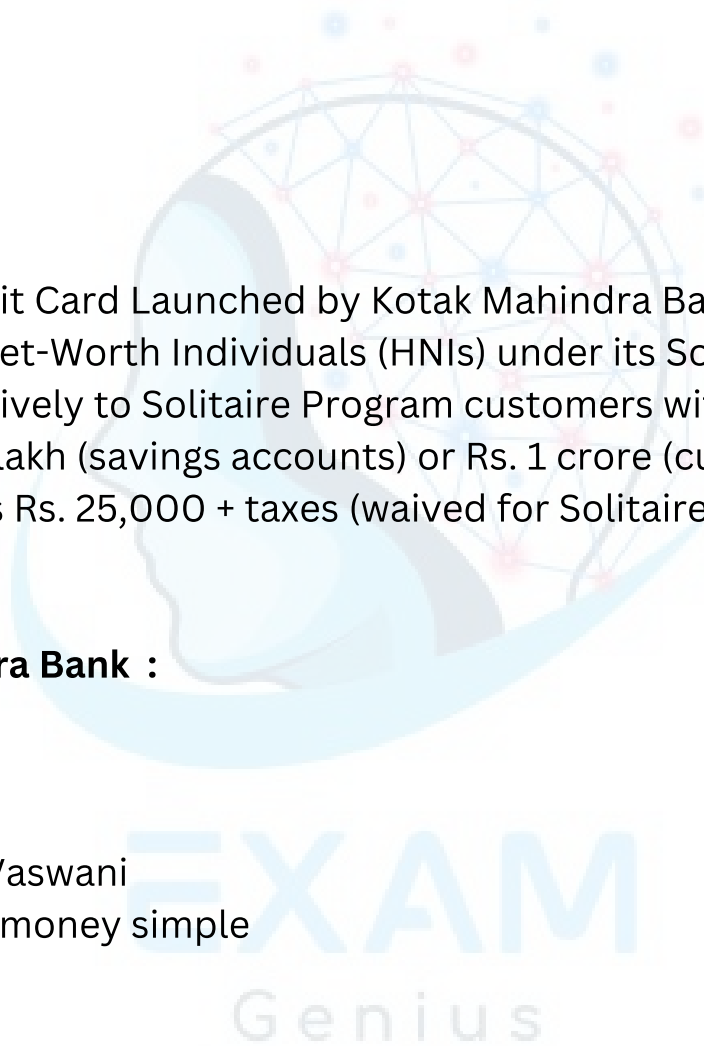**Answer**: Option C

Explanation :

• Kotak Solitaire Credit Card Launched by Kotak Mahindra Bank Limited
• The target is High-Net-Worth Individuals (HNIs) under its Solitaire Program
• It is available exclusively to Solitaire Program customers with a Total Relationship Value (TRV) of Rs. 75 lakh (savings accounts) or Rs. 1 crore (current accounts)
• Annual fee charge is Rs. 25,000 + taxes (waived for Solitaire Program customers) and no joining fee

About Kotak Mahindra Bank :

• Established : 2003
• HQ : Mumbai
• MD & CEO : Ashok Vaswani
• Tagline : Let's make money simple

Ques : Which country's drone named 'Songar' is reportedly used by Pakistan against India?

A. China
B. Russia
C. Turkey
D. Iran
E. USA

Answer : Option B

Explanation :

• The Songar drone is an armed Unmanned Aerial System (UAS) developed by Asisguard, a Turkish defense company.
• It was first launched in April 2019 and officially inducted by the Turkish Armed Forces in early 2020.
• Recently, it has been reportedly used by Pakistan against India, marking the first documented deployment of this drone in such a context.
• Equipped with weapons like 5.56 mm rifles, grenade launchers, and mortars, Songar drones are capable of conducting precision strikes and surveillance missions.
• These drones support GPS + GLONASS navigation, manual/autonomous operation, and have day/night combat capabilities.

Ques : Which state government Laucnhed Pandit Lakhmi Chand Kalakar Samajik Samman Yojana ?

(a) Uttar Pradesh
(b) Punjab
(c) Haryana
(d) Madhya Pradesh
(e) Rajasthan

Answer: Option C

Explanation :

• The Pandit Lakhmi Chand Kalakar Samajik Samman Yojana was launched by the Haryana government to financially support senior artists who have significantly contributed to arts like singing, acting, dance, drama, and visual arts.
• It offers monthly honorariums of Rs.10,000 (or Rs.7,000 based on income) to residents aged 60 or above with at least 20 years of artistic contribution.
Annual income of up to Rs.1.80 lakh qualifies for full honorarium. Those earning between Rs.1.80 lakh and Rs.3 lakh will receive Rs.7,000 monthly.
• Parivar Pehchan Patra (PPP) will be used to verify age and income eligibility

Ques: What technology is used in India's newly launched chip-based e-passports?

A. NFC
B. RFID
C. QR Code
D. Blockchain
E. OTP-based Encryption

Answer : Option B

Explanation :

• The Government of India has launched chip-based e-passports nationwide to enhance document security and streamline the immigration process.
• These passports contain an embedded RFID (Radio Frequency Identification) chip that securely stores biometric data, including name, date of birth, photo, and fingerprints, in both printed and encrypted forms.
• This initiative complies with International Civil Aviation Organization (ICAO) standards, ensuring global acceptance of the document.
• The e-passports were piloted in 12 cities, including Chennai, Hyderabad, Jaipur, and Goa, before the national rollout.
• Benefits include protection against tampering, faster immigration clearance, and stronger identity verification.

Ques: Which Indian cricketer announced his retirement from Test cricket in 2025 while continuing to play ODIs?

A. Virat Kohli
B. Cheteshwar Pujara
C. Rohit Sharma
D. Ravichandran Ashwin
E. KL Rahul

Answer: Option C.

Explanation:

• Indian cricketer Rohit Sharma, aged 38, retired from Test cricket with immediate effect in 2025 after a run of underwhelming performances.
• He made his Test debut in 2013, scoring 177 against West Indies at Eden Gardens, the second-highest score by an Indian on debut.
• Rohit played 67 Tests, scoring 4,301 runs at an average of 40.57, with 12 centuries and 18 fifties; his highest score was 212 vs. South Africa (2019).
• He captained India in 24 Test matches from February 2022, winning 12. He continues to represent India in One Day Internationals (ODIs).
• He was honoured with the Arjuna Award (2015) and Major Dhyan Chand Khel Ratna Award (2020) for his contributions to Indian sports

Ques : Under the expanded Credit Guarantee Scheme for Startups (CGSS), what is the new maximum ceiling of guarantee cover per borrower?

A. Rs.5 crore
B. Rs.10 crore
C. Rs.15 crore
D. Rs.20 crore
E. Rs.25 crore

Answer : Option D

Explanation :

• Under the expanded Credit Guarantee Scheme for Startups (CGSS), the maximum ceiling for guarantee cover per borrower has been increased from Rs.10 crore to Rs.20 crore.
• The new scheme provides 85% guarantee cover for loans up to Rs.10 crore and 75% guarantee cover for loans above Rs.10 crore.
• This move aims to provide enhanced credit support to startups, especially in 27 Champion Sectors under the Make in India initiative.

Exam Genius   Exam Genius   Exam_Genius_Official   Exam Genius   Exam Genius
Visit our website
www.examgenius.in

Ques : Which state Government Announces Biopic on Ahilyabai Holkar for 300th Birth Anniversary ?

(a) Maharashtra
(b) Karnataka
(c) Gujarat
(d) Tamil Nadu
(e) Uttar Pradesh

Answer: Option A

Explanation :

• To mark the 300th birth anniversary of Maharani Ahilyabai Holkar, the Maharashtra Government, led by CM Devendra Fadnavis, announced several initiatives.
• These include the development of her memorial at Chaundi, welfare measures for the Dhangar community, and a biographical film (biopic) based on her life.
• Uniquely, the state cabinet met for the first time in Chondi, her birthplace, also now referred to as Ahilyanagar.
• Ahilyabai Holkar is celebrated for her patronage of temple architecture, just rule, and military leadership. Her renovation of the Kashi Vishwanath Temple in 1780 is one of her most famous contributions.
• British historian John Keay referred to her as "The Philosopher Queen."

Ques: What is the name of the advanced air defence missile system used by the Indian Air Force to intercept aerial threats on May 7–8, 2025?

A. Akash
B. Barak 8
C. S-400 'Sudarshan Chakra'
D. Prithvi Air Defence
E. Iron Dome

Answer: Option C

Explanation:

• The Indian Air Force (IAF) deployed its S-400 'Sudarshan Chakra' air defence missile systems, along with the indigenous Akash, during a combat operation on May 7–8, 2025.
• These systems successfully intercepted multiple Pakistani drones and missiles aimed at 15 military locations across northern and western India, including Srinagar, Jammu, Amritsar, and Bhuj.
• The S-400, developed by Russia's Almaz Central Design Bureau, is among the most advanced long-range SAM systems in the world, capable of targeting up to 36 aerial threats simultaneously.
• India signed the S-400 deal in 2018 and began receiving deliveries in late 2021.
• The Akash missile, with 96% indigenous content, is a short-range surface-to-air missile developed by DRDO, and operates at ranges from 4.5 km to 25 km and altitudes up to 20 km. It was inducted into the IAF in 2014 and in the Indian Army in 2015

Ques: What is the main objective of the 'AI Pragya' initiative launched by UP CM Yogi Adityanath?

A. Promote digital agriculture
B. Train 10 lakh youth in AI
C. Distribute AI tablets to farmers
D. Build rural digital centers
E. Promote robotics in industries

Answer : Option B

Explanation :

• In May 2025, Uttar Pradesh Chief Minister Yogi Adityanath launched two new initiatives in collaboration with the World Bank.
• One of the key initiatives, AI Pragya, aims to digitally empower the youth of the state.
• Its main goal is to train 10 lakh youth in Artificial Intelligence (AI) to prepare them for the future job market and boost digital transformation in Uttar Pradesh.
• This initiative aligns with the state's broader ambition to become a $1-trillion economy

Ques: Who was appointed as the Director of the Central Bureau of Investigation (CBI) with a one-year extension in 2025?

A. Rakesh Asthana
B. Alok Verma
C. Praveen Sood
D. Subodh Jaiswal
E. Y C Modi

Answer : Option C

Explanation :

• Praveen Sood was appointed as the Director of the Central Bureau of Investigation (CBI) and has been given a one-year extension in 2025.
• CBI is neither a constitutional nor a statutory body, but derives its powers from the Delhi Special Police Establishment (DSPE) Act, 1946
• The appointment and extension of the CBI Director is made by a three-member committee consisting of The Prime Minister (as Chairman), The Leader of the Opposition in the Lok Sabha, or if unavailable, the leader of the single largest party in the Lok Sabha and The Chief Justice of India
• This ensures transparency and non-partisan selection for the top investigative post in the country.
• Tenure of the CBI Director is Fixed for 2 years, extendable annually up to 5 years (as per DSPE Amendment Act, 2021).

Ques : Delhi to Conduct Five Cloud-Seeding Trials with which IIT ?

(a) IIT Guwahati
(b) IIT Delhi
(c) IIT Madras
(d) IIT Kanpur
(e) IIT Roorkee

Answer : Option D

Explanation :

• The Delhi cabinet has approved five cloud-seeding trials to combat high pollution levels in the city.
• These trials, estimated at Rs.55 lakh each, involve the technique of cloud seeding, which encourages artificial rainfall by dispersing substances into the atmosphere.
• IIT Kanpur will lead the planning and execution of the project.
• The initiative is seen as an innovative step toward weather-based pollution control, especially during the winter smog season in Delhi.

Cloud Seeding Types :

• By speeding up the blending of droplets in liquid clouds, hygroscopic cloud seeding makes them big enough to fall as rain.
• By adding ice-forming agents to supercooled clouds, a process known as "glaciogenic cloud seeding," water vapor is transformed into ice crystals, which eventually melt into rain.
• The method of creating precipitation using cloud seeding, a weather modification technique, is known as "artificial rain." Its main purposes are to increase rainfall, fight drought, and lower air pollution.

Ques : When did India and Chile sign the Terms of Reference (ToR) for negotiating a Comprehensive Economic Partnership Agreement (CEPA)?

A. 01 May 2025
B. 05 May 2025
C. 08 May 2025
D. 10 May 2025
E. 30 April 2024

Answer : Option C

Explanation :

• On 08 May 2025, India and Chile officially signed the Terms of Reference (ToR) to begin negotiations for a Comprehensive Economic Partnership Agreement (CEPA).
• The ToR was signed by Chile's Ambassador Juan Angulo and India's Joint Secretary Vimal Anand in New Delhi.
• This move builds upon earlier frameworks like the 2005 Framework Agreement, 2006 PTA, and its 2017 expansion, aiming to broaden cooperation across digital services, MSMEs, critical minerals, and investments.
• The first round of CEPA talks is scheduled from 26–30 May 2025 in New Delhi, demonstrating a shared goal to deepen economic and strategic partnerships.

Ques: Which two foreign universities signed MoUs with the Maharashtra government to establish campuses in Navi Mumbai's EduCity?

A. Harvard University and Oxford University
B. University of York and University of Western Australia
C. University of Cambridge and University of Sydney
D. MIT and University of Melbourne
E. Stanford University and University of Toronto

Answer : Option B

Explanation:

• The Maharashtra government signed MoUs worth ₹3,000 crore with University of York (UK) and University of Western Australia (UWA) to set up campuses in EduCity, Navi Mumbai.
• Each university has pledged Rs.1,500 crore for the project, supported by CIDCO (City and Industrial Development Corporation).
• The agreements were formalised during the WAVES 2025 summit in Mumbai in the presence of Chief Minister Devendra Fadnavis, marking a major step in boosting global education infrastructure in India.

Ques: What is the primary objective of Maharashtra's 'Adishakti Abhiyan' campaign launched in 2025?

A. Empower women and ensure awareness of welfare schemes
B. Improve road infrastructure in tribal regions
C. Promote digital literacy among rural youth
D. Promote tourism in historical places
E. Encourage organic farming in villages

Answer: Option A

Explanation:

• The Adishakti Abhiyan is a women's empowerment initiative by the Maharashtra government that focuses on effective implementation and awareness of government schemes for women and children.
• It tackles malnutrition, maternal and infant mortality, domestic violence, child marriage, and sexual harassment, while promoting women's participation in the Panchayati Raj system.
• The initiative also includes Adishakti Awards to recognize outstanding contributions at the taluka, district, and state levels, with a budget of ₹10.50 crore approved for the campaign.

Ques : Which loitering munition did India use against Pakistan?

A. Akash
B. S-400
C. HAROP
D. Astra
E. Pralay

Answer : Option C

Explanation :

• India used Israeli-made IAI HAROP loitering munitions to strike Pakistani air defence systems, including one in Lahore.
• The HAROP drone acts as a suicide drone — once it spots a target, it crashes into it, causing destruction.
• HAROP is an improved version of the older HARPY system, equipped with electro-optical targeting, which contributes to a 98% mission success rate.

Ques: What is the name of the first Anti-Submarine Warfare (ASW) Shallow Water Craft delivered by GRSE to the Indian Navy in 2025?

A. INS Kavaratti
B. INS Kadmatt
C. INS Kalvari
D. INS Arnala
E. INS Shivalik

Answer: Option D

Explanation:

• INS Arnala is the first of eight ASW Shallow Water Craft delivered to the Indian Navy by Garden Reach Shipbuilders and Engineers (GRSE) Ltd, a Defence Public Sector Undertaking.
• Built in collaboration with L&T Shipyard, the ship exemplifies successful public-private partnership in Indian defence manufacturing.
• Named after the historic Arnala Fort off Vasai, Maharashtra, the vessel honors India's maritime legacy.
• It is 77 meters long and is the largest Indian Naval ship to use a Diesel Engine-Waterjet propulsion system.
• The craft is tailored for underwater surveillance, search and rescue, and Low Intensity Maritime Operations (LIMO).

Ques: What is the objective of Kerala's newly launched 'Jyothi' initiative?

A. Support migrant children's education
B. Encourage digital learning
C. Promote girl child education
D. Provide midday meals
E. Set up new government schools

Answer : Option A

Explanation :

• The Government of Kerala launched the 'Jyothi' scheme in May 2025 to support the education of children of migrant workers.
• The initiative aims to prevent dropouts among migrant students and ensure their continuous and inclusive education.
• The scheme addresses language barriers, academic gaps, and basic needs through collaboration with schools, NGOs, and local bodies.
• It includes special educational materials and bridge programs to help migrant children adapt and succeed.
• This initiative promotes equity in education and helps integrate migrant families into the mainstream schooling system.

Ques: What is the name of the proposed greenfield airport to be developed in Puri, Odisha?

A. Veer Surendra Sai Airport
B. Kalinga International Airport
C. Odisha Gateway Airport
D. Bhubaneswar Civil Terminal
E. Shree Jagannath Airport

Answer : Option E

Explanation :

• The Ministry of Civil Aviation has granted in-principle approval for setting up greenfield airports in Kota (Rajasthan) and Puri (Odisha) under the UDAN scheme, which promotes affordable air connectivity.
• The greenfield airport in Puri will be named Shree Jagannath Airport, and will be developed over 1,164 acres at an estimated cost of Rs.5,631 crore. Once completed, it will have the capacity to handle 4.6 million passengers annually.
• Greenfield airport in Kota will be developed in 2 phases with a total investment of Rs.1, 507 crore.

Ques: What is the theme of World Red Cross and Red Crescent Day 2025?

A. Embracing Humanity
B. Be Human Kind
C. Keeping Humanity Alive
D. Together for Humanity
E. Humanitarian Hope

Answer: Option C

.Explanation:

• World Red Cross and Red Crescent Day is observed on 8 May to commemorate the birth anniversary of Henry Dunant, founder of the International Committee of the Red Cross (ICRC).
• The theme for 2025 is "Keeping Humanity Alive."
• In India, the Indian Red Cross Society (IRCS) was established in 1920 and is headquartered in New Delhi.
• The President of India serves as the president of the IRCS.

Ques: What is the theme of World Lupus Day 2025 observed on May 10?

A. Unite Against Lupus
B. Lupus: Fight the Inflammation
C. Healing Begins with Knowledge
D. Awareness is Cure
E. Let's bring lupus together

Answer: Option E

Explanation:

• World Lupus Day is observed on May 10 each year to raise awareness about lupus, a chronic autoimmune disease where the immune system attacks healthy tissues.
• The 2025 theme is "Let's bring lupus together," emphasizing unity in the fight against lupus.
• Lupus can be mild to severe, affecting joints, skin, and even vital organs like the heart, lungs, brain, and kidneys.
• The disease occurs when the immune system cannot differentiate between harmful invaders and the body's own cells, leading to autoantibody production and tissue damage.

Ques: What is the primary objective of the PRASHAST app launched by Delhi's Directorate of Education?

A. Monitor teacher performance
B. Promote digital literacy in rural areas
C. Identify students with disabilities early
D. Conduct online board examinations
E. Offer vocational courses to students

Answer: Option C

Explanation:

• The PRASHAST app, launched by Delhi's Directorate of Education, is designed for the early identification of students with disabilities.
• It aims to ensure inclusive and equitable education in alignment with the National Education Policy (NEP) 2020 and the Right to Education (RTE) Act, 2009.
• The app plays a critical role in recognizing special educational needs early on, helping create customized learning pathways and ensuring that no child is left behind in the educational system.

IMPORTANT ONE – LINER Current Affairs

A MoU has been signed by the National Institute of Securities Markets and the International Financial Services Centers Authority (IFSCA) to strengthen training and capacity building programs in the securities markets at the Gujarat International Finance Tec-city International Financial Services Centre (GIFT-IFSC) in Gandhinagar, Gujarat.

Retired Indian Forest Service (IFS) officer G. Chandrasekhar Reddy was sworn in as State Chief Information Commissioner, Telangana Information Commission. The State CIC shall hold the office for three years or till he attains the age of 65 years whichever is earlier

Adani Group has signed an agreement with Bhutan's Druk Green Power Corporation (DGPC) to jointly develop 5,000 MW of hydropower projects.

Rakesh Verma assumed charge as the Director General of the India International Institute of Democracy and Election Management (IIIDEM). Ashish Goyal took charge as Director General Media in the ECI.