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Presents

# GENIUS CURRENT AFFAIRS

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**Ques: Which state is receiving a USD 400 million loan from ADB for road connectivity upgrades?**

- A) Gujarat
- B) Maharashtra
- C) Karnataka
- D) Tamil Nadu
- E) Andhra Pradesh

**Answer: Option B**

**Explanation:**

- The Asian Development Bank (ADB) has provided a USD 400 million loan to Maharashtra to upgrade state highways and rural roads across 34 districts.
- The project will support the upgradation of around 350 km of state highways and 2,577 km of rural roads.





## RECENT LOANS AND AGREEMENTS :

- The Asian Development Bank (ADB) has provided USD 331 million in debt financing to ReNew Energy Global Plc.
- The International Finance Corporation (IFC), a member of the World Bank Group, has extended a USD 50 million loan to City Union Bank (CUB) for a period of 3 years.
- The Asian Development Bank (ADB) provided a USD 460 million loan along with a USD 40 million concessional loan from the Clean Technology Fund (CTF) for the Maharashtra Power Distribution Enhancement Program aimed at Agricultural Solarization.
- The International Finance Corporation (IFC), the private-sector lending arm of the World Bank Group, provided ₹875 crore to Signature Global via a private placement of non-convertible debentures (NCDs).
- The Asian Development Bank (ADB) has approved a USD 190 million loan for the Indore Metro Rail Project in Madhya Pradesh.
- The International Finance Corporation (IFC) has invested USD 137 million (₹1,210 करोड़) to promote electric public transport in India. Out of this, USD 100 million (₹883 करोड़) will be invested in JBM Ecolife, while the remaining USD 37 million (₹327 करोड़) will go to GreenCell Mobility.
- India pledged a \$680 million special economic package for Mauritius, which includes \$25 million budgetary assistance for FY2025-26, along with grants and support for maritime security and defence preparedness.
- The World Bank has approved a \$212.64 million loan to support coastal communities in Tamil Nadu and Karnataka under the first phase of the Strengthening Coastal Resilience and the Economy (SHORE) Programme.



- ADB and the Government of India signed a \$126.42 million loan agreement to promote rural development through sustainable and climate-resilient tourism in the Tehri Lake region of Uttarakhand.





**Ques: Which two Indian states received a USD 776 million loan from the World Bank for education and climate-resilient agriculture projects?**

- A) Haryana and West Bengal
- B) Gujarat and Rajasthan
- C) Karnataka and Tamil Nadu
- D) Uttar Pradesh and Bihar
- E) Punjab and Maharashtra

**Answer: Option E**

**Explanation:**

- The World Bank approved a loan of USD 776 million for two projects in India: improving education in Punjab and advancing climate-resilient agriculture in Maharashtra.
- Punjab Projects: Punjab Outcomes-Acceleration in School Education Operation (POISE) – USD 286 million with a final maturity of 19 years plus a 5-year grace period.
- Maharashtra Projects: Project on Climate Resilient Agriculture (POCRA) Phase II – USD 490 million with a final maturity of 24 years plus a 6-year grace period.

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## India's Rankings in Different Indices

- Cushman & Wakefield's 'Main Streets Across the World 2025' report, : Khan Market (24th)
- Global Climate Risk Index (CRI) was published by German watch : India (15th), St Vincent and the Grenadines (1st)
- The City Life Index 2025, published by Time Out (a UK-based media and lifestyle organization) : Mumbai, India (5th), Abu Dhabi, UAE (1st)
- 12th edition of the EdelGive Hurun India Philanthropy List 2025 was released by the EdelGive Foundation in partnership with Hurun India : Shiv Nadar & Family
- WJP Rule of Law Index 2025 : India (86th), Denmark (1st)
- World Directory of Modern Military Aircraft (WDMMA) released its 2025 rankings : Indian Air Force (6th), United States Air Force (1st)
- Mercer CFA Institute Global Pension Index (MCGPI) 2025 : India (52nd), Netherlands (1st)
- Times Higher Education (THE) World University Rankings 2026 : Indian Institute of Science (IISc), Bengaluru (201–250), University of Oxford (United Kingdom) (1st)
- 2025 Global Hunger Index (GHI) : India (102nd), Armenia (1st)
- 2025 Henley Passport Index, published by Henley & Partners : India (85th), Singapore (1st)
- Forbes 100 India's Richest 2025 list : Mukesh Ambani & family - Reliance Industries Limited (RIL) (top)
- The 71st edition of the "Report Crime in India 2023" was published by the National Crime Records Bureau (NCRB) under the Ministry of Home Affairs : Kolkata (West Bengal) (1st)



- 14th edition of the M3M Hurun India Rich List was published by M3M India Private Limited in partnership with the Hurun Research Institute : Mukesh Ambani & family – Reliance Industries Limited (RIL)





**Ques: Which new loan product has South Indian Bank launched to help customers consolidate multiple loans?**

- A) SIB Flexi Loan
- B) SIB Power CONSOL
- C) SIB Quick Credit
- D) SIB Home Advantage
- E) SIB Personal Plus

**Answer: Option B**

**Explanation:**

- **South Indian Bank** launched the **SIB Power CONSOL** loan scheme, which allows customers to consolidate multiple loans into a single Equated Monthly Instalment (EMI).
- The product targets salaried individuals, self-employed professionals, and self-employed non-professionals aged 30–55, and covers loans like home, car, education, personal, and consumer durable loans.
- Key benefits include lower interest rates, single unified EMI, minimal documentation, zero processing fee, and simplified debt management as the bank acts as a debt counsellor.

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**Ques: Which bank was awarded the Best Profit-Making Bank in Belagavi District in 2025?**

- A) Rani Channamma Mahila Sahakari Bank
- B) Karnataka Vikas Grameena Bank
- C) Belagavi Urban Co-op Bank
- D) State Bank of India
- E) Canara Bank

**Answer: Option A**

**Explanation:**

- Rani Channamma Mahila Sahakari Bank (RCMS Bank), headquartered in Belgaum, Karnataka, was awarded the Best Profit-Making Bank in Belagavi District for 2025.
- The award was presented during the 72nd All India Cooperative Week held at Haveri, Karnataka.
- The event was organized by the Karnataka State Urban Cooperative Banks Federation and chaired by Preeti Kore Daddwad.

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**Ques: Which Indian company recently received the Certificate of Authorisation from RBI to operate as a Payment Aggregator?**

- A) PayU India
- B) PhonePe
- C) Google Pay India
- D) Razorpay
- E) Paytm Payments Services Limited

Answer: Option E

**Explanation:**

- Paytm Payments Services Limited (PPSL), a subsidiary of One97 Communications, received the Certificate of Authorisation (COA) from the Reserve Bank of India (RBI) to operate as a Payment Aggregator under the Payment and Settlement Systems Act (PSSA), 2007.
- The RBI also lifted restrictions that had been imposed on PPSL on 25th November 2022, allowing the company to onboard new merchants.

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## Ques: What is mandatory for banks under RBI's final norms for digital banking channels?

- A) Forcing customers to opt for digital channels
- B) Displaying third-party products without approval
- C) Obtaining explicit consent from customers for digital banking services
- D) Making mobile apps compulsory for banking
- E) Removing transaction alerts

### Answer: Option C

#### Explanation:

- RBI mandates that banks must obtain explicit consent from customers before providing any digital banking service.
- Banks cannot force customers to adopt digital channels to access basic facilities like debit cards.
- Mobile banking must work across all networks, and banks must implement risk mitigation measures such as transaction limits, velocity checks, and fraud monitoring.
- Banks cannot display third-party products or services unless permitted by RBI.

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## Recent News Headlines Related to Books :

- ‘Unseen’ : journalist Megha Vishwanath
- “Modi’s Mission” : Berjis Desai
- Civil-Military Fusion as a Metric of National Power and Comprehensive Security : Lieutenant General (Lt Gen) Raj Shukla (Retired)
- Sivam Subham: The Biography of a Couple chronicles : B.K. Harinarayanan (translated into English by Parameswaran)
- ‘Ready, Relevant and Resurgent II: Shaping a Future Ready Force’ : Chief of Defence Staff General Anil Chauhan
- ‘Sivam Subham: The Biography of a Couple’ : Malayalam poet and lyricist B.K. Harinarayanan
- “Maine Cancer Ko Jeet Liye” : Dr. P. Vijay Anand Reddy as a cancer survivor
- Above and Beyond –Exploring the Amazing World of Aviation : Shiv Kumar Mohanaka, Deputy Inspector General(DIG) of Central Industrial Security Force (CISF)
- “Regulating and Managing Banks in India: An Economic Perspective” : Amaresh Samantaraya

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**Ques: Google and which venture capital firm announced a joint initiative to fund early-stage Indian AI startups?**

- A) Accel
- B) Sequoia Capital
- C) Tiger Global
- D) SoftBank
- E) Lightspeed India

**Answer: Option A**

**Explanation:**

- Google and VC firm Accel will jointly fund early-stage Indian AI startups, supporting at least 10 startups.
- Each startup may receive up to USD 2 million via Google's AI Futures Fund along with Accel's co-investment.
- Focus areas include entertainment, creativity, work productivity, and coding.
- India's large internet user base (~1 billion) makes it a major AI growth market.
- In October 2025, Google announced a USD 15 billion investment over five years to build an AI data center in Andhra Pradesh, its largest investment in India to date.

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**Ques: Who is the author of the book “The Life and Legacy of Arun Jaitley”?**

- A) Shashi Tharoor
- B) Sumant Batra
- C) Prasoon Joshi
- D) Bibek Debroy
- E) Ramachandra Guha

**Answer: Option B**

**Explanation:**

- “The Life and Legacy of Arun Jaitley” is authored by Sumant Batra, a renowned writer and policy expert.
- The book highlights Arun Jaitley’s political journey, contributions, and personal life.
- Arun Jaitley served as India’s Finance Minister and was a highly influential leader in modern Indian politics.
- The book honours his legacy, leadership style, and impact on India’s economic reforms.

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**Ques: What is the name of the national march launched to commemorate the 150th birth anniversary of Sardar Vallabhbhai Patel?**

- A) Sardar@150 National Unity March
- B) Ek Bharat Aatmanirbhar Bharat Yatra
- C) Rashtriya Ekta Yatra
- D) Patel Smriti Padyatra
- E) National Pravah Yatra

**Answer: Option A**

**Explanation:**

- The Sardar@150 National Unity March was launched in Anand, Gujarat by Mera Yuva (MY) Bharat, Ministry of Youth Affairs & Sports, to commemorate Sardar Vallabhbhai Patel's 150th birth anniversary.
- The 11-day march covers nearly 180 km to the Statue of Unity in Kevadia, promoting national unity and the 'Ek Bharat, Aatmanirbhar Bharat' message.
- Dignitaries paid tribute at Sardar Patel's ancestral home in Karamsad, while four national Pravah Road Yatras—Ganga, Yamuna, Narmada, and Godavari—progress along designated routes to join the National Padyatra.

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**Ques: What was India's rank in its debut participation at the WorldSkills Asia Competition (WSAC) 2025?**

- A) 5th
- B) 8th
- C) 10th
- D) 12th
- E) 15th

**Answer: Option B**

**Explanation:**

- India made its debut at WSAC 2025 and secured 8th position among 29 participating nations.
- The Indian team excelled in both traditional and tech-driven skills across high-demand sectors.
- The contingent included 23 competitors in 21 skill categories, supported by 21 experts.
- India won 1 Silver, 2 Bronze medals, and 3 Medallions for Excellence, with women participants performing exceptionally in non-traditional skills.
- Participation was led by the Ministry of Skill Development & Entrepreneurship (MSDE) and NSDC, highlighting India's growing global-standard skills capabilities.

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## Recent News Headlines Related to Summits / conference

- The 10th Session of the India–Slovenia Joint Committee on Trade and Economic Cooperation (JCTEC) was held in New Delhi.
- The 10th Session of the Asian and Pacific Centre for Development of Disaster Information Management (APDIM) was held at Vigyan Bhawan, New Delhi.
- India and the UAE held the 3rd CEPA Joint Committee meeting in New Delhi, co-chaired by Ajay Bhadoo (India) and Juma Al Kait (UAE).
- At the G20 Leaders' Summit in Johannesburg, PM Narendra Modi proposed six new global initiatives aimed at inclusive, sustainable development and resilient global growth.
- President Droupadi Murmu inaugurated the 2nd edition of Bharatiya Kala Mahotsav.
- The Sixth International Agronomy Congress (IAC-2025) is being held in New Delhi from 24 November over three days.
- Seychelles has formally joined the Colombo Security Conclave (CSC) during the 7th National Security Adviser–level meeting held in New Delhi.

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**Ques: What is the name of the campaign focused on gender equality and women empowerment in rural India?**

- A) Saheli Empowerment Mission
- B) Beti Bachao Beti Padhao
- C) Mahila Shakti Abhiyan
- D) Sukanya Samridhi Yojana
- E) Nayi Chetna – Initiative for Change

**Answer: Option E**

**Explanation:**

- The 4th edition of “Nayi Chetna – Initiative for Change” was launched by Union Ministers Shivraj Singh Chouhan (MoAFW & MoRD) and Annapurna Devi (MoWCD) under the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM).
- The campaign runs across all 36 States and Union Territories till December 23, 2025, led by village Self Help Groups (SHGs).
- Aim: Promotes gender equality and women empowerment, particularly in rural areas.
- Previous editions: Nayi Chetna 1.0 (2022), 2.0 (2023), 3.0 (2024).

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## Ques: Who inaugurated the NITI Aayog's Water and Sanitation Summit 2025?

- A) Union Minister of Environment
- B) NITI Aayog CEO
- C) Prime Minister of India
- D) Union Minister of Urban Development
- E) Union Minister of Jal Shakti

**Answer: Option E**

### Explanation:

- The summit was inaugurated by Union Jal Shakti Minister C.R. Paatil at Bharat Mandapam, New Delhi on 28–29 November 2025.
- Organised under the Ministry of Jal Shakti as part of NITI Aayog's six thematic departmental summits, it focused on evidence-based policy, cooperative federalism, and water sector reforms.
- Core areas included water source sustainability, drinking water & sanitation security, groundwater management, irrigation efficiency, and integrated rural–urban water governance.

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**Ques: Rohit Sharma and Virat Kohli broke which pair's record for most international matches played together for India?**

- A) Virender Sehwag – Gautam Gambhir
- B) MS Dhoni – Suresh Raina
- C) Sachin Tendulkar – Rahul Dravid
- D) Yuvraj Singh – Harbhajan Singh
- E) Sourav Ganguly – Rahul Dravid

**Answer:** Option C

**Explanation:**

- The Rohit–Kohli pair played their 392nd international match together, surpassing Sachin Tendulkar and Rahul Dravid's record of 391 matches.
- Rohit (57) and Kohli (135) marked the milestone with a 136-run partnership for the second wicket.
- This achievement reflects their long-standing consistency and significant contribution to Indian cricket.

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## Recent News Headlines Related to Schemes

- The Government of India has approved the Tex-RAMPS Scheme with a total outlay of ₹305 crore for FY 2025-26 to FY 2030-31.
- PM-USHA (Pradhan Mantri Uchchatar Shiksha Abhiyan) is a Centrally Sponsored Scheme launched by the Ministry of Education in June 2023 to improve the quality and accessibility of higher education in State institutions, aligned with NEP 2020 pillars – Access, Equity, Quality, Affordability, Accountability.
- Over ₹3.25 lakh crore has been deposited under Sukanya Samridhi Yojana (SSY), a government-backed savings scheme for securing education and marriage expenses of a girl child.
- PM-AJAY is a Centrally Sponsored Scheme launched in 2021 under the Ministry of Social Justice & Empowerment, aiming at the upliftment of Scheduled Caste (SC) communities in India.
- Ministry of Civil Aviation (MoCA) has proposed a ₹30,000-crore outlay for the modified UDAN (Ude Desh Ka Aam Nagrik) scheme to enhance regional air connectivity beyond April 2027.

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**Ques: Which initiative under IIT Delhi focuses on textile recycling and sustainability supported by the National Technical Textiles Mission?**

- A) Arvind Textile Innovation Hub
- B) National Institute of Fashion Technology
- C) Sustainable Textiles India
- D) Atal Centre of Textile Recycling and Sustainability
- E) Indian Textile Recycling Program

**Answer: Option D**

**Explanation:**

- IIT Delhi, Panipat, established the Atal Centre of Textile Recycling and Sustainability with support from the National Technical Textiles Mission (NTTM), integrating technology, innovation, and national purpose.
- Key initiatives include the National Flag Recycling Initiative, introducing India's first structured process for dignified recycling of retired national flags.
- The Aramid Fibre Recycling Programme offers innovative solutions for recycling high-performance aramid waste used in defence, aerospace, and protective textiles.

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**Ques: Which company became the new official partner of the BCCI?**

- A) Campa
- B) Atomberg
- C) SBI Life
- D) Asian Paints
- E) Apollo Tyres

**Answer:** Option D

**Explanation:**

- Asian Paints has been announced as the new official partner of the Board of Control for Cricket in India (BCCI).
- It joins existing partners Campa, Atomberg, and SBI Life.
- The partnership deal is valued at approximately ₹45 crore, contributing to BCCI's total official partnership revenue of around ₹180 crore.
- Apollo Tyres continues as the jersey sponsor till 2028, contributing ₹579 crore.

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## Ques: What is 'OncoMark', recently unveiled by Indian scientists?

- A) A solar-powered energy storage system
- B) An AI-powered diagnostic model for cancer
- C) A satellite for climate monitoring
- D) A new high-speed train prototype
- E) A vaccine for multiple cancer types

**Answer: Option B**

### Explanation:

- 'OncoMark' is an AI-powered diagnostic model developed by Indian scientists to analyse cancer at the molecular level.
- It was created by the S N Bose National Centre for Basic Sciences in collaboration with Ashoka University.
- The model was trained on 3.1 million single cells from 14 different cancer types, aiming to transform cancer classification and treatment.

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**Ques: Virat Kohli broke whose record to become the batter with the most centuries in a single format?**

- A) Ricky Ponting
- B) David Warner
- C) Sachin Tendulkar
- D) Kumar Sangakkara
- E) None of the Above

**Answer: Option C**

**Explanation:**

- Virat Kohli scored 135 off 120 balls against South Africa in the 1st ODI at JSCA, Ranchi, becoming the batter with the most centuries in a single format (52 ODI centuries).
- He surpassed Sachin Tendulkar, who had 51 centuries in ODIs.
- Kohli also notched his 6th ODI century against South Africa, overtaking Tendulkar and David Warner (both with 5 centuries vs SA).
- This milestone reinforces Kohli's status as one of the greatest ODI batters of all time.

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**Ques: What is the name of the Indian scheme providing free electricity through rooftop solar panels?**

- A) PM Surya Ghar: Muft Bijli Yojana
- B) Ujjwala Yojana
- C) Saubhagya Yojana
- D) Pradhan Mantri Kisan Urja Suraksha
- E) Atal Jyoti Yojana

**Answer: Option A**

**Explanation:**

- PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) was launched on 13th February 2024 by PM Narendra Modi as the world's largest domestic rooftop solar initiative, aiming to make 1 crore homes solar-powered.
- As of 10th March 2025, 10 lakh homes have been powered through solar installations, with 47.3 lakh applications received and ₹4,770 crore subsidies disbursed to 6.13 lakh beneficiaries.
- The scheme offers collateral-free loans up to ₹2 lakh at 6.75% interest via 12 Public Sector Banks; 3.10 lakh loan applications received, 1.58 lakh sanctioned, and 1.28 lakh disbursed.
- It supports India's renewable energy expansion, reduces household energy expenses, lowers government electricity costs (~₹75,000 crore annually), and advances climate commitments.

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**Ques: What is the purpose of India's newly launched Hansa-3NG aircraft?**

- A) Cargo transportation
- B) Pilot training for PPL & CPL
- C) Border surveillance
- D) Long-haul passenger transport
- E) Disaster relief operations

**Answer: Option B**

**Explanation:**

- Hansa-3NG is India's first all-composite two-seater trainer aircraft, specifically designed for PPL (Private Pilot License) and CPL (Commercial Pilot License) training.
- It addresses India's growing pilot demand, projected to reach around 30,000 in the next two decades.
- The aircraft supports India's goal of developing indigenous aviation technology and reducing reliance on foreign trainer aircraft.
- CSIR-NAL is also developing larger aircraft like the 19-seater SARAS Mk-2, further strengthening India's aerospace ecosystem.

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**Ques: Where was the earliest thorny bamboo fossil in Asia discovered, offering new insights into botanical history?**

- A) Imphal Valley, Manipur
- B) Brahmaputra Valley, Assam
- C) Doon Valley, Uttarakhand
- D) Nilgiri Hills, Tamil Nadu
- E) Sundarbans, West Bengal

**Answer: Option A**

**Explanation:**

- Researchers discovered an intact thorny bamboo stem in silt-rich deposits of the Chirang River, Imphal Valley, Manipur, marking the earliest such fossil in Asia.
- Bamboo fossils are extremely rare due to hollow stems and fibrous tissues decaying rapidly, leaving minimal geological traces.
- This fossil provides direct evidence of thorny bamboo in the past, enhancing understanding of bamboo defences and botanical history.
- The discovery was made by scientists from the Birbal Sahni Institute of Palaeosciences (BSIP), under the Department of Science and Technology (DST).

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**Ques: Who was Kumari Kamala, who recently passed away at the age of 91?**

- A) A renowned Bharatanatyam dancer
- B) A classical Hindustani singer
- C) A famous Kathak dancer
- D) A noted Odissi dancer
- E) A prominent theatre director

**Answer: Option A**

**Explanation:**

- Kumari Kamala, also known as Kamala Laxmi Narayanan, was a renowned Bharatanatyam dancer who passed away at 91 in California, USA.
- She was awarded the Padma Bhushan in 1970 for her contributions to the arts.
- She also received the Kalaimamani award in 1967 (Tamil Nadu government) and the Sangeet Natak Akademi Award in 1968.

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## IMPORTANT ONE - LINER Current Affairs

**Defence Headquarters Training Institute (DHTI) signed Memorandums of Understanding (MoUs) with the National Academy of Direct Taxes (NADT), Nagpur and the V.V. Giri National Labour Institute (VGNLI), Noida**

**IDFC FIRST Bank signed an Memorandum of Understanding with FPSB India, the Indian Subsidiary of Financial Planning Standards Board Limited, as an Approved Corporate Partner aiming to strengthen financial planning standards and upskill its management and private banking teams.**

**Indian Institute of Technology (IIT) Kharagpur, West Bengal, as part of its Platinum Jubilee (75 years), unveiled a Rs.5 commemorative postage stamp issued by India Post under the Ministry of Communication.**

**Air India reinstated its codeshare agreement with Air Canada reopening enhanced connectivity between India and Canada.**

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