

EXAM GENIUS
Presents
GENIUS
CURRENT
AFFAIRS

In English
30 Jan 2026



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

Achieve Success with Exam Genius - Your Ultimate Guide to Reasoning Mastery !



Ques: Pine Labs has partnered with which bank to build a payment acquiring system in the UAE?

- A) Emirates NBD
- B) First Abu Dhabi Bank
- C) Mashreq Bank
- D) Wio Bank
- E) Abu Dhabi Commercial Bank

Answer: Option D

Explanation:

- Indian payments technology company Pine Labs has partnered with UAE-based Wio Bank to build a payment acquiring system.
- As part of the partnership, Wio Bank will deploy Credit+, Pine Labs' API-based acquiring platform.
- Acquiring platforms help merchants process digital payments efficiently.
- Pine Labs currently offers Credit+ services in India, Sri Lanka, the Middle East, Africa, and Southeast Asia.
- The partnership strengthens digital payment infrastructure in the UAE.

EXAM
Genius





Ques: PhonePe recently received SEBI approval to launch its IPO. Which of the following statements about the IPO is/are correct?

1. The IPO aims to raise about ₹12,000 crore, mainly through a pure Offer for Sale (OFS).
2. The IPO will include fresh capital infusion into the company.
3. Walmart will sell around 9.06% stake (about 4.59 crore shares) through the IPO.
4. Microsoft and Tiger Global will completely exit PhonePe by selling their shares.

- A) 1 and 3 only
B) 1, 3 and 4 only
C) 2 and 4 only
D) 1 and 2 only
E) 1, 2, 3 and 4

Answer: Option B

Explanation:

- PhonePe has received approval from the Securities and Exchange Board of India (SEBI) to launch its IPO.
- The company is targeting a fund raise of about ₹12,000 crore, primarily through a pure Offer for Sale (OFS), with no fresh capital infusion into the company.
- Walmart plans to sell around 9.06% stake, amounting to approximately 4.59 crore shares, through the IPO.
- Microsoft and Tiger Global are expected to completely exit PhonePe by selling their entire shareholding in the IPO.
- The IPO will be primarily a pure Offer for Sale (OFS) with no fresh capital infusion.
- Walmart, PhonePe's largest shareholder, will sell about 9.06% stake (around 4.59 crore shares).
- Microsoft and Tiger Global will fully exit PhonePe by selling a combined 47 lakh shares in the IPO.
- The IPO is being managed by banks such as Kotak Mahindra Capital, Citi, Morgan Stanley, JP Morgan, Axis Capital, and Goldman Sachs.





Recently signed banking agreements

- Suryoday Small Finance Bank has partnered with HyperVerge to implement an AI-powered Video KYC (VKYC) solution.
- The Indian Army and HDFC Bank have renewed their Memorandum of Understanding (MoU) for another three years, extending it till 2029.
- Bank of Baroda signed a Memorandum of Understanding with India Infrastructure Finance Company Ltd (IIFCL) to collaborate on infrastructure financing.
- Tamilnad Mercantile Bank has entered into a strategic partnership with TechFini to enhance its UPI acquiring and issuing capabilities.
- The Delhi Government signed a Memorandum of Understanding with the Reserve Bank of India to operate under RBI's complete banking, cash management, and debt management framework for the first time.
- The Department of Posts and the Small Industries Development Bank of India (SIDBI) signed a landmark MoU to implement a nationwide Contact Point Verification system.
- Fyno has partnered with Kerala Grameena Bank (KGB) to deploy a unified customer communication platform.

EXAM
Genius





Ques: SAARG (Strategic Asset Allocation and Risk Governance) has been formed by which regulatory body?

- A) SEBI
- B) RBI
- C) IRDAI
- D) PFRDA
- E) IFSCA

Answer: Option D

Explanation:

- SAARG has been constituted by the Pension Fund Regulatory and Development Authority (PFRDA).
- It is a 10-member committee chaired by Shri Narayan Ramachandran, former Country Head and CEO of Morgan Stanley India.
- The committee has a deadline of 9 months to submit its recommendations.
- Its objective is to strengthen investment architecture, promote long-term retirement wealth creation, enhance diversification, improve risk management practices, and expand subscriber choice.

About PFRDA:

- Established: 2003
- Headquarters: New Delhi
- Chairman: Sivasubramanian Ramann





Recent News Headlines Related to SEBI

- SEBI proposed allowing Foreign Portfolio Investors (FPIs) to offset their purchase and sale obligations within the same trading day.
- 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).

Genius





Ques: According to the RBI report “State Finances: A Study of Budgets of 2025–26”, what is the gross fiscal deficit of States budgeted for 2025–26 as a percentage of GDP?

- A) 2.5%
- B) 2.8%
- C) 3.0%
- D) 3.3%
- E) 3.8%

Answer: Option D

Explanation:

- The Reserve Bank of India released the report titled “State Finances: A Study of Budgets of 2025–26”.
- The theme of the report is “Demographic Transition in India – Implications for State Finances.”
- States’ consolidated gross fiscal deficit rose to 3.3% of GDP in 2024–25 after remaining below 3.0% during the previous three years.
- For 2025–26, States have budgeted a gross fiscal deficit of 3.3% of GDP.
- The thrust on capital expenditure has been sustained, with capex steady at 2.7% of GDP in 2023–24 and 2024–25.
- Capital expenditure is budgeted to increase to 3.2% of GDP in 2025–26.
- The consolidated outstanding liabilities of States are estimated at 29.2% of GDP by end-March 2026.

EXAM
Genius





Ques: Which state police force was conferred the President's Police Colour Award (Nishaan) by the Ministry of Home Affairs?

- A) Assam
- B) Tripura
- C) Gujarat
- D) Himachal Pradesh
- E) Sikkim

Answer: Option E

Explanation:

- The Ministry of Home Affairs announced that the Sikkim Police has been conferred the President's Police Colour Award (Nishaan), one of the highest honours for police forces in India.
- With this, Sikkim became the 15th state in India and the 3rd state in the North-East region to receive the award.
- The award is given for outstanding service, professionalism, and dedication.
- It includes a ceremonially decorated flag of size 3 feet 9 inches × 3 feet with a 2-inch golden fringe and a special insignia worn on the left sleeve by all personnel.
- The award can be conferred only by the President of India, the Prime Minister, or the Union Home Minister.
- Earlier recipients include Madhya Pradesh (1950), Uttar Pradesh (1952), Delhi Police (1954), Maharashtra (1961), Punjab (1992), Jammu & Kashmir (2003), Tamil Nadu (2009), Tripura (2011), Assam (2014), Gujarat (2019), Himachal Pradesh (2019), and Haryana (2022).





Ques: When is the India–EU Free Trade Agreement (FTA) expected to come into force?

- A) 2025
- B) 2026
- C) Early 2027
- D) 2028
- E) 2030

Answer: Option C

Explanation:

- India and the European Union (EU) have concluded negotiations on the long-pending Free Trade Agreement (FTA).
- After the official announcement, the deal will undergo legal vetting and the signing process.
- The ratification process may take around 5–6 months, after which the agreement will become operational.
- The India–EU FTA is expected to come into force in early 2027.
- The pact is described as balanced and forward-looking, aimed at strengthening economic integration.
- The European Union is India’s largest trading partner.
- India–EU bilateral trade in goods stood at \$136.53 billion in FY25.
- The deal is expected to create a large integrated market covering nearly one-fourth of global GDP.

EXAM
Genius





Recent News Headlines Related to RBI

- RBI granted in-principle approval to Payoneer India Private Limited, a subsidiary of US-based Payoneer Global, to operate as a PA–Cross Border.
- Reserve Bank of India (RBI) granted in-principle approval to Payoneer India Private Limited, a subsidiary of United States of America (USA)- based Payoneer Global, to operate as a Payment Aggregator – Cross Border (PA-CB)
- Razorpay’s offline payments arm, Razorpay POS (Point of Sale), has received the Payment Aggregator – Physical (PA-P) licence from the Reserve Bank of India (RBI)
- The Reserve Bank of India (RBI) has notified the Foreign Exchange Management (Export and Import of Goods and Services) Regulations, 2026.
- The Reserve Bank of India issued draft amendment directions to clarify the calculation of Owned Fund / Tier-1 Capital for NBFCs and Asset Reconstruction Companies (ARCs).
- The RBI has proposed reopening the licensing window for new Urban Co-operative Banks after 22 years.
- The Reserve Bank of India (RBI) has issued the Reserve Bank–Integrated Ombudsman Scheme (RB-IOS) 2026, a revised grievance redressal framework aimed at simplifying complaint resolution for customers of banks and other financial institutions.





Ques: Which country formally withdrew from the World Health Organization (WHO) after completing a one-year notification process in 2026?

- A) United States of America
- B) United Kingdom
- C) Russia
- D) China
- E) Brazil

Answer: Option A

Explanation:

- The United States formally withdrew from the WHO, ending its 78-year-long membership following criticism over the WHO's COVID-19 response, bureaucratic inefficiencies, and perceived failures impacting Americans.
- The withdrawal was initiated via Executive Order 14155 signed by President Donald J. Trump on January 20, 2025, completing the mandatory one-year notice period.
- All US funding and staffing support to the WHO ended on January 22, 2026, including annual assessed contributions of USD 111 million and average voluntary contributions of USD 570 million.
- The USA contributes around 18% of the WHO's total funding, while the WHO's budget for 2024–2025 is estimated at USD 6.8 billion.

EXAM
Genius





Ques: Who released the 'Military Quantum Mission Policy Framework' for adopting quantum technologies across the Indian Armed Forces?

- A) Rajnath Singh
- B) General Manoj Pande
- C) General Anil Chauhan
- D) Ajit Doval
- E) Admiral R. Hari Kumar

Answer: Option C

Explanation:

- General Anil Chauhan, Chief of Defence Staff, released the 'Military Quantum Mission Policy Framework' for the Indian Armed Forces.
- The framework provides a roadmap for adopting quantum technologies across the Indian Army, Navy, and Air Force.
- The policy is aligned with the National Quantum Mission (NQM).
- The framework is built on four pillars: Quantum Communication, Quantum Computing, Quantum Sensing & Metrology, and Quantum Materials & Devices.
- The National Quantum Mission was launched by the Government of India in 2023 with a financial outlay of ₹6,003.65 crore for the period 2023–24 to 2030–31.

EXAM
Genius





Ques: Who released the book titled “Red Lines Redrawn: Operation Sindoor and India’s New Normal”?

- A) General Manoj Pande
- B) General Anil Chauhan
- C) General Upendra Dwivedi
- D) Air Marshal Rakesh Kumar Singh Bhadauria
- E) Ambassador Anil Trigunayat

Answer: Option C

Explanation:

- The book “Red Lines Redrawn: Operation Sindoor and India’s New Normal” was released by the Chief of Army Staff, General Upendra Dwivedi.
- The book is authored by Major General Bipin Bakshi (Retd), Air Marshal Rajesh Kumar (Retd), Ambassador Anil Trigunayat (Retd), and Brigadier Akhelesh Bhargava (Retd).

EXAM
Genius





Ques: How many Armed Forces personnel were approved Gallantry Awards by President Droupadi Murmu on the eve of the 77th Republic Day?

- A) 50
- B) 60
- C) 65
- D) 70
- E) 75

Answer: Option D

Explanation:

- President Droupadi Murmu approved Gallantry Awards for 70 Armed Forces personnel, including six posthumous awards, on the eve of the 77th Republic Day.
- The gallantry awards include 1 Ashok Chakra, 3 Kirti Chakras, and 13 Shaurya Chakras (including one posthumous).
- Other gallantry medals approved include 1 Bar to Sena Medal (Gallantry), 44 Sena Medals (Gallantry) (including five posthumous), 6 Nao Sena Medals (Gallantry), and 2 Vayu Sena Medals (Gallantry).
- Additionally, the President approved 301 military decorations for Armed Forces and other personnel.
- These decorations include 30 Param Vishisht Seva Medals, 4 Uttam Yudh Seva Medals, 56 Ati Vishisht Seva Medals, 9 Yudh Seva Medals, 2 Bar to Sena Medals (Distinguished), 43 Sena Medals (Distinguished), 8 Nao Sena Medals (Distinguished), 14 Vayu Sena Medals (Distinguished), and 135 Vishisht Seva Medals.

List of winners:

ASHOKA CHAKRA

1. 29014 GROUP CAPTAIN SHUBHANSHU SHUKLA, FLYING (PILOT) - AIR FORCE

KIRTI CHAKRA

1. IC-81753K MAJOR ARSHDEEP SINGH, ARMD, 1 ASSAM RIF - ARMY
2. JC-415036K NAIB SUBEDAR DOLESHWAR SUBBA, 2 PARA (SF) - ARMY



3. 25284 GROUP CAPTAIN PRASANTH BALAKRISHNAN NAIR, FLYING(PILOT) - AIR FORCE

BAR TO SENA MEDAL (GALLANTRY)

1. 3010203A L/HAV SATYA PAL SINGH, SM, 6 RAJPUT - ARMY

VAYU SENA MEDAL (GALLANTRY)

1. 29503, WING COMMANDER SHOBHIT VYAS FLYING (PILOT) - AIR FORCE
2. 919768, JUNIOR WARRANT OFFICER KIRPAL SINGH SALARIA, PARACHUTE JUMP INSTRUCTOR - AIR FORCE

NAO SENA MEDAL (GALLANTRY)

1. 06956-H COMMANDER NARDEEP SINGH - NAVY
2. 09897-T LIEUTENANT COMMANDER RISHABH PURBIA - NAVY
3. 05855-F COMMANDER RAJESHWAR KUMAR SHARMA - NAVY
4. 08901-B LIEUTENANT COMMANDER PRASHANT RAJ - NAVY
5. 06251-F COMMANDER HARPREET SINGH - NAVY
6. 06136-W CAPTAIN PIYUSH KATIYAR - NAVY





Recent News Headlines Related to Awards & Winners :

- **Padmapani Award** : Renowned music maestro Ilaiyaraaja
- **SKOCH Award-2025** : Centre for Development of Telematics (C-DOT) for its Cell Broadcast Solution (CBS)
- **Gold Medal of the Royal Astronomical Society (RAS)** : US-based Indian-origin astronomer Professor Shrinivas Kulkarni
- **Ati Vishisht Rail Seva Puraskar** : Chandana Sinha, an officer of the Railway Protection Force (RPF)
- **'Best Fintech & DPI Adoption' award** : Karnataka Bank
- **The Indira Gandhi Prize for Peace, Disarmament and Development 2025** : Graca Machel, a Mozambican rights activist
- **Tyler Prize for Environmental Achievement** : American evolutionary biologist Toby Kiers
- **Samurai martial arts honour** : Andhra Pradesh Deputy Chief Minister Pawan Kalyan
- **UN Secretary-General's Award 2025** : Indian Army officer Major Swathi Shantha Kumar
- **2026 IEEE Medal of Honor** : Jensen Huang, CEO of NVIDIA





Ques: Who is the author of the book “Lightning Kid”?

- A) Garry Kasparov
- B) Magnus Carlsen
- C) Viswanathan Anand
- D) Rameshbabu Praggnanandhaa
- E) Vishy Mishra

Answer: Option C

Explanation:

- The book “Lightning Kid” is authored by Indian chess legend Viswanathan Anand.
- The book is published by Hachette India.
- It explores the most dramatic moments of Anand’s life and chess career.
- It covers his wins, losses, comebacks, and masterstrokes from his illustrious career.
- The book also contains 64 bite-sized lessons related to life and chess.
- Viswanathan Anand is India’s first Grandmaster and a five-time World Chess Champion.

EXAM
Genius





Ques: Which country formally joined the Indo-Pacific Oceans Initiative (IPOI) during the official visit of its Foreign Minister to India, coinciding with 70 years of diplomatic relations?

- A) Spain
- B) Germany
- C) France
- D) Italy
- E) Netherlands

Answer: Option A

Explanation:

- Spain's Minister for Foreign Affairs, European Union and Cooperation, José Manuel Albares, undertook a one-day official visit to India at the invitation of External Affairs Minister Dr. S. Jaishankar.
- The visit coincided with the 70th anniversary of diplomatic relations between India and Spain, established in 1956.
- During the visit, Spain formally joined the Indo-Pacific Oceans Initiative (IPOI) by presenting the Declaration of Accession to India.
- With Spain's accession, India and Spain will enhance cooperation in defence and maritime security, trade and investment, renewable energy and infrastructure, technology and innovation, and multilateral platforms such as the UN, EU, and G20.
- The Indo-Pacific Oceans Initiative was launched by the Government of India at the East Asia Summit in Bangkok in 2019.
- IPOI builds upon India's SAGAR (Security and Growth for All in the Region) initiative launched in 2015.
- During the visit, India and Spain jointly unveiled the logo for the India–Spain Dual Year of Culture, Tourism and Artificial Intelligence (AI) to commemorate 70 years of diplomatic ties.

Genius





Ques: PM Modi highlighted the revival of which river in the 130th episode of Mann Ki Baat?

- A) Gomti
- B) Tamsa
- C) Son
- D) Yamuna
- E) Betwa

Answer: Option B

Explanation:

- Prime Minister Narendra Modi highlighted the revival of the Tamsa River during the 130th episode of Mann Ki Baat.
- The initiative took place in Azamgarh district, Uttar Pradesh.
- The river was cleaned and fruit-bearing trees were planted along its banks.
- Local people actively participated in the cleanliness and plantation drive.
- The uninterrupted flow of the river had earlier been disrupted due to pollution.
- The Tamsa River passes through Ayodhya and merges with the Ganga River.
- PM Modi termed the initiative a commendable example of community participation.

EXAM
Genius





Ques: How many national-level winners were selected under Veer Gatha 5.0?

- A) 50
- B) 75
- C) 10
- D) 25
- E) 100

Answer: Option E

Explanation:

- Veer Gatha 5.0 awards ceremony was held in New Delhi to celebrate school students who highlighted the courage and sacrifice of India's Gallantry Award winners through creative expression.
- The winners were felicitated by Sanjay Seth, Minister of State for Defence, and Jayant Chaudhary, Minister of State for Education.
- A total of 100 winners were selected from 91 schools across 18 countries under four categories at the national level.
- Winners were divided into four groups: 25 from Preparatory Stage (Grades 3–5), 25 from Middle Stage (Grades 6–8), and 50 from Secondary Stage with equal representation from Grades 9–10 and 11–12.
- Each awardee received ₹10,000 as a cash prize and an opportunity to attend the Republic Day Parade 2026 at Kartavya Path as special guests.
- Project Veer Gatha was launched in 2021 as part of Azadi Ka Amrit Mahotsav to commemorate 75 years of India's Independence and encourages students from Class 3 to 12 to participate through poems, essays, paintings, and multimedia projects.





Recent News Headlines Related to Books :

- Hindi edition of 'Palanivelu GUTS' : Dr. C. Palanivelu
- "Chalice of Ambrosia: Ram Janmabhoomi – Challenge and Response" : Shri Surendra Kumar Pachauri
- "Adhunik Bharat Ke Nirmata: Atal Bihari Vajpayee" : Vijai Trivedi
- Agni Sarassulo Vikasinchina Kamalam Droupadi Murmu' : former Member of Parliament Y. Lakshmi Prasad
- The Loneliness of Sonia and Sunny and The Inheritance of Loss (2006) : Kiran Desai
- Once Elephants Lived Here, The Empty Space, Our City That Year, and Mai : Geetanjali Shree
- "Another Day in Landour: Looking Out from My Window" : Ruskin Bond.
- "The Circle of Life" : Sudha Murty
- "How to Be Happy with Who You Are" : Sudha Murty
- "The Magic of the Lost Earrings" : Sudha Murty





Ques: Which organisation conducted the iconic “Lal Paad Saree Walk” in Malaysia highlighted by PM Modi?

- A) ICCR
- B) Malaysia India Heritage Society
- C) Pravasi Bharatiya Forum
- D) Indian Cultural Centre Malaysia
- E) ASEAN Cultural Council

Answer: Option B

Explanation:

- Prime Minister Narendra Modi recalled the iconic “Lal Paad Saree Walk” organised in Malaysia during the 130th episode of Mann Ki Baat.
- The event was organised by the Malaysia India Heritage Society.
- The society plays an important role in strengthening historical and cultural ties between India and Malaysia.
- A large number of participants took part in the Lal Paad Saree Walk, along with Odissi dance and Baul music performances.
- The event showcased Indian traditional attire and cultural heritage abroad.

EXAM
Genius





Ques: Which IIT is working on integrating ramjet technology to significantly extend the range of Indian Army rocket systems like BM-21 Grad and Pinaka?

- A) IIT Bombay
- B) IIT Kanpur
- C) IIT Delhi
- D) IIT Kharagpur
- E) IIT Madras

Answer: Option E

Explanation:

- IIT Madras is undertaking a project to enhance the range of the Indian Army's rocket arsenal using advanced ramjet technology.
- Researchers from IIT Madras's propulsion division will integrate ramjet engines into multiple launch rocket systems like the BM-21 Grad and the indigenous Pinaka.
- The BM-21 Grad currently has a range of about 20–40 km, expected to increase to over 80 km with ramjet propulsion.
- Pinaka rockets already have a range of up to 120 km, and ramjet integration could extend future variants beyond 250 km.
- Pinaka is an indigenous system developed by DRDO, reflecting India's focus on defence self-reliance.

EXAM
Genius





Ques: Which country returned twin panda cubs to China, becoming panda-free for the first time since 1972?

- A) South Korea
- B) Japan
- C) Thailand
- D) Singapore
- E) Indonesia

Answer: Option B

Explanation:

- Japan returned twin panda cubs Xiao Xiao & Lei Lei to China, leaving the country panda-free for the first time since 1972.
- Thousands of people gathered at Ueno Zoo, Tokyo, to see the pandas before departure.
- The panda twins were born in 2021 under a breeding research programme.
- China retains ownership of all pandas loaned abroad.
- Host countries pay around \$1 million annually per panda pair to China.
- The return comes amid rising diplomatic tensions between Japan and China.
- Future panda loans to Japan remain uncertain.

EXAM
Genius





Ques: The Ministry of Commerce & Industry announced the selection of companies under the 4th round of the Production Linked Incentive (PLI) scheme for white goods. Which of the following statements is/are correct?

1. Five companies were selected in the 4th round of the PLI scheme for white goods such as ACs and LED lights.
2. The selected companies have committed investments worth ₹863 crore.
3. These companies are expected to generate production worth over ₹8,300 crore and create 1,799 direct jobs by FY 2027–28.
4. So far, 85 companies selected under the PLI scheme for white goods are expected to attract investments of over ₹11,000 crore.

- A) 1 and 2 only
B) 1, 2 and 3 only
C) 2, 3 and 4 only
D) 1, 2, 3 and 4
E) 1 and 4 only

Answer: Option D

Explanation:

- Five companies were selected under the 4th round of the PLI scheme for white goods like ACs and LED lights.
- The selected companies have committed investments worth ₹863 crore.
- They are expected to generate production worth over ₹8,300 crore and create 1,799 direct jobs by FY 2027–28.
- So far, 85 companies selected under the PLI scheme for white goods are expected to attract investments of over ₹11,000 crore, highlighting the scheme's impact on manufacturing and employment.

Additional Information:

- Key investments by selected companies include Kirloskar Pneumatic (₹320 crore), Indo Asia Copper Limited (₹258.97 crore), Kyron Technology (₹175 crore), Godrej & Boyce Manufacturing Company (₹58.69 crore), and Pranav Vikas (India) Pvt. Ltd. (₹50 crore).





Recent News Headlines Related to Schemes

- **Sukanya Samriddhi Yojana (SSY)**, a Government of India-backed small savings scheme under the **Beti Bachao Beti Padhao (BBBP)** campaign, has completed **11 years**.
- **Assam Chief Minister Himanta Biswa Sarma** announced the '**Atal Vichal Agragami Assam**' scheme to support research scholars through monthly financial assistance.
- **Indian Railways' One Station One Product (OSOP)** scheme has emerged as a powerful platform for promoting local craftsmanship and grassroots entrepreneurship across the country.
- The **Swadesh Darshan Scheme** was launched in **January 2015** by the **Ministry of Tourism**.
- As announced in the **Union Budget**, the government plans to increase the short-term loan limit for **KCC holders** from **₹3 lakh** to **₹5 lakh**, likely to be implemented from **FY27**.
- The **Design Linked Incentive (DLI) Scheme** aims to build a strong fabless semiconductor ecosystem in India by encouraging indigenous semiconductor design capabilities.
- The **Assam government** launched a new financial assistance scheme for **Udasin Bhakats**.
- **Tamil Nadu Assured Pension Scheme (TAPS)** was announced by Chief Minister **M. K. Stalin** for state government employees and teachers.
- Ahead of the **Union Budget 2026–27**, the **Union Government** is preparing to roll out **PM-KUSUM 2.0**, the next phase of the **Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM)**.





Ques: Who was the former Indian footballer and East Bengal legend who recently passed away?

- A) Bhaichung Bhutia
- B) Carlton Chapman
- C) Shabbir Ali
- D) IM Vijayan
- E) Ilyas Pasha

Answer: Option E

Explanation:

- Former Indian football team defender and East Bengal legend Ilyas Pasha passed away.
- He began his career in Bengaluru and played as a disciplined right wing-back known for tactical awareness.
- He made his India debut on 27 January 1987 against Bulgaria in the Nehru Cup at Kozhikode, earning eight international caps.
- He represented India in Nehru Cup (1987, 1991), SAF Games (1991) and Asian Cup qualifiers (1992).
- Joining East Bengal in 1990, he captained the team in 1993–94 and was part of its golden era, winning multiple domestic titles.
- He was part of East Bengal's Triple Crown-winning team in 1990 and received the club's Lifetime Achievement Award in 2012.

Exam
Genius





Ques: Why is National Voters' Day observed on 25 January in India?

- A) Foundation of the Election Commission of India
- B) Adoption of the Constitution of India
- C) First General Election of India
- D) Introduction of Electronic Voting Machines
- E) Passing of the Representation of People Act

Answer: Option A

Explanation:

- National Voters' Day is observed on 25 January every year.
- It commemorates the foundation of the Election Commission of India (ECI), established on 25 January 1950 under Article 324 of the Constitution.
- National Voters' Day was started in 2011.
- Theme for National Voters' Day 2026 is "My India, My Vote" with the tagline "Citizen at the Heart of Indian Democracy."

EXAM
Genius





Important days :

- 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.”)
- 16 January : Foundation Day of Lokpal of India
- 16 January : National Startup Day (Started in 2016)
- 19 January : 21st National Disaster Response Force (NDRF) Raising Day
- 20 January : Penguin Awareness Day (Started in 1972)
- 23 January : Parakram Diwas (Marks the 129th birth anniversary of Netaji Subhash Chandra Bose)
- 24 January : International Day of Education (Theme 2026 The power of youth in co-creating education)
- 24 January : 19th National Girl Child Day (NGCD) (Started in 2008 by the Ministry of Women and Child Development (MoWCD))
- 25 January : National Tourism Day (Started in 1982)
- 27 to 30 January 2026 : 4th edition of India Energy Week (IEW) 2026

