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Presents

# **GENIUS CURRENT AFFAIRS**

**In English**



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**Ques: Which bank launched the 'Union Wellness Deposit' scheme that combines fixed deposit benefits with health insurance and lifestyle perks?**

- A. Bank of India
- B. Union Bank of India
- C. Indian Overseas Bank
- D. Canara Bank
- E. Punjab & Sind Bank

**Answer: Option B**

**Explanation:**

- Union Bank of India (UBI) launched the 'Union Wellness Deposit', an innovative retail term deposit scheme.
- It targets individuals aged 18 to 75 years, either individually or jointly.
- The scheme aims to promote wealth creation and health protection by combining fixed deposit benefits with health insurance and lifestyle perks.
- The deposit has a fixed tenure of 375 days and offers an interest rate of 6.75% per annum, with an additional 0.50% for senior citizens.
- Investment limits: Minimum ₹10 lakh and maximum Rs.3 crore.

**About Union Bank of India :**

- Established : 1919
- HQ : Mumbai
- MD & CEO : A. Manimekhalai
- Tagline : Good People to Bank with





## Recent Facilities Launched in Banking & Insurance Sector :

- In 2025, Life Insurance Corporation of India (LIC) introduced a WhatsApp-based premium payment facility
- Kotak Solitaire Credit Card Launched by Kotak Mahindra Bank Limited. 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)
- Razorpay Software Private Limited has launched India's first Model Context Protocol (MCP) server for a payment gateway
- Hyderabad-based Goldsikka has unveiled India's first AI-powered Gold-Melting ATM, setting a new benchmark in automated gold transactions
- A first-of-its-kind parametric climate risk insurance product called "ClimateSafe" was introduced in India by Bajaj Allianz General Insurance Company Limited and Germany-based Allianz SE
- BookMyForex, part of the MakeMyTrip Group, introduced the 'Global Forex Card', a USD-denominated prepaid card
- Aditya Birla Capital Digital Limited (ABCDL) launched a Digital Gold SIP facility on its ABCD mobile app in May 2025
- Bandhan 2.0 is an AI-enabled Augmented Reality (AR) platform launched by Axis Max Life Insurance Limited to transform the onboarding process for new hires through immersive storytelling, interactive gamification, and real-time leadership engagement
- Edelweiss Mutual Fund launched the Edelweiss BSE Internet Economy Index Fund, India's first index fund focusing on the BSE Internet Economy Index
- On Earth Day 2025, Bank of Baroda launched its Environmental, Social, and Governance (ESG) policy, aiming to attain net-zero carbon emissions by 2057
- To enable Indian investors have exposure to global markets and high-growth industries like semiconductors and artificial intelligence (AI), Mirae Asset has introduced a new fund called the Mirae Asset Global Allocation Fund IFSC



**Ques: As per the 2025 SIDBI report, how many MSMEs were registered on the Udyam Registration Portal by March 2025?**

- A. 3.5 crore
- B. 4.8 crore
- C. 5.6 crore
- D. 6.2 crore
- E. 7.1 crore

**Answer: Option D**

**Explanation:**

- The Small Industries Development Bank of India (SIDBI) released a report titled 'Understanding the Indian MSME Sector: Progress, and Challenges'.
- The report is based on a survey of 2,097 MSMEs across 19 sectors including manufacturing, services, and trading.
- The number of registrations on the Udyam Registration Portal (URP) rose significantly to over 6.2 crore by March 2025, up from 2.5 crore in March 2024, reflecting a rapid formalization of the MSME sector.
- MSMEs contribute nearly 30% to India's GDP and provide employment to over 11 crore people, making the sector essential for sustainable and long-term economic growth.

**Highlights of the report :**

- MSMEs contribution to India's total exports has steadily grown, reaching 43.59% in Financial Year 2022-23 (FY23), 45.73% in FY24, and 45.79% in FY25
- MSMEs contribution to India's total exports has steadily grown, reaching 43.59% in Financial Year 2022-23 (FY23), 45.73% in FY24, and 45.79% in FY25
- Female owned proprietary establishments increased from 22.9% in 2022-23 to 26.2% in 2023-24
- Due to limited credit access, 12% of micro enterprises turned to informal borrowing, compared to 3% of small and 2% of medium enterprises
- Despite credit supply to MSMEs increasing, the sector has a broad addressable credit gap of Rs. 30 lakh crore





**Ques: Which bank recently launched the specialized account suite ‘TruEdge’ with the tagline “Grow with trust, lead with edge”?**

- A. Punjab National Bank
- B. Bank of Baroda
- C. Union Bank of India
- D. Canara Bank
- E. Indian Bank

**Answer: Option D**

**Explanation:**

- Canara Bank has launched ‘CANARA TruEdge’, a specialized and feature-rich suite of Current and Savings Accounts.
- The product comes with the tagline “Grow with trust, lead with edge.”
- One of the key features is a zero initial deposit requirement, enabling smooth and easy onboarding for customers.
- The account suite is designed to meet the evolving needs of retail and business customers, combining innovation with trust.

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**Ques: Who has been awarded the honorary rank of Lieutenant Colonel in the Territorial Army in April 2025?**

- A. Abhinav Bindra
- B. Mahendra Singh Dhoni
- C. Vijay Kumar
- D. Neeraj Chopra
- E. Deepak Punia

**Answer: Option D**

**Explanation:**

- Neeraj Chopra, India's Olympic gold medallist and world champion javelin thrower, has been awarded the honorary rank of Lieutenant Colonel in the Territorial Army, effective April 16, 2025.
- He was originally commissioned in 2017 as a Naib Subedar in the Rajputana Rifles Regiment and rose to Subedar Major by 2022.
- The honorary rank was granted under Para 31 of the Territorial Army Regulations, 1948.
- Other sportspersons who have received honorary military ranks include Abhinav Bindra, Vijay Kumar, and M.S. Dhoni.
- Awards and Honours for Neeraj Chopra : Padam Shri (2022), Param Vishisht Seva Medal (2022) , Major Dhyan Chand Khel Ratna Award (2021 ) , and Arjuna Award (2018)





## Recent News Headlines Related to Awards & Winners :

- International Buddha Peace Award 2025 : Dr. Mustafa Yusufali Gom
- Humanitarian Award 2025 : Sonu Sood
- UNESCO/Guillermo Cano World Press Freedom Prize 2025 : La Prensa, one of Nicaragua's oldest newspapers
- AIFF Men's Footballer of the Year 2025 : Subhasish Bose
- AIFF Women's Footballer of the Year : Soumya Guguloth (Telangana)
- French honour 'Officier dans l'Ordre des Arts et des Lettres' (Officer of the Order of Arts and Letters) : Payal Kapadia
- Platinum Recognition, the highest honour under the Green Airports Recognition 2025 : Hubballi Airport in Karnataka
- Major Dhyan Chand Khel Ratna Award : Satwik-Chirag
- Fiji's highest civilian honour, the 'Companion of the Order of Fiji' : Madhusudan Sai
- Udyog Vikas Award : National Industrial Corridor Development Corporation (NICDC)
- Lata Deenanath Mangeshkar Puraskar 2025 : Kumar Mangalam Birla
- Gurudev Kalicharan Brahma Award 2025 : Achyuta Samanta, the founder of KIIT and KISS
- 68th World Press Photo of the Year : Samar Abu Elouf, a Qatar-based Palestinian photographer
- "Legends of Endoscopy" award : Dr. D. Nageshwar Reddy, Chairman of AIG Hospitals
- Master Humor Award : Aamir Khan at Macau International Comedy Festival 2025 in china







**Ques: What is Akashteer, recently in news for neutralizing all Pakistani drones and missiles during a simulation?**

- A. A hypersonic missile
- B. A naval strike drone
- C. An AI-based air defence system
- D. A satellite surveillance system
- E. A battlefield management radar

**Answer:** Option C

**Explanation:**

- Akashteer is India's AI-driven air defence system, developed indigenously by Bharat Electronics Limited (BEL) in collaboration with DRDO and ISRO.
- It is an Air Defence Control and Reporting System (ADCRS) that provides real-time situational awareness and automated threat response capabilities.
- The system was recently in the spotlight for neutralizing all Pakistani drones and missiles in a defense simulation.
- Akashteer is a key step towards modernizing India's air defence network using artificial intelligence and advanced sensors.

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## Recent News Headlines related to Defence

- EOS-09 (RISAT-1B) is a radar imaging satellite scheduled for launch on May 18 aboard PSLV-C61 from Sriharikota
- The Igla-S is a Russian-origin man-portable air defence system (MANPADS) recently received by the Indian Army. It is a shoulder-fired missile system capable of targeting low-flying aircraft, UAVs, and helicopters, especially in forward and mountainous regions
- The Indian National Centre for Ocean Information Services (INCOIS) under the Ministry of Earth Sciences (MoES) has launched the Submarine Cable Project to enhance long-term ocean monitoring
- 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
- 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
- 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
- Pakistan recently conducted a successful training launch of the Abdali (Hatf-II) Weapon System, developed by SUPARCO – Pakistan's Space and Upper Atmosphere Research Commission
- As per IN-SPACe Chairman Pawan Kumar Goenka, India will launch 52 spy satellites over the next 5 years to enhance the surveillance capabilities of the Army, Navy, and Air Force
- The Advanced Light Helicopter (ALH) Dhruv, used by the Army and Air Force, was cleared for operations after being grounded since January 2025
- INS Sharda participated in a Humanitarian Assistance and Disaster Relief (HADR) exercise held from 04–10 May 2025 at Maafilaafushi Atoll, Maldives
- Defence Research & Development Laboratory (DRDL), a unit of DRDO based in Hyderabad, successfully conducted a 1,000-second ground test of an Active Cooled Scramjet Subscale Combustor





**Ques: Which traditional Rajasthani bean, used in the famous Ker Sangri dish, was recently awarded the GI tag?**

- A. Guar
- B. Moth Bean
- C. Sangri
- D. Chana
- E. Matki

**Answer:** Option C

**Explanation:**

- Rajasthan's traditional Sangri bean has received the Geographical Indication (GI) tag.
- Sangri pods grow on the Khejri tree (*Prosopis cineraria*), which is the state tree of Rajasthan.
- In many Rajasthani communities, cutting down the Khejri tree is discouraged or even forbidden.
- The tree holds special significance for the Bishnoi community, known for their commitment to environmental protection.
- The Ker Sangri dish, made using dried berries of the Ker shrub (*Capparis decidua*) and Sangri beans, is a staple in Rajasthani cuisine and deeply embedded in its cultural traditions.

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**Ques: How many startups were recently approved by the Government of India for 100% income tax exemption under the Startup India initiative?**

- A. 150
- B. 187
- C. 210
- D. 173
- E. 165

*Answer: Option B*

**Explanation:**

- The Government of India has approved 187 startups for 100% income tax exemption on profits.
- The exemption can be availed for any three consecutive years within 10 years from the date of incorporation.
- This benefit is part of the Startup India initiative, aimed at promoting innovation and entrepreneurship in the country.
- Startups must meet specific eligibility criteria to qualify for this benefit.
- The move seeks to support emerging businesses and strengthen India's startup ecosystem.

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**Ques: Which Indian PSU has signed an agreement with the State Trade Organisation Plc of Maldives under the Pradhan Mantri Bhartiya Janaushadhi Pariyojana?**

- A. ONGC
- B. HLL Lifecare Limited
- C. GAIL
- D. SAIL
- E. BHEL

**Answer: Option B**

**Explanation:**

- HLL Lifecare Limited, a Government of India enterprise, has signed an agreement with State Trade Organisation Plc, a Government of Maldives body, for the supply of essential medicines.
- This collaboration falls under the Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP).
- PMBJP aims to provide quality generic medicines at affordable prices through Jan Aushadhi Kendras.
- The scheme is overseen by the Pharmaceuticals & Medical Devices Bureau of India (PMBI) under the Ministry of Chemicals & Fertilizers.
- Jan Aushadhi Diwas is observed every year on March 7.

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**Ques: Where was the 4th Ministerial Conference of the Regional Integrated Multi-Hazard Early Warning System (RIMES) held?**

- A. New Delhi, India
- B. Jakarta, Indonesia
- C. Port Moresby, Papua New Guinea
- D. Colombo, Sri Lanka
- E. Bangkok, Thailand

**Answer: Option D**

**Explanation:**

- The 4th Ministerial Conference of RIMES was held in Colombo, Sri Lanka, co-chaired by India and hosted by the Government of Sri Lanka and the World Bank.
- The conference theme was “Actionable Early Warnings and Climate Services for All”, and India was represented by Dr. M. Ravichandran, Secretary, Ministry of Earth Sciences.
- The 1st edition was held in 2012 in New Delhi, and the last edition was held in Papua New Guinea (2017).

**About Regional Integrated Multi-Hazard Early Warning System (RIMES) :**

- Establishment : 30 April 2009
- HQ : Campus of the Asian Institute of Technology in Pathumthani, Thailand
- Members : 62 member nations including, 22 member states and 40 collaborating nations





## Recent News Headlines Related to Summits / conference

- The Permanent Mission of India (PMI) in Geneva hosted the Group of Friends of Traditional Medicine's (GFTM) Sixth Meeting with great success. Ambassadors from a number of nations who were dedicated to enhancing the place of traditional medicine in international healthcare systems met
- The Columbia India Energy Dialogue 2025 was held in New Delhi. It was organized by the Center on Global Energy Policy (CGEP) of Columbia University SIPA and Columbia Global Center Mumbai
- Global Space Exploration Conference 2025 12th Edition Held at New Delhi and Inaugurated by Union Minister of State (Independent Charge) for Science and Technology, Dr. Jitendra Singh. The Theme is Reaching New Worlds: A Space Exploration Renaissance. Last edition held in Oslo, Norway (2023)
- India is leading global dialogue on digital land reforms and climate-aligned governance at the World Bank Land Conference 2025, held from May 5 to 8 in Washington, D.C., USA
- The 22nd edition of Bharat Telecom was held in New Delhi. It was inaugurated by Union Minister Jyotiraditya Scindia.
- Prime Minister Narendra Modi promoted the 'Orange Economy' at the World Audio Visual and Entertainment Summit (WAVES) 2025 in Mumbai, urging global companies to "Create in India, Create for the World."
- Prime Minister Narendra Modi addressed the 'YUGM: Uniting Academia, Industry, and Innovators for Viksit Bharat' Innovation Conclave in New Delhi
- The 28th National Conference on e-Government (NCeG) is scheduled to occur in Visakhapatnam, Andhra Pradesh, on June 9 and 10, 2025
- The World Audio Visual and Entertainment Summit (WAVES) 2025 is being held in Mumbai from 1 to 4 May 2025, with a special focus on India's storytelling tradition. A major highlight is the launch of the Bharat Pavilion, themed "Kala to Code".
- In Thimphu, Bhutan, the 6th Joint Group of Customs (JGC) Meeting between India and Bhutan took place





**LQues: Who won the 2025 World Food Prize for her work in developing biological alternatives to chemical fertilizers?**

- A. Dr. Maria Silva
- B. Dr. Ana Costa
- C. Dr. Paula Ferreira
- D. Dr. Mariana Alves
- E. Dr. Mariangela Hungria

**Answer:** Option E

**Explanation:**

- The 2025 World Food Prize was awarded to Brazilian microbiologist Dr. Mariangela Hungria.
- The award is presented by the World Food Prize Foundation, based in Des Moines, Iowa, USA.
- She was honoured for her groundbreaking work in developing biological alternatives to chemical fertilizers.
- Her research focused on using *Azospirillum brasilense* bacteria to boost root growth in crops like corn, allowing them to access deeper water and nutrients.
- She is the 10th woman to receive the World Food Prize.
- The award, carrying a prize of USD 500,000, will be presented during the Borlaug Dialogue International Symposium in October 2025 in Des Moines.

**About World Food Prize :**

- Started : 1986 by Dr. Norman Borlaug, the 1970 Nobel Peace Prize laureate and “Father of the Green Revolution”. It is Also called Nobel Prize for Food and Agriculture.
- Prize : USD 500,000 monetary award, a diploma, and a commemorative sculpture designed by renowned artist Saul Bass
- 1st winner of India : Dr. Mankombu Sambasivan (M.S.) Swaminathan (1987)
- Last winner of India : Dr. Rattan Lal (2020)







**Ques: Which Indian state has recently made the use of artificial sand (m-sand) mandatory for government construction projects?**

- A. Gujarat
- B. Rajasthan
- C. Maharashtra
- D. Tamil Nadu
- E. Karnataka

**Answer:** Option C

**Explanation:**

- The Maharashtra government approved a policy to promote and mandate the use of artificial sand (m-sand) as a sustainable substitute for natural river sand in government and semi-government construction works.
- Artificial sand is created by crushing hard rocks like granite into sand-sized particles.
- The state has permitted the installation of 1,500 crusher machines (50 per district) and reduced the royalty price to Rs.200 per brass, compared to Rs.600 for natural sand.
- In 2014, the National Green Tribunal (NGT) had banned sand mining in coastal regions in many states, including Maharashtra

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**Ques: Which country recently launched the 10-year 'Blue Residency' visa for contributors to sustainability and environmental protection?**

- A. United Arab Emirates
- B. Qatar
- C. Saudi Arabia
- D. Bahrain
- E. Oman

**Answer: Option A**

**Explanation:**

- The United Arab Emirates (UAE) has launched the Blue Residency Visa, a 10-year residency program.
- The program is designed to recognize and attract individuals who have made significant contributions to environmental protection, sustainability, and clean or renewable energy.
- It was first announced at the World Government Summit in February 2025.
- This initiative supports the UAE's vision of becoming a global hub for green innovation and environmental leadership.

**Eligibility includes:**

- Scientists and researchers with environmental achievements
- Investors and entrepreneurs in green sectors
- Professionals in environmental institutions
- International environmental activists and NGO members





**Ques: Which museum in Kerala has been recently added to the Global Network of Water Museums?**

- A. Living Water Museum, Pune
- B. Jal Water Museum, Udaipur
- C. Water Heritage Museum, Kozhikode
- D. Indian Water Legacy Museum, Chennai
- E. Blue Planet Museum, Hyderabad

**Answer:** Option C

**Explanation :**

- The Water Heritage Museum, run by the Centre for Water Resources Development and Management (CWRDM) in Kozhikode, Kerala, has been included in the Global Network of Water Museums (WAMU-NET).
- It becomes the third museum in India to receive this recognition, after the JAL Water Museum in Udaipur and the Living Water Museum in Pune.
- WAMU-NET is a UNESCO initiative under the Intergovernmental Hydrological Programme, which recognizes institutions working to preserve water heritage and promote sustainable water management.

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**Ques: Which Indian state recently notified the country's largest conservation reserve, Tsarap Chu, to protect snow leopards and high-altitude biodiversity?**

- A. Uttarakhand
- B. Sikkim
- C. Jammu & Kashmir
- D. Himachal Pradesh
- E. Arunachal Pradesh

**Answer: Option D**

**Explanation:**

- Himachal Pradesh has notified the Tsarap Chu Conservation Reserve, India's largest conservation reserve, spanning 1,585 sq km.
- Located in the Spiti Valley, it was notified under Section 36A(1) of the Wildlife (Protection) Act, 1972.
- The reserve aims to conserve snow leopards, rare Himalayan wildlife, and strengthen wildlife corridors.
- It shares borders with Ladakh (UT), Kibber Wildlife Sanctuary, Kabjima Nala, and Chandratat Wildlife Sanctuary, serving as a vital ecological corridor.
- Key species include snow leopard, Tibetan wolf, bharal, Himalayan ibex, kiang, and Tibetan argali, as well as rare birds like rose finch, Tibetan raven, and yellow-billed chough.
- It forms part of a high-altitude Trans-Himalayan biodiversity hotspot, playing a crucial role in conservation efforts in the region.





**Ques: Which Indian city has been declared the country's first beggar-free city as of 2025?**

- A. Bhopal
- B. Jaipur
- C. Indore
- D. Pune
- E. Surat

**Answer: Option C**

**Explanation:**

- Indore, Madhya Pradesh, has been declared India's first beggar-free city following a successful anti-begging campaign initiated in February 2024.
- The initiative was recognized by the Ministry of Social Justice and Empowerment (MSJE) and the World Bank as a model project.
- Over 5000 beggars, including 500 children, were rehabilitated through employment and education efforts.
- Public cooperation was encouraged with a Rs.1000 reward for reporting beggars, and this project was part of a pilot initiative in 10 Indian cities.

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**Ques: Who recently declared the symbolic independence of the “Republic of Balochistan” and appealed to the UN for recognition?**

- A. Brahamdagh Bugti
- B. Allah Nazar Baloch
- C. Mir Yar Baloch
- D. Hyrbyair Marri
- E. Aslam Baloch

**Answer: Option C**

**Explanation :**

- Mir Yar Baloch, a noted Baloch activist and writer, made a symbolic declaration of independence for Balochistan via social media, proclaiming it the "Democratic Republic of Balochistan."
- He appealed to the United Nations to Recognize the declaration, and Provide financial support for essential state functions like issuing currency and passports.
- The announcement has escalated tensions in the region and brought renewed focus to the Baloch insurgency, particularly after the Balochistan Liberation Army (BLA) carried out 71 attacks under Operation Herof.
- Balochistan is rich in natural resources (gas, copper, coal, gold – especially the Reko Diq mine) and is strategically important due to Gwadar Port, a key hub in China’s Belt and Road Initiative (BRI).
- India has repeatedly highlighted human rights violations in Balochistan and considers the region strategically important in the Indo-Pacific context and as a counter to CPEC (China-Pakistan Economic Corridor).





## IMPORTANT ONE – LINER Current Affairs

Anita Anand, an Indo-Canadian and the first Hindu woman MP in Canada's House of Commons, has been appointed Canada's Foreign Minister by PM Mark Carney. He also appointed Maninder Sidhu as the international trade minister.

Scientists recently developed a way to map how brain cells are connected using light microscopes in a technique called Light-microscopy-based Connectomics (LICONN). It was developed at the Institute of Science and Technology Austria (ISTA).

The Indian Army launched a counter-terrorism operation in Shoekal Keller, Shopian, Jammu & Kashmir. The operation, named Operation Keller, was based on specific intelligence inputs from a Rashtriya Rifles unit.

Chicago based Illinois Institute of Technology (Illinois Tech) has become the first American university to receive approval from India's University Grants Commission (UGC) to set up an independent, degree-granting campus in Mumbai. The campus is scheduled to open in 2026.

CSIR-Indian Institute of Chemical Technology (CSIR-IICT), Hyderabad, scientist Surya Prakash Singh has been awarded the prestigious INSA Distinguished Lecture Fellowship for the year 2025 by the Indian National Science Academy (INSA).

To improve India's non-ferrous metal recycling ecosystem, Union Minister G. Kishan Reddy, the Ministry of Coal, and the Ministry of Mines created the Non-Ferrous Metal Recycling Website and Stakeholders' Portal.

