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Ques: Which international financial institutions jointly provided a USD 350 million loan to Piramal Finance Limited?

- A) World Bank and IMF
- B) Asian Infrastructure Investment Bank (AIIB) and ADB
- C) International Finance Corporation (IFC) and Asian Development Bank (ADB)
- D) New Development Bank (NDB) and World Bank
- E) European Investment Bank (EIB) and ADB

Answer: Option C

Explanation:

- Piramal Finance Limited has received a total loan of USD 350 million.
- The loan has been jointly provided by the International Finance Corporation (IFC) and the Asian Development Bank (ADB).
- Out of the total amount, IFC has contributed USD 200 million, while ADB has provided USD 150 million.
- The loan tenure is five years.
- Piramal Finance Limited is headquartered in Mumbai.
- The Managing Director and CEO of the company is Jairam Sridharan.

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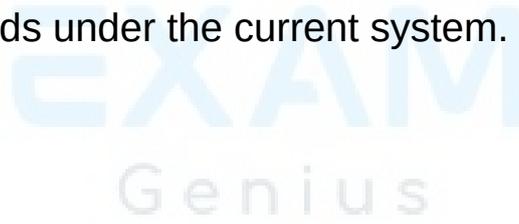
Ques: What major change did SEBI propose to ease liquidity strain for Foreign Portfolio Investors (FPIs)?

- A) Introduction of weekly settlement cycle
- B) Same-day fund netting of buy and sell obligations
- C) Reduction in securities transaction tax
- D) Mandatory escrow funding for FPIs
- E) Extension of trading hours for FPIs

Answer: Option B

Explanation:

- SEBI proposed allowing Foreign Portfolio Investors (FPIs) to offset their purchase and sale obligations within the same trading day.
- The proposal aims to replace the existing gross-based settlement system.
- Currently, FPIs must separately fund every buy order and deliver securities for every sell order, even if both transactions occur on the same day.
- Even when the value of buy and sell transactions is equal, investors are required to arrange full funds for the purchase leg.
- For example, an investor buying and selling shares worth ₹100 crore each still needs to arrange ₹100 crore in funds under the current system.





RECENT LOANS AND AGREEMENTS :

- Asian Development Bank provided ₹4,100 crore (USD 500 million) to the Government of Telangana.
- The International Finance Corporation (IFC) has provided a loan of ₹300 crore (about USD 30 million) to the Residential Mortgage-Backed Securities (RMBS) issued by Grihum Housing Finance Limited.
- The World Bank has provided a loan of ₹9,821 crore to the Dedicated Freight Corridor Corporation of India Limited (DFCCIL).
- Five loan agreements worth over \$2.2 billion given by ADB to India to Support key national flagship programmes and state-level projects in skilling, renewable energy, healthcare, urban transport, and sustainable livelihoods
- The Asian Development Bank (ADB) has approved a USD 240 million loan for the expansion of the Chennai Metro Rail network.
- Petronet LNG Limited has received a loan of ₹12,000 crore. The loan has been extended jointly by State Bank of India (SBI) and Bank of Baroda.

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Ques: Why is JPMorgan Chase replacing Goldman Sachs as the issuer of the Apple Card?

- A) To exit the premium digital credit card segment
- B) To transfer Apple Card operations to a fintech company
- C) To strengthen JPMorgan's consumer banking business while Goldman scales back retail finance
- D) Due to Apple ending its credit card partnership
- E) Because of regulatory penalties on Goldman Sachs

Answer: Option C

Explanation:

- JPMorgan Chase will replace Goldman Sachs as the issuer of the Apple Card.
- The move will transfer over USD 20 billion in Apple Card credit balances to JPMorgan's platform.
- For JPMorgan Chase, the deal strengthens its credit card and consumer banking business.
- It also expands JPMorgan's presence in the premium digital credit card segment.
- For Goldman Sachs, the decision aligns with its strategy to scale back consumer finance operations.
- It reflects Goldman Sachs' continued retreat from retail-focused ventures such as co-branded credit cards.

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Ques: What is the key provision introduced under the RBI Integrated Ombudsman Scheme, 2026 to strengthen customer grievance redressal?

- A) Manual review of complaints by RBI offices
- B) Auto-transfer of unresolved complaints to Internal Ombudsman
- C) Closure of complaints by the same bank branch
- D) Extension of complaint resolution time to 60 days
- E) Limiting the scheme only to public sector banks

Answer: Option B

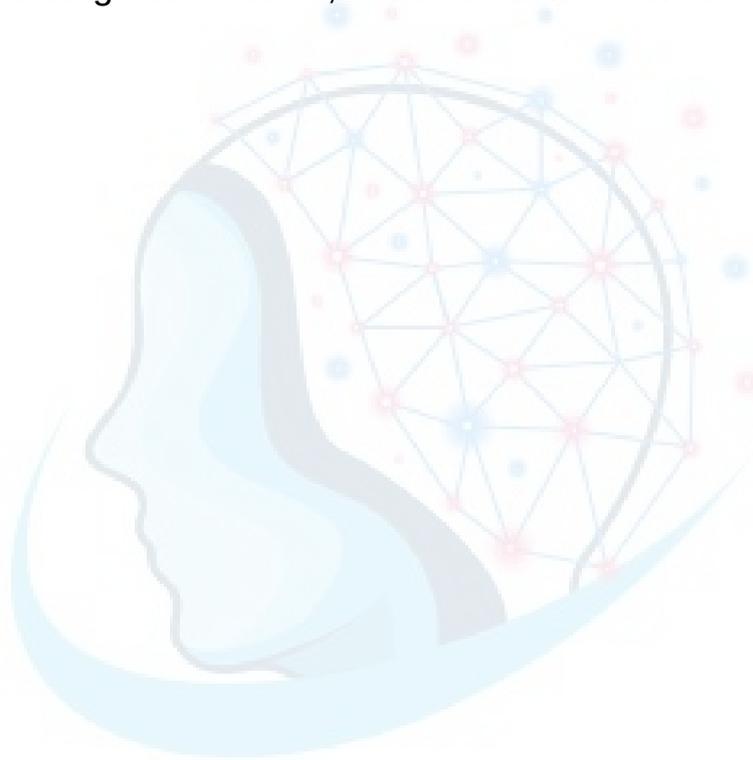
Explanation:

- To strengthen customer protection in the financial system, the Reserve Bank of India issued new directions on grievance redressal.
- RBI issued Master Circular–1 under the Integrated Ombudsman Scheme, 2026, which will come into force from 1 July 2026.
- Under the revised norms, banks and eligible NBFCs must automatically transfer unresolved complaints to their Internal Ombudsman.
- This provision ensures that the final decision is communicated to customers within 30 days of receipt of the complaint.
- RBI has also mandated banks and eligible NBFCs to establish a fully automated Complaint Management System (CMS).
- The CMS must allow seamless access to the Internal Ombudsman (IO) and Deputy Internal Ombudsman (DIO).
- For complaints where RBI, NPCI, or card network rules prescribe timelines, the IO must be given at least 10 days for review.
- For all other complaints, a 20-day timeline from the date of receipt applies for IO review.
- Banks must classify complaints into three categories within the CMS: fully resolved, partially resolved, and wholly rejected.
- Only partially resolved or wholly rejected complaints will be transferred to the Internal Ombudsman.





- RBI clarified that the same branch or unit cannot close a complaint, whether resolved or rejected, to avoid conflict of interest and ensure fairness.
- These norms apply to banks having 10 or more outlets in India as on 31 March 2025.
- For NBFCs, the rules apply to deposit-taking NBFCs with 10 or more branches and non-deposit-taking NBFCs having assets of ₹5,000 crore or more with a public customer interface.



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Recent News Headlines Related to SEBI

- SEBI has proposed a uniform 30-day time lag for sharing and using price data in investor education and awareness programmes.
- Securities and Exchange Board of India (SEBI) mandated that compliance officers of Alternative Investment Fund (AIF) managers must obtain certification from the National Institute of Securities Markets (NISM) by passing the NISM Series-III-C: Securities Intermediaries Compliance (Fund) Certification Examination, effective from January 1, 2027
- Ashika Group has received in-principle approval from the Securities and Exchange Board of India (SEBI) to act as a sponsor and establish Ashika Mutual Fund.
- The Securities and Exchange Board of India (SEBI) has simplified the procedure for issuance of duplicate securities by increasing the monetary threshold for simplified documentation from ₹5 lakh to ₹10 lakh.
- The Securities and Exchange Board of India (SEBI) has decided to exclude Zero Coupon Zero Principal (ZCZP) bonds and delisted securities from the valuation threshold used to determine eligibility for a Basic Services Demat Account (BSDA).

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Ques: What is the key objective behind Amazon Pay launching fixed deposit (FD) services on its fintech app?

- A) To offer cryptocurrency-based investments
- B) To expand into fixed-income investment products
- C) To replace traditional bank fixed deposits
- D) To provide unsecured personal loans
- E) To act as a full-fledged commercial bank

Answer: Option B

Explanation:

- Amazon Pay has launched fixed deposit (FD) services on its fintech app to expand into fixed-income investment products.
- The FD offerings provide interest rates of up to 8%.
- Amazon Pay has partnered with two NBFCs—Shriram Finance and Bajaj Finance—and five banks.
- The partner banks include Shivalik Small Finance Bank, Suryoday Small Finance Bank, South Indian Bank, Slice, and Utkarsh Small Finance Bank.
- Users can start investing in FDs with a minimum amount of ₹1,000 without opening separate bank accounts with each institution.
- Deposits made through the platform are insured up to ₹5 lakh per depositor per bank under DICGC rules.

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Ques: Who became India's 92nd Chess Grandmaster after securing the final GM norm in Armenia?

- A) Rameshbabu Praggnanandhaa
- B) Nihal Sarin
- C) Vidit Gujrathi
- D) Arjun Erigaisi
- E) Aaryan Varshney

Answer: Option E

Explanation:

- Indian chess player Aaryan Varshney became India's 92nd Chess Grandmaster.
- He secured his final Grandmaster norm at the Andranik Margaryan Memorial Tournament in Armenia.
- Aaryan Varshney is from Delhi.
- With this achievement, he became the eighth Grandmaster from Delhi.
- The achievement marks a significant milestone in his chess career.

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Ques: On which date did the Lokpal of India observe its Foundation Day in 2026?

- A) 15 January
- B) 16 January
- C) 18 January
- D) 26 January
- E) 30 January

Answer: Option B

Explanation:

- The Lokpal of India observed its Foundation Day on 16 January 2026.
- The Foundation Day commemorates the coming into force of the Lokpal and Lokayuktas Act, 2013.
- The Lokpal institution was established in the year 2014.
- The 2026 celebration marked the second edition of the Foundation Day.
- This day is significant as it marks the legal establishment of the Lokpal under Section 3 of the Lokpal and Lokayuktas Act, 2013.
- The event was held in the presence of Lokpal Chairperson Justice A. M. Khanwilkar.
- Several Judicial and Non-Judicial Members of the Lokpal were also present at the event.
- Members must be from SC/ST/OBC, minorities, and women.
- Members are appointed by the President of India.
- Appointments are made on the recommendation of a Selection Committee.
- The Selection Committee consists of the Prime Minister (Chairperson), Speaker of Lok Sabha, Leader of Opposition in Lok Sabha, Chief Justice of India or a Judge nominated by him/her, and one eminent jurist.
- The tenure of the Chairperson and Members is five years from the date of assuming office or until attaining the age of 70 years, whichever is earlier.





Ques: Which state topped the Export Preparedness Index (EPI) 2024 among large states, and which state led among small states?

- A) Gujarat and Goa
- B) Tamil Nadu and Nagaland
- C) Maharashtra and Uttarakhand
- D) Uttar Pradesh and Jammu & Kashmir
- E) Andhra Pradesh and Dadra & Nagar Haveli & Daman & Diu

Answer: Option C

Explanation:

- Maharashtra topped the Export Preparedness Index (EPI) 2024 among large states with a score of 68.01.
- Tamil Nadu secured the second position with a score of 64.41, followed by Gujarat with 64.02.
- Among small states, Uttarakhand ranked first with a score of 52.07.
- Jammu and Kashmir ranked second with 51.08, followed by Nagaland with 46.42.
- The Export Preparedness Index 2024 is the 4th edition of the report, published by NITI Aayog.
- States were grouped into Large States, Small States, North Eastern States, and Union Territories.
- The index categorizes states into Leaders, Challengers, and Aspirers based on export preparedness.
- The index supports India's goal of achieving USD 1 trillion merchandise exports by 2030 and is based on 4 pillars, 13 sub-pillars, and 70 indicators.
- Pillar weightage includes Export Infrastructure (20%), Business Ecosystem (40%), Policy & Governance (20%) and Export Performance (20%).

Top 5 Performing States and Union Territories in EPI 2024:

Large States :

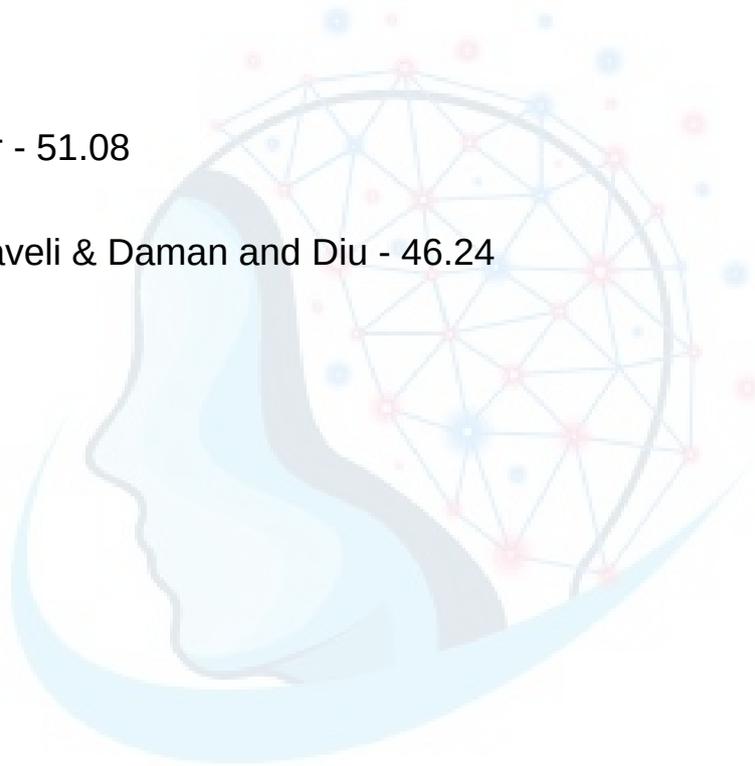
- 1 Maharashtra - 68.01
- 2 Tamil Nadu - 64.41



- 3 Gujarat - 64.02
- 4 Uttar Pradesh - 62.09
- 5 Andhra Pradesh - 60.65

Small States

- 1 Uttarakhand - 52.07
- 2 Jammu and Kashmir - 51.08
- 3 Nagaland - 46.42
- 4 Dadra and Nagar Haveli & Daman and Diu - 46.24
- 5 Goa - 44.60



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Ques: Which two institutions signed a Memorandum of Understanding (MoU) to enhance collaboration in research, innovation, and capacity building across the dairy sector?

- A) ICAR and National Dairy Development Board (NDDB)
- B) NDDB and NITI Aayog
- C) ICAR and NABARD
- D) Ministry of Agriculture and FSSAI
- E) ICAR and AMUL

Answer: Option A

Explanation:

- The Indian Council of Agricultural Research (ICAR) signed a Memorandum of Understanding with the National Dairy Development Board (NDDB).
- The MoU aims to strengthen multidisciplinary research, innovation, and capacity building across the dairy sector.
- It seeks to integrate ICAR's scientific and research expertise with NDDB's extensive field-level experience and institutional capabilities.
- The collaboration is intended to address emerging challenges in the dairy sector and promote sustainable growth through innovation-driven solutions.

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Recent News Headlines Related to RBI

- Karnataka Bank has secured the necessary authorization from the Reserve Bank of India (RBI) and approval from the Department of Treasuries, Government of Karnataka.
- The Foreign Exchange Dealers' Association of India (FEDAI) submitted an application to the RBI under the Omnibus Framework for recognition of Self-Regulatory Organisations (SROs) for Regulated Entities.
- The Reserve Bank of India (RBI) has fixed the Ways and Means Advances (WMA) limit for the Government of the National Capital Territory of Delhi (GNCTD) at ₹890 crore.
- Under the draft amendments issued by the RBI, a director who has completed 10 years of continuous tenure on the board of a UCB, State Co-operative Bank, or Central Co-operative Bank will be eligible for re-appointment to the same bank only after a minimum cooling-off period of three years.
- PayG has secured approval from the Reserve Bank of India (RBI) to operate as a Payment Aggregator-Physical (PA-P) and Cross-Border Payment Aggregator (PA-CB).
- Bank of Baroda (BoB) has secured in-principle approval from the RBI to convert its existing Bank Primary Dealer (PD) authorization into a wholly-owned subsidiary for undertaking Standalone Primary Dealer (SPD) business.





Ques: Who became the first Indian to receive the rare Samurai martial arts honour of Kenjutsu?

- A) Pawan Kalyan
- B) Rajinikanth
- C) Narendra Modi
- D) Akshay Kumar
- E) Vishwanathan Anand

Answer: Option A

Explanation:

- Andhra Pradesh Deputy Chief Minister Pawan Kalyan received a rare Samurai martial arts honour.
- He became the first Indian to be formally inducted into the Samurai martial arts tradition of Kenjutsu.
- Kenjutsu is an ancient Japanese samurai swordsmanship tradition.
- The honour highlights international recognition of Indian leaders in cultural and martial traditions.

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Ques: What is the objective of the Government e-Marketplace (GeM) initiative Womaniya?

- A) To promote exports by women entrepreneurs
- B) To provide subsidies to women-owned industries
- C) To strengthen participation of women-led MSEs and SHGs in public procurement
- D) To establish exclusive industrial parks for women
- E) To provide tax exemptions to women entrepreneurs

Answer: Option C

Explanation:

- Government e-Marketplace (GeM) launched its flagship initiative Womaniya on 14 January 2019 to enhance the participation of women-led Micro and Small Enterprises (MSEs) and Self-Help Groups (SHGs) in public procurement.
- As of 14 January 2026, more than two lakh women-led MSEs are registered on the GeM portal and have secured public procurement orders worth over ₹80,000 crore, accounting for 4.7% of GeM's total order value.
- This exceeds the mandated 3% reservation for women-owned and women-led enterprises in government procurement.
- The initiative addresses the “Triple Challenge” faced by women entrepreneurs—access to markets, access to finance, and access to value addition.
- It enables direct market access without intermediaries and supports gender-inclusive economic growth.

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Ques: What is the significance of the Mumbai–Nagpur Natural Gas Pipeline (MNPL) project implemented by GAIL (India) Limited?

- A) It connects Mumbai to Kolkata through a coastal gas corridor
- B) It is a 694-km expressway-aligned gas pipeline along the Samruddhi Mahamarg
- C) It is a city gas distribution project limited to urban areas
- D) It transports crude oil instead of natural gas
- E) It is a cross-border gas pipeline project

Answer: Option B

Explanation:

- The Mumbai–Nagpur Natural Gas Pipeline (MNPL) is described as GAIL’s 694-km expressway gas pipeline.
- The project is implemented by GAIL (India) Limited.
- The pipeline has a total length of 694 kilometres and is located entirely in Maharashtra.
- It connects the key cities of Mumbai and Nagpur.
- The pipeline is laid along the Samruddhi Mahamarg (Mumbai–Nagpur Expressway) using an approximately 3-metre-wide utility corridor.
- It has a gas transportation capacity of about 16.5 MMSCMD.
- The project aligns with the PM GatiShakti National Master Plan, promoting integrated infrastructure development.

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Recent Facilities Launched in Banking & Insurance Sector:

- **Canara Bank will use NPCI BHIM Services' (NBSL) bank plugins to offer Unified Payments Interface (UPI) services on its banking payments app, Canara ai1Pe.**
- **PhonePe Payment Gateway (PhonePe PG) has launched 'PhonePe PG Bolt' for Visa and Mastercard credit and debit card transactions.**
- **Axis Finance Limited (AFL), a wholly owned subsidiary of Axis Bank Limited, launched the 'Axis Finance Vyapar Business Loan'.**
- **Axis Bank has introduced a new feature called 'Safety Centre' on its mobile banking app to strengthen customer protection against digital fraud.**
- **Federal Bank Limited launched 'The Fortuna Wave', a refreshed brand identity, in Mumbai in the presence of Vidya Balan, the bank's brand ambassador.**
- **Life Insurance Corporation of India (LIC) has launched a Special Revival Campaign to revive lapsed individual policies.**
- **IDFC FIRST Bank launched the Zero-Forex Diamond Reserve Credit Card as a premium offering for frequent international travellers.**

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Ques: Who was appointed as the new Prime Minister of Yemen after the resignation of the previous Prime Minister?

- A) Salem bin Breik
- B) Rashad Mohammed Al-Alimi
- C) Shaya Mohsen Zindani
- D) Ahmed Awad bin Mubarak
- E) Ali Mohsen Al-Ahmar

Answer: Option C

Explanation:

- The Prime Minister of Yemen resigned from his position.
- Following the resignation, Yemen's Foreign Minister Shaya Mohsen Zindani was appointed as the new Prime Minister.
- He replaced Salem bin Breik as Prime Minister.
- The capital of Yemen is Sanaa, and the currency is the Yemeni Rial.

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Ques: Why is the Ministry of Defence adding a dedicated counter-drone security layer under the “Delhi Dome” air defence grid?

- A) To monitor civilian air traffic over Delhi
- B) To counter threats from unmanned aerial vehicles targeting sensitive military installations
- C) To replace existing missile defence systems
- D) To support commercial drone operations
- E) To integrate foreign-made air defence technology

Answer: Option B

Explanation:

- The Ministry of Defence is adding a dedicated counter-drone security layer to protect sensitive military installations within the “Delhi Dome” air defence grid.
- The move gained urgency after Pakistan’s failed attempt to target Delhi during the 88-hour-long Operation Sindoor.
- The Indian Air Force (IAF) leads tri-services operational oversight of India’s air defence systems.
- Counter-drone systems have already been installed at Vayu Sena Bhavan and are being deployed at Nausena Bhavan.
- The objective is to counter threats posed by unmanned aerial vehicles (UAVs), especially drones.
- The Vajra Sentinel Anti-Drone System has been installed at Vayu Sena Bhavan.
- It is manufactured by Big Bang Boom Solutions, a Chennai-based company.





Ques: In what role did India Post deliver its first order booked through the Open Network for Digital Commerce (ONDC)?

- A) Seller on ONDC
- B) Buyer on ONDC
- C) Logistics Service Provider (LSP)
- D) Payment Service Provider
- E) Technology Platform Operator

Answer: Option C

Explanation:

- India Post delivered its first online order booked through the Open Network for Digital Commerce (ONDC).
- India Post acted as a Logistics Service Provider (LSP) under ONDC.
- The Department of Posts is operational on ONDC under the “Click & Book” model.
- Sellers can digitally generate pickup requests and select India Post as their logistics partner on the ONDC platform.
- Parcels are collected directly from the sellers’ premises for delivery.

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Ques: The Nutrient-Based Subsidy (NBS) Scheme, which provides subsidy on phosphatic and potassic fertilizers, is implemented by which authority?

- A) Department of Agriculture & Farmers Welfare
- B) Department of Fertilizers
- C) NITI Aayog
- D) Food Corporation of India
- E) Ministry of Rural Development

Answer: Option B

Explanation:

- The Nutrient-Based Subsidy (NBS) Scheme was launched on 1 April 2010.
- It is implemented by the Department of Fertilizers under the Ministry of Chemicals and Fertilizers.
- The scheme provides a fixed subsidy on Phosphatic and Potassic (P&K) fertilizers, calculated based on nutrient content (N, P, K, S).
- Its objective is to promote balanced fertilisation and discourage excessive use of nitrogen-based fertilizers such as urea.
- For Rabi 2025–26, Ammonium Sulphate has been newly included under the NBS scheme, with an estimated budgetary allocation of ₹37,952.29 crore.

About ₹736 crore higher than Kharif 2025 allocation - NBS Rates (Rabi 2025–26)

- Nitrogen (N): ₹ 43.02/kg
- Phosphorus (P): ₹ 47.96/kg
- Potassium (K): ₹ 2.38/kg
- Sulphur (S): ₹ 2.87/kg





Ques: Who secured a seventh term as President of Uganda after winning the recent general elections?

- A) Yoweri Museveni
- B) Paul Kagame
- C) Uhuru Kenyatta
- D) Samia Suluhu Hassan
- E) Hakainde Hichilema

Answer: Option A

Explanation:

- Yoweri Museveni secured a seventh term as the President of Uganda.
- He has been in power since 1986.
- Museveni won the election with a decisive majority.
- Uganda follows a presidential system of government.
- The capital of Uganda is Kampala, and the official currency is the Ugandan Shilling.

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Ques: Which state cabinet approved the Dagadarthi Greenfield Airport Project in Nellore district?

- A) Tamil Nadu
- B) Karnataka
- C) Telangana
- D) Andhra Pradesh
- E) Odisha

Answer: Option D

Explanation:

- The Andhra Pradesh Cabinet approved the Dagadarthi Greenfield Airport Project in Nellore district.
- The approval will significantly boost the state's aviation and industrial infrastructure.
- After approval, Dagadarthi will become the 8th airport of Andhra Pradesh.
- The project reflects the state's commitment to creating a future-ready, multi-modal logistics and industrial network.
- Phase-I of the project is designed to handle 1.4 million passengers annually.
- In the future, the airport's capacity can be scaled up to handle 15 million passengers annually.

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Ques: Who has been appointed as Vigilance Commissioner in the Central Vigilance Commission under the Central Vigilance Commission Act, 2003?

- A) Shri Sanjay Kothari
- B) Shri Praveen Vashista
- C) Shri Ajay Bhushan Pandey
- D) Shri T. M. Bhasin
- E) Shri K. V. Chowdary

Answer: Option B

Explanation:

- The President of India appointed Shri Praveen Vashista as Vigilance Commissioner in the Central Vigilance Commission (CVC) under Section 4(1) of the CVC Act, 2003.
- Shri Praveen Vashista took oath before the Central Vigilance Commissioner, authorised by the President under Section 5(3) of the CVC Act.
- The CVC Act, 2003 provides for one Central Vigilance Commissioner and two Vigilance Commissioners.
- The tenure of a Vigilance Commissioner is four years or until the age of 65 years, whichever is earlier.

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Ques: Which government scheme focuses on the development of theme-based tourist circuits in India?

- A) Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PM-JUGA)
- B) Challenge Based Destination Development (CBDD)
- C) Swadesh Darshan Scheme
- D) Swadesh Darshan 2.0
- E) Incredible India Campaign

Answer: Option C

Explanation:

- The Swadesh Darshan Scheme was launched in January 2015 by the Ministry of Tourism.
- Its main objective is the development of theme-based tourist circuits across India.
- Under the scheme, 76 projects have been sanctioned with a total outlay of ₹5,290.33 crore, out of which 75 projects have been physically completed.
- Swadesh Darshan 2.0 is the revamped version, focusing on sustainable and responsible tourism with a destination-centric approach.
- A sub-scheme under SD 2.0 is Challenge Based Destination Development (CBDD), aimed at enhancing the tourist experience across the entire value chain.

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Recent News headlines related to Sports

- The 2nd Khelo India Beach Games are set to begin at Ghoghla Beach, Diu, from 5th to 10th January.
- Venus Williams (45) has been awarded a wildcard entry to the Australian Open.
- Hockey India has appointed Sjoerd Marijne as the chief coach of the Indian women's hockey team.
- The 27th edition of the FIDE World Rapid and Blitz Chess Championship 2025 was held at the Sports and Events Complex, Qatar University, Doha, Qatar.
- Indian women's cricket achieved a major milestone as Deepti Sharma became the highest wicket-taker in Women's T20 International cricket.
- Sonam Yeshey of Bhutan created history by becoming the first bowler ever to take eight wickets in a men's T20 International match.
- Rashtriya Raksha University (RRU), located in Gandhinagar, Gujarat, will host eight sporting disciplines of the World Police and Fire Games (WPF) 2029.
- Surya Charishma Tamiri from Andhra Pradesh won the Women's Singles crown at the 87th Senior National Badminton Championships held in Vijayawada.

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Ques: Who won the Tyler Prize for Environmental Achievement for groundbreaking research on underground fungal networks?

- A) Toby Kiers
- B) Vandana Shiva
- C) Jane Goodall
- D) Sylvia Earle
- E) Rachel Carson

Answer: Option A

Explanation:

- American evolutionary biologist Toby Kiers won the Tyler Prize for Environmental Achievement.
- She was awarded for her groundbreaking research on underground fungal networks.
- Her research highlights the role of fungal networks in climate regulation and ecosystem stability.
- The Tyler Prize is often referred to as the “Nobel Prize for the environment.”
- The prize money associated with the Tyler Prize is \$250,000.

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Ques: Which institution is hosting the India International Conference on Democracy and Election Management (IICDEM)–2026 in New Delhi?

- A) Ministry of Parliamentary Affairs
- B) India International Institute of Democracy and Election Management (IIIDEM)
- C) Election Commission of India (ECI)
- D) NITI Aayog
- E) United Nations Development Programme (UNDP)

Answer: Option C

Explanation:

- The India International Conference on Democracy and Election Management (IICDEM)–2026 is a three-day conference starting from 21 January 2026, held in New Delhi.
- The conference is hosted by the Election Commission of India (ECI) and organised by the India International Institute of Democracy and Election Management (IIIDEM).
- It is the largest global conference hosted by India in the field of democracy and election management.
- The theme of the conference is: “Democracy for an inclusive, peaceful, resilient and sustainable world.”
- The Chief Election Commissioner is Gyanesh Kumar, and the Election Commissioners are Sukhbir Singh Sandhu and Vivek Joshi.

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Ques: How many illegal betting and gambling website links were blocked by the Government in a single enforcement action?

- A) 120
- B) 180
- C) 242
- D) 500
- E) 7,800

Answer: Option C

Explanation :

- The Government intensified its crackdown on illegal online betting and gambling platforms.
- In a single enforcement action, 242 illegal betting and gambling website links were blocked.
- This is part of a broader nationwide enforcement drive, under which more than 7,800 illegal betting and gambling websites have been taken down across India.
- The move aims to curb illegal online gambling activities and protect users from financial fraud.

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Ques: Which institution organised a Foundation Day and Industry Conclave and is recognised as an Institution of National Importance under the Ministry of Commerce & Industry?

- A) National Institute of Fashion Technology (NIFT)
- B) Indian Institute of Technology (IIT) Delhi
- C) Footwear Design & Development Institute (FDDI)
- D) National Institute of Design (NID)
- E) Central Leather Research Institute (CLRI)

Answer: Option C

Explanation | व्याख्या:

- The Footwear Design & Development Institute (FDDI), an Institution of National Importance under the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry, organised a Foundation Day and Industry Conclave.
- FDDI is a premier academic institution in India dedicated to footwear, leather products, fashion, and retail management, established in 1986.
- In 2017, FDDI was declared an Institution of National Importance (INI), placing it alongside elite institutions such as IITs and NIFTs.
- FDDI currently operates through 12 state-of-the-art campuses across India, with its headquarters in Noida and other campuses in Chennai, Kolkata, Hyderabad, Jodhpur, and more.





Ques: What is the objective of the Union Cabinet–approved ₹1,788 crore proposal related to banknote paper production?

- A) To establish a new currency printing press in Western India
- B) To set up a new high-security banknote paper production line at Narmadapuram
- C) To privatise Security Paper Mill operations
- D) To increase coin minting capacity across India
- E) To import advanced banknote paper from foreign countries

Answer: Option B

Explanation:

- The Union Cabinet approved a ₹1,788 crore proposal to set up a new banknote paper production line.
- The objective is to boost the output of high-security banknote paper.
- The project will be implemented at Narmadapuram, Madhya Pradesh, by the Security Paper Mill (SPM).
- The new line will use cylindrical mould watermark-based technology with an annual capacity of 6,000 metric tonnes.
- It will replace two ageing production lines and increase total capacity from 7,500 to about 12,000 metric tonnes per year.
- India prints around 26 billion banknotes annually, with banknote paper demand rising by 7–8%.
- Printing is carried out by SPMCIL and its subsidiary BRBNMPL.
- The expansion ensures domestic availability of high-security and CBRN-resistant paper for currency, passports, and other secure documents.





Ques: When is National Startup Day observed in India?

- A) 12 January
- B) 15 January
- C) 16 January
- D) 26 January
- E) 1 February

Answer: Option C

Explanation:

- National Startup Day 2026 was observed on 16 January.
- The day aims to recognise and promote the startup ecosystem in India.
- As of December 2025, India hosts over 2 lakh startups.
- This places India among the world's largest startup ecosystems.
- National Startup Day has been observed since 2016.

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Important days :

- 18 December : 25th International Migrants Day (Theme 2025 My Great Story: Cultures and Development) (Started in 2000)
- 18 December : National Minority Rights Day
- 20 December : International Human Solidarity Day 2025 (Theme 2025 Solidarity for Sustainable Development: Uniting Communities for a Shared Future)
- 20 December : Sashtra Seema Bal (SSB) observes its Raising Day
- 21 December : World Basketball Day 2025 (Started in 2023)
- 21 December : 2nd World Meditation Day (1st - 2024)
- 22 December : National Mathematics Day 2025 (Commemorates Birth date (138th) of Srinivasa Ramanujan, born in 1887)
- 22 December : National Mathematics Day
- 23 December : National Farmer's Day
- 24 December : National Consumer Day (theme "Efficient and Speedy Disposal through Digital Justice.")
- 25 December : 12th Good Governance Day (theme "Prashasan Gaon Ki Ore (Governance Towards Villages)")
- 19th to 25th December : Good Governance Week
- 26 December : 4th Veer Bal Diwas
- 27 December : 6th International Day of Epidemic Preparedness 2025 (Started in 2020)
- 1 January : Global Family Day (Started in 2000)
- 2 January : World Introvert Day (Theme 2026 Quietly Changing Tomorrow)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day (Started in 2018)
- 5 January : National Bird Day (started in 2002)
- 6 January : World Day of War Orphans (Started in 1995)
- 6 January : 9th National Siddha Day ("Siddha for Global Health.")
- 8 January : Earth's Rotation Day
- 9 January : Pravasi Bharatiya Divas (PBD)
- 10 January : World Hindi Day, also known as Vishwa Hindi Diwas
- 12 January : National Youth Day, also known as Rashtriya Yuva Divas and Vivekananda Jayanti
- 15 January : Indian Army Day (theme 2026 "Year of Networking and Data Centricity.")





IMPORTANT ONE - LINER Current Affairs

- The Directorate General of Foreign Trade in collaboration with the Ministry of External Affairs, the Federation of Indian Export Organisations and other Government partners and industry stakeholders, organised the National Conference on Strategic Trade Controls (NCSTC) 2026 in New Delhi
- Indian Army has placed a Rs.168 crore order with NewSpace Research & Technologies for its Medium Altitude Persistent Surveillance System (MAPSS), a fully electric, solar-powered unmanned aerial vehicle designed for long-endurance surveillance missions.
- ICC Men's player of the month for December 2025 is Mitchell Starc (Australia) and ICC Women's player of the month for December 2025 Laura Wolvaardt (South Africa)
- India and Germany Signed a Joint Declaration of Intent (JDI) to deepen bilateral cooperation in the fields of telecommunications and Information and Communication Technologies (ICTs)
- Government of Tamil Nadu signed a Memorandum of Understanding with Sarvam AI to establish India's first full-stack Sovereign Artificial Intelligence Park in Chennai

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