



Exam Genius

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WEEKLY CURRENT AFFAIRS

25 - 31 JAN 2026

4TH WEEK OF JANUARY

150+ MCQ
with detailed
explanation



- Banking & finance
- National
- International
- Sports





Ques: What is the minimum initial and annual contribution required under the NPS Vatsalya Scheme as per PFRDA Guidelines 2025?

- A) ₹100
- B) ₹250
- C) ₹500
- D) ₹1,000
- E) ₹2,000

Answer: Option B

Explanation:

- The Pension Fund Regulatory and Development Authority (PFRDA) issued the NPS Vatsalya Scheme Guidelines 2025 to strengthen long-term financial security for minors.
- NPS Vatsalya is a contributory savings and long-term financial security scheme designed exclusively for minors.
- The minimum initial contribution as well as the minimum annual contribution under the scheme is ₹250.
- The scheme was announced in the Union Budget 2024–25 and launched on 18 September 2024 by the Finance Minister.
- The scheme is open to all Indian citizens, including NRI/OCI, below 18 years of age.
- The minor is the sole beneficiary; the account is opened in the minor's name and operated by the guardian.
- The minimum initial and annual contribution under the scheme is ₹250, with no maximum limit.
- Contributions can also be gifted by relatives and friends.
- Partial withdrawal is allowed after completion of three years from account opening.
- Up to 25% of own contributions (excluding returns) can be withdrawn.
- Withdrawals are permitted for education, medical treatment, and specified disabilities.
- Partial withdrawal is allowed twice before 18 years and twice between 18–21 years, subject to conditions.





Ques: Which institution has revamped its ATM infrastructure to make banking services more accessible and user-friendly across the country?

- A) Reserve Bank of India
- B) Department of Posts
- C) State Bank of India
- D) Ministry of Finance
- E) NABARD

Answer: Option B

Explanation:

- In a major step towards enhancing financial inclusion, the Department of Posts has revamped its ATM infrastructure across India.
- A total of 887 ATMs have been installed at various post offices, enabling citizens to access essential banking services near their homes.
- These ATMs allow customers to withdraw cash, check account balances, and perform other basic banking transactions conveniently.
- The initiative strengthens the role of post offices as important centres for last-mile banking services in both rural and urban areas.

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Ques: Why has the Reserve Bank of India (RBI) proposed reopening the licensing window for new Urban Co-operative Banks (UCBs) after 22 years?

- A) To privatise Urban Co-operative Banks
- B) To increase foreign investment in UCBs
- C) After sector reforms, to allow eligible cooperative credit societies to become banks
- D) Due to shortage of scheduled commercial banks
- E) To merge all UCBs with public sector banks

Answer: Option C

Explanation:

- The RBI has proposed reopening the licensing window for new Urban Co-operative Banks after 22 years.
- The previous licensing window was closed in 2004 due to widespread failures of newly licensed UCBs.
- At that time, around 31% of newly licensed Urban Co-operative Banks had failed.
- Under the proposed norms, a cooperative credit society must have a minimum capital of ₹300 crore as on March 31 of the preceding financial year to apply for a banking licence.
- The assessed Capital Adequacy Ratio (CAR) should not be less than 12% at the time of grant of licence.
- The net Non-Performing Assets (NPA) ratio should not exceed 3%.
- After multiple reforms in the cooperative banking sector, RBI is now reconsidering restarting the licensing process.

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Ques: By which platform will EPFO subscribers be able to withdraw EPF money directly into their bank accounts from April?

- A) NEFT
- B) RTGS
- C) IMPS
- D) UPI
- E) AEPS

Answer: Option D

Explanation:

- EPFO subscribers will be able to withdraw their Employees' Provident Fund (EPF) directly into their bank accounts through the UPI payment gateway from April.
- The auto-settlement withdrawal limit has been increased from ₹1 lakh to ₹5 lakh, enabling higher instant withdrawals.
- This move will allow EPFO members to access funds within three days for purposes such as illness, education, marriage, and housing.
- The Labour Ministry is working on a system where a part of EPF savings will be frozen, while a major portion will be available for quick withdrawal via UPI.
- The current interest rate on EPF deposits is 8.25% per annum.

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Ques: When will the Reserve Bank–Integrated Ombudsman Scheme (RB-IOS) 2026 come into effect?

- A) January 1, 2026
- B) April 1, 2026
- C) July 1, 2025
- D) October 1, 2026
- E) July 1, 2026

Answer: Option E

Explanation:

- 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.
- The RB-IOS 2026 supersedes the earlier RB-IOS 2021 and will be effective from July 1, 2026.
- The scheme applies to various Regulated Entities, including commercial banks, co-operative banks, eligible NBFCs, non-bank PPI issuers, and credit information companies.
- There is no monetary limit on disputes that can be taken to the RBI Ombudsman.
- The compensation limit for consequential loss has been increased to ₹30 lakh, and up to ₹3 lakh can be awarded for mental agony, harassment, and related expenses.
- RBI will set up a Centralised Receipt and Processing Centre (CRPC) for handling complaints under the scheme.

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Ques: Public Sector Banks (PSBs) sanctioned over 3.96 lakh MSME loan applications worth more than ₹52,300 crore under which digital initiative during April–December 2025?

- A) Emergency Credit Line Guarantee Scheme (ECLGS)
- B) Jan Samarth Portal
- C) Credit Assessment Model (CAM) based digital underwriting
- D) MSME Credit Guarantee Scheme
- E) Account Aggregator Framework

Answer: Option C

Explanation:

- Public Sector Banks sanctioned over 3.96 lakh MSME loan applications amounting to more than ₹52,300 crore between April 1 and December 31, 2025.
- These loans were approved under digital credit underwriting programmes.
- In 2025, PSBs launched the Credit Assessment Model (CAM) specifically for MSMEs.
- CAM is based on the digital footprints of Micro, Small and Medium Enterprises.
- The initiative aims to ensure faster, data-driven, and transparent flow of credit to MSMEs.

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Ques: Which foreign bank has received approval to acquire a majority stake in RBL Bank Limited?

- A) Emirates NBD Bank
- B) Standard Chartered Bank
- C) HSBC Bank
- D) DBS Bank
- E) Barclays Bank

Answer: Option A

Explanation:

- The Commission has approved the proposed acquisition of shareholding in RBL Bank Limited by Emirates NBD Bank (P.J.S.C.).
- The proposed combination involves acquisition of up to 74% (minimum 51%) shareholding in RBL Bank.
- This acquisition will be carried out through a mandatory open offer (up to 26%) under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, along with a preferential allotment of up to 60% equity shares.
- Additionally, Emirates NBD's banking operations in India, currently operating through three branches, will be amalgamated with RBL Bank on a going concern basis.
- Emirates NBD Bank is a public joint stock company listed on the Dubai Financial Market and is headquartered in Dubai, UAE.

About RBL Bank Limited:

- Established : 1943
- HQ : Mumbai, Maharashtra
- MD & CEO : R Subramaniakumar
- Tagline : Apno ka bank





Ques: The Ministry of Micro, Small and Medium Enterprises has approved two new MSME Technology Centres in which state?

- A) Uttarakhand
- B) Punjab
- C) Himachal Pradesh
- D) Haryana
- E) Jammu & Kashmir

Answer: Option C

Explanation:

- The Ministry of Micro, Small and Medium Enterprises (MSME) has approved two MSME Technology Centres (TCs) in Himachal Pradesh.
- These centres will be established at the Pandoga area in Una district and the Parwanoo industrial area in Solan district.
- The approvals are part of the 13 new Technology Centre–Extension Centres being set up across the country.
- The MSME Technology Centres aim to provide advanced technology access, skilled manpower, and specialised technical services to MSMEs.
- This initiative is expected to strengthen innovation, productivity, and competitiveness of MSMEs, especially in industrial clusters.

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Ques: On which route was India's first Vande Bharat Sleeper Train flagged off by Prime Minister Narendra Modi?

- A) Delhi – Mumbai
- B) Chennai – Bengaluru
- C) Howrah – Guwahati
- D) Patna – Ranchi
- E) Hyderabad – Visakhapatnam

Answer: Option C

Explanation:

- Prime Minister Narendra Modi flagged off India's first Vande Bharat Sleeper Train between Howrah and Guwahati (Kamakhya) from Malda Town Railway Station.
- The train is fully air-conditioned and offers an airline-like travel experience at economical fares.
- The Vande Bharat Sleeper has 16 modern coaches with a total passenger capacity of 823.
- The train will benefit students, professionals, migrant workers, traders, and pilgrims travelling on this busy corridor.
- The Howrah–Guwahati route is one of India's most important railway corridors, connecting eastern and northeastern India.
- The new sleeper train will reduce travel time from 17 hours (Saraighat Express) to 14 hours.
- Reduced travel time is expected to boost trade, tourism, and employment in the region.
- During the event, the Prime Minister also laid the foundation stone of four major railway projects in West Bengal.
- PM Modi will also flag off four new Amrit Bharat Express trains from Malda.





Ques: According to the Ministry of Agriculture and Farmers Welfare, what was the total area sown under rabi crops in India as on January 9, 2026?

- A) 62.60 million hectares
- B) 63.78 million hectares
- C) 64.42 million hectares
- D) 65.10 million hectares
- E) 66.00 million hectares

Answer: Option C

Explanation

- The Ministry of Agriculture and Farmers Welfare released data on rabi crop area coverage as on January 9, 2026.
- The total area sown under rabi crops increased by 2.8% (1.76 million hectares) to 64.42 million hectares, compared to 62.6 million hectares during the same period last year.
- The current rabi sowing has also surpassed the seasonal average of 63.78 million hectares.
- The area under wheat increased by 6.13 lakh hectares, reaching 33.42 million hectares in the 2025–26 rabi season.
- The area under rice stood at 2.17 million hectares during the 2025–26 rabi season.
- The total area under pulses increased from 13.2 million hectares (2024–25) to 13.64 million hectares (2025–26), mainly driven by chana (gram), which rose to 9.58 million hectares.

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Ques: Prime Minister Narendra Modi performed the Bhoomi Pujan of which major highway project in Assam aimed at improving connectivity while protecting wildlife?

- A) Brahmaputra River Bridge Project
- B) Guwahati Ring Road Project
- C) Upper Assam Expressway Project
- D) East–West Corridor Extension
- E) Kaziranga Elevated Corridor Project (NH-715)

Answer: Option E

Explanation:

- Prime Minister Shri Narendra Modi performed the Bhoomi Pujan of the Kaziranga Elevated Corridor Project, involving the 4-laning of the Kaliabor–Numaligarh section of NH-715, worth over ₹6,950 crore, in Kaliabor, Assam.
- The Prime Minister had attended the Jhumoir Mahotsav last year and visited Assam this time during the Magh Bihu festival.
- The project will significantly improve connectivity across Upper Assam, particularly benefiting Dibrugarh and Tinsukia.
- The 86 km long project is an environmentally conscious National Highway initiative, featuring a 35 km Elevated Wildlife Corridor through Kaziranga National Park.
- The corridor will pass through Nagaon, Karbi Anglong and Golaghat districts, ensuring improved regional connectivity while safeguarding Kaziranga’s unique biodiversity.

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Ques: The Medium Calibre Ammunition Manufacturing Facility inaugurated by Union Defence Minister Rajnath Singh is located at which place?

- A) Kanpur, Uttar Pradesh
- B) Pune, Maharashtra
- C) Nagpur, Maharashtra
- D) Hyderabad, Telangana
- E) Bengaluru, Karnataka

Answer: Option C

Explanation:

- Union Defence Minister Rajnath Singh inaugurated a Medium Calibre Ammunition Manufacturing Facility at Solar Defence and Aerospace Limited (SDAL).
- The facility is located in Nagpur, Maharashtra and is fully automated.
- The plant will manufacture 30 millimetre (mm) ammunition, which is extensively used by the Indian Army and the Indian Navy.
- India's domestic defence production has increased significantly from ₹46,425 crore in 2014 to around ₹1.51 lakh crore in 2025–26, with the private sector contributing over ₹33,000 crore.
- Defence exports have also risen sharply, reaching ₹24,000 crore compared to less than ₹1,000 crore a decade ago.

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Ques: Which two organisations signed an MoU to enable multilingual translation and AI-powered language support across Ayushman Bharat digital health platforms?

- A) Ministry of Health & Family Welfare and NITI Aayog
- B) National Health Authority and Digital India BHASHINI Division
- C) National Health Authority and UIDAI
- D) Digital India Corporation and AIIMS
- E) Ministry of Electronics & IT and WHO

Answer: Option B

Explanation:

- The Digital India BHASHINI Division participated in the Chintan Shivir – National Review of Ayushman Bharat PM-JAY and Ayushman Bharat Digital Mission (ABDM) held in Bhubaneswar, Odisha.
- During the event, a Memorandum of Understanding (MoU) was signed between the National Health Authority (NHA) and the Digital India BHASHINI Division.
- The MoU aims to enable multilingual translation services and AI-powered language support across NHA's digital health platforms, including AB PM-JAY and ABDM.
- This collaboration will help improve accessibility, inclusivity, and citizen-centric delivery of digital health services across India.

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Ques: What is the main objective of the proposed Integrated Fisheries Hub in Lakshadweep?

- A) Promoting inland fisheries
- B) Single-window system to streamline fish marketing and strengthen the value chain
- C) Replacing traditional fishing methods
- D) Restricting fish exports
- E) Focus only on ornamental fisheries

Answer: Option B

Explanation:

- The Matsya Mela concluded at Kavaratti with a call to establish an Integrated Fisheries Hub in Lakshadweep.
- The proposed hub will function as a single-window platform for organised fish marketing.
- It aims to strengthen the fisheries value chain and enhance income and livelihood security of island fishing communities.
- Key focus areas include common landing and handling facilities, cold storage, cold-chain infrastructure, value addition units, and export facilitation.
- The hub is expected to unlock the full potential of Lakshadweep's tuna-based fisheries and mariculture sectors.
- ensure sustainable fisheries management.
- The event was organised by KVK Lakshadweep (ICAR–CMFRI) in association with the Fisheries Department of Lakshadweep.





Ques: The “One Station One Product” (OSOP) initiative is implemented by which organisation?

- A) Ministry of MSME
- B) Ministry of Railways
- C) Ministry of Commerce and Industry
- D) NITI Aayog
- E) Indian Railways

Answer: Option E

Explanation:

- 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 initiative aims to transform railway stations into vibrant showcases of India’s rich regional diversity, integrating local heritage with the national railway network.
- OSOP not only enhances passenger experience but also supports inclusive economic growth by providing market access to local producers.
- As of 19 January 2026, OSOP outlets have been set up at 2,002 stations, with a total of 2,326 outlets operational across India.
- These outlets have become a major source of livelihood for thousands of local artisans, weavers, and small producers, connecting them directly with millions of passengers every day.
- Since its launch in 2022, the OSOP initiative has created direct economic opportunities for over 1.32 lakh beneficiaries across the country.
- By integrating commerce with culture, Indian Railways has transformed stations into hubs of local enterprise, making OSOP a strong example of “Vocal for Local.”
- The initiative empowers local communities while enriching the travel experience for passengers across the nation.





Ques: Who has been nominated as Chair of the UN Advisory Board on Disarmament Matters for the 2026–27 term?

- A) Ruchira Kamboj
- B) D.B. Venkatesh Varma
- C) Syed Akbaruddin
- D) Vikram Misri
- E) Nirupama Rao

Answer: Option B

Explanation:

- Senior Indian diplomat D.B. Venkatesh Varma has been nominated by the UN Secretary-General as Chair of the Advisory Board on Disarmament Matters for the 2026–27 term.
- This appointment marks the first time an Indian has been named Chair of this UN body.
- The Advisory Board on Disarmament Matters was established in 1978.
- Earlier, Indian diplomats had served as members of the board, but never as Chair.
- D.B. Venkatesh Varma is a former Indian Ambassador to Russia and a noted expert in disarmament and strategic affairs.

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Ques: What is India's global rank in the Responsible Nations Index (RNI) 2026?

- A) 10th
- B) 12th
- C) 16th
- D) 25th
- E) 38th

Answer: Option C

Explanation:

- The Responsible Nations Index (RNI) 2026 was released in its 1st edition.
- The index is published by the World Intellectual Foundation (WIF), Jawaharlal Nehru University (JNU), and Indian Institute of Management (IIM) Mumbai.
- RNI is based on three pillars: Internal Responsibility, Environmental Responsibility, and External Responsibility.
- India ranked 16th globally in RNI 2026 with an overall score of 0.551513.
- Singapore topped the index among 154 countries with a score of 0.61945. Major economies ranked as follows: Japan – 38th, USA – 66th, China – 68th.

Top Countries of RNI 2026:

1. Singapore – 0.61945
2. Switzerland – 0.58692
3. Denmark – 0.58372
- 4.4 Cyprus - 0.57737
- 5.5 Sweden - 0.57387
- 6.16 India - 0.551513
- 7.152 South Sudan - 0.37389
- 8.153 Syria - 0.37254
- 9.154 Central African Republic - 0.35715

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Ques: The recently excavated Zehanpora Stupa site in Kashmir belongs to which historical period?

- A) Mauryan Period
- B) Gupta Period
- C) Kushan Period
- D) Harsha Period
- E) Post-Gupta Period

Answer: Option C

Explanation:

- The Zehanpora Stupa site is located in Baramulla district of Kashmir and was recently excavated by archaeologists.
- Archaeological findings date the site to nearly 2,000 years ago, corresponding to the Kushan period (1st–3rd Century CE).
- Evidence indicates the presence of large stupas, monastic complexes, and urban settlements, suggesting an advanced Buddhist establishment.
- The discovery highlights Kashmir's rich Buddhist heritage and its role as a major cultural and religious centre in ancient India.
- The site also reinforces historical links between Kashmir and major Buddhist trade and learning networks of the ancient world.

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Ques: Which institution has been designated as the official examination partner for the entrance of the Post Graduate Insolvency Programme (PGIP)?

- A) Institute of Banking Personnel Selection (IBPS)
- B) Indian Institute of Corporate Affairs (IICA)
- C) National Testing Agency (NTA)
- D) Indian Institute of Insolvency Professionals of ICAI (IIPI-ICAI)
- E) Reserve Bank of India (RBI)

Answer: Option A

Explanation:

- The Indian Institute of Corporate Affairs (IICA) has opened registrations for the 8th batch of the Post Graduate Insolvency Programme (PGIP).
- PGIP is a national initiative to create highly skilled insolvency professionals as per India's Insolvency and Bankruptcy Code (IBC).
- IICA signed an MoU with IIPI-ICAI to strengthen collaboration in insolvency education, research, and training.
- The Institute of Banking Personnel Selection (IBPS) has been designated as the official examination partner for conducting the PGIP entrance exam.
- IICA was established in 2008, headquartered in Gurugram, Haryana, with Ajay Bhushan Pandey as Director General.

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Ques: India has signed a long-term LNG supply agreement with which country to import 0.5 million metric tonnes of LNG annually?

- A) Saudi Arabia
- B) Qatar
- C) United Arab Emirates
- D) Oman
- E) Russia

Answer: Option C

Explanation:

- India and the United Arab Emirates (UAE) have signed a long-term Liquefied Natural Gas (LNG) supply agreement.
- Under this agreement, the UAE will supply 0.5 million metric tonnes of LNG annually to India.
- With this deal, UAE has become India's second-largest LNG supplier after Qatar, enhancing India's energy security.
- Both countries also agreed on a bilateral trade target of USD 200 billion by 2032, strengthening overall economic and energy cooperation.

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- Both countries also agreed on a bilateral trade target of USD 200 billion by 2032, strengthening overall economic and energy cooperation.
- The platform also involves mobile operators for message delivery and State Disaster Management Authorities (SDMAs) and National Disaster Management Authority (NDMA) for alert approval and disaster management.
- This indigenous, cost-effective and fully automated system enables geo-targeted, near real-time, multi-hazard alerts in 21 languages through cellular networks, strengthening disaster risk reduction and management.





Ques: Centre for Development of Telematics (C-DOT) received the SKOCH Award-2025 for which solution?

- A) BharatNet Connectivity Platform
- B) National Telecom Cloud
- C) Digital Disaster Portal
- D) 5G Core Network System
- E) Cell Broadcast Solution (CBS)

Answer: Option E

Explanation:

- C-DOT was awarded the SKOCH Award-2025 for its Cell Broadcast Solution (CBS).
- CBS is a unified disaster and emergency alert platform, integrating agencies like:
 - India Meteorological Department (IMD) – weather alerts
 - Central Water Commission (CWC) – flood alerts
 - Indian National Centre for Ocean Information Services (INCOIS) – tsunami & ocean events
 - Defence Geo-Informatics Research Establishment (DGRE) – landslides
 - Forest Survey of India (FSI) – forest fires
- The award was presented at the 104th SKOCH Summit themed “Resourcing Viksit Bharat”.
- SKOCH Awards recognize outstanding contributions in governance, technology, and development across sectors.

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Ques: Where was the foundation stone laid for the world's largest green hydrogen and green ammonia plants?

- A) Kakinada
- B) Visakhapatnam
- C) Nellore
- D) Tirupati
- E) Krishnapatnam

Answer: Option A

Explanation:

- Andhra Pradesh CM N. Chandrababu Naidu laid the foundation stone at Kakinada for the world's largest green hydrogen and green ammonia plants.
- The green ammonia plant will be developed over 495 acres, boosting Andhra Pradesh's clean energy and green industrial growth initiatives.
- The project is being developed by AM Green, a company of the Greenko Group.
- It will convert an existing ammonia-urea complex into an integrated green hydrogen and green ammonia facility.
- Estimated investment is around USD 10 billion, making it one of India's largest green energy projects.

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Ques: The second nationwide range-wide estimation of riverine and estuarine dolphins under Project Dolphin was flagged off from which place?

- A) Patna, Bihar
- B) Varanasi, Uttar Pradesh
- C) Bijnor, Uttar Pradesh
- D) Guwahati, Assam
- E) Kolkata, West Bengal

Answer: Option C

Explanation:

- Union Minister Bhupender Yadav (MoEFCC) launched the second nationwide dolphin estimation under Project Dolphin.
- The programme was flagged off from Bijnor, Uttar Pradesh.
- Phase-I covers the main stem of the Ganga from Bijnor to Ganga Sagar and the Indus River, while Phase-II will extend to the Brahmaputra, Ganga tributaries, Sundarbans, and Odisha.
- The initiative builds on India's first nationwide dolphin population survey (2021–23), which recorded approximately 6,327 riverine dolphins.
- Uttar Pradesh and Bihar reported the highest numbers, followed by West Bengal and Assam.
- Researchers use hydrophones and other advanced tools for underwater acoustic monitoring to collect ecological and habitat data.

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Ques: Pax Silica initiative, which India is set to join, is primarily related to which area?

- A) Climate change negotiations
- B) Defence military alliance
- C) AI and critical technology supply chain security
- D) Global health cooperation
- E) Space exploration

Answer: Option C

Explanation:

- Pax Silica is a US-led initiative aimed at building secure, resilient, and innovation-driven technology and AI supply chains.
- India is invited to join due to its growing role in global technology and supply chains.
- The initiative focuses on coordinating allied nations on semiconductors, critical minerals, artificial intelligence, and advanced technology ecosystems.
- Current members include US, Japan, South Korea, Singapore, Netherlands, UK, Israel, UAE, and Australia.
- The aim is to enhance AI and critical technology supply chain security among member countries.

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Ques: From which date will the new FEMA Export-Import Regulations, 2026 come into effect?

- A) 1 April 2026
- B) 1 July 2026
- C) 1 October 2026
- D) 1 January 2027
- E) 15 August 2026

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) has notified the Foreign Exchange Management (Export and Import of Goods and Services) Regulations, 2026.
- The new FEMA trade regulations will come into effect from 1 October 2026.
- Authorised Dealer (AD) banks must enter Export Declaration Form (EDF) details for goods exported through non-EDI ports into the Export Data Processing and Monitoring System (EDPMS) within five working days.
- AD banks are also required to upload EDF details of services exports into EDPMS within five working days of receipt from exporters.
- The regulations aim to strengthen export–import data monitoring, improve compliance, and enhance transparency under FEMA.

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Ques: What is the key proposal in the RBI's draft amendment directions regarding the calculation of Owned Fund / Tier-1 Capital for NBFCs and ARCs?

- A) Excluding free reserves completely from Owned Fund
- B) Allowing Tier-1 Capital calculation only once every three years
- C) Including free reserves and quarterly profits in Owned Fund with conditions
- D) Increasing credit concentration limits for NBFCs
- E) Removing concentration norms for ARCs

Answer: Option C

Explanation:

- 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 draft aims to ensure proper compliance with credit and investment concentration limits.
- RBI has invited public comments on the draft till 28 January 2026.
- Currently, NBFCs (other than NBFC-UL) and ARCs calculate Tier-1 Capital based on figures as of 31 March of the previous year.
- Under the new draft, free reserves, including quarterly profits, may be included in Owned Fund, subject to specified conditions.
- Eligible profits will be reduced by 25% of the average dividend paid over the last three years, multiplied by the number of completed quarters in the year.

Genius





Ques: What was the unemployment rate (UR) among persons aged 15 years and above in India as per the Periodic Labour Force Survey (PLFS) Monthly Bulletin – December 2025?

- A) 4.5%
- B) 4.7%
- C) 4.8%
- D) 5.1%
- E) 6.7%

Answer: Option C

Explanation:

- The National Statistical Office (NSO) under the Ministry of Statistics and Programme Implementation (MoSPI) released the 9th edition of the PLFS Monthly Bulletin – December 2025.
- The overall unemployment rate (UR) for persons aged 15 years and above stood at 4.8% in December 2025, compared to 4.7% in November 2025.
- The rural unemployment rate remained unchanged at 3.9%.
- The urban unemployment rate increased to 6.7% from 6.5% in the previous month.
- Unemployment Rate (UR) is defined as the percentage of people in the labour force who are without work but are available for and actively seeking employment.

EXAM
Genius





Ques: Which film created Oscar history by receiving a record 16 nominations?

- A) Sinners
- B) Oppenheimer
- C) Hamnet
- D) Frankenstein
- E) Marty Supreme

Answer: Option A

Explanation:

- The vampire period horror film Sinners, directed by Ryan Coogler, created history by receiving a record 16 Oscar nominations, the highest ever.
- Michael B. Jordan received a Best Actor nomination for his performance in Sinners.
- One Battle After Another ranked second with 13 nominations, including Best Picture and Best Actor for Leonardo DiCaprio.
- Guillermo del Toro's Frankenstein, Marty Supreme, and Sentimental Value secured nine nominations each.
- Hamnet received eight nominations, including Best Actress for Jessie Buckley.
- International films such as It Was Just An Accident, Sirat, and The Voice of Hind Rajab entered the Best International Film category.

EXAM
Genius





Ques: According to the Numbeo Safety Index 2026, which Indian city emerged as the safest in India?

- A) Pune
- B) Kochi
- C) Chandigarh
- D) Coimbatore
- E) Mangaluru

Answer: Option E

Explanation:

- The Numbeo Safety Index 2026 was published by Numbeo, a crowd-sourced global database.
- The index covered 304 cities worldwide, assessing safety based on user-reported data.
- Mangaluru (Karnataka) emerged as the safest city in India, securing 46th rank globally with a safety score of 74.4.
- Qingdao (Shandong province, China) topped the global list with a safety score of 89.2.

Ranking of Top 5 Safest Countries:

- 1 UAE - 86.0
- 2 Qatar - 84.8
- 3 Andorra - 84.8
- 4 Taiwan - 83.0
- 5 Macao (China) - 81.8
- 70 India - 55.8

Ranking of Top 5 Safest Cities Globally:

- 1 Qingdao, China - 89.2
- 2 Abu Dhabi, UAE - 88.9
- 3 Doha, Qatar - 84.5
- 4 Sharjah, UAE - 84.5
- 5 Dubai, UAE - 83.9

EXAM
Genius





304 Pretoria, South Africa - 18.2

Ranking of Top 5 Safest Cities in India:

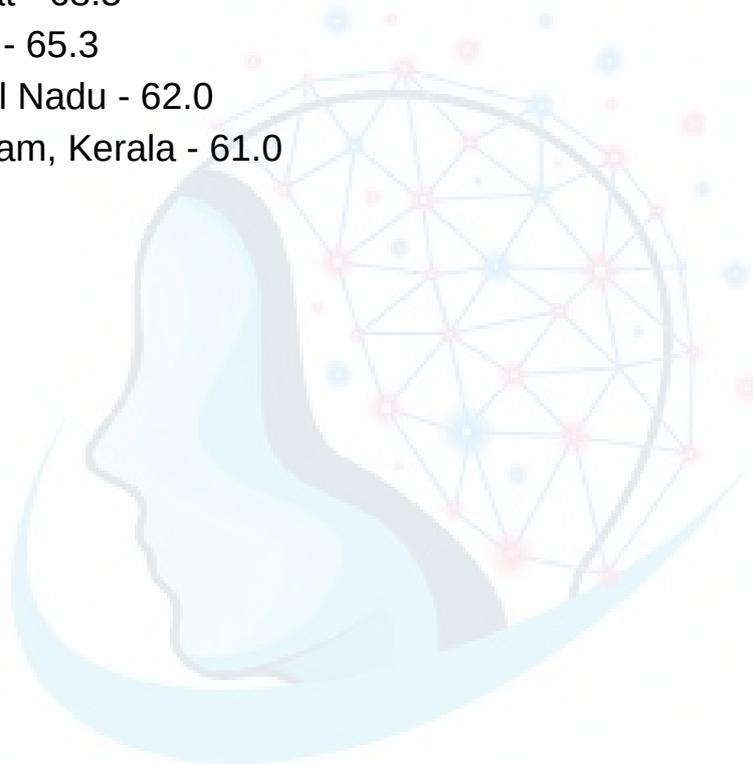
46 Mangaluru, Karnataka - 74.4

87 Ahmedabad Gujarat - 68.5

106 Jaipur, Rajasthan - 65.3

123 Coimbatore, Tamil Nadu - 62.0

132 Thiruvananthapuram, Kerala - 61.0



EXAM
Genius





Ques: Which ministry is designing the new microcredit scheme for gig workers and vulnerable groups?

- A) Ministry of Finance
- B) Ministry of Labour & Employment
- C) Ministry of Rural Development
- D) Ministry of MSME
- E) Ministry of Housing and Urban Affairs

Answer: Option E

Explanation:

- The Centre is set to launch a microcredit programme providing collateral-free loans up to ₹10,000 per year.
- The scheme will benefit gig workers, domestic helpers, and other vulnerable groups.
- The programme is being designed by the Ministry of Housing and Urban Affairs (MoHUA).
- The scheme will be modelled on PM Street Vendors Atma Nirbhar Nidhi (PM-SVANidhi).
- PM-SVANidhi provides small working capital loans to street vendors.
- The new scheme aims to promote financial inclusion and self-employment among the urban poor and informal workers.

EXAM
Genius





Ques: Which team won its maiden Vijay Hazare Trophy title by defeating Saurashtra in the final of the 2025–26 season?

- A) Karnataka
- B) Tamil Nadu
- C) Mumbai
- D) Vidarbha
- E) Bengal

Answer: Option D

Explanation:

- Vidarbha achieved a historic milestone in Indian domestic cricket by winning its maiden Vijay Hazare Trophy title.
- Vidarbha defeated Saurashtra in the final held at Bengaluru with a strong all-round performance.
- The Vijay Hazare Trophy started in the 1993–94 season and is India's premier domestic one-day cricket tournament.
-

About Vijay Hazare Trophy:

- Started: 1993–94
- 2025–26 edition: 33rd
- Number of teams: 38
- Most successful: Karnataka and Tamil Nadu (5 titles each)
- Champion: Vidarbha (1st title)
- Player of the series: Aman Mokhade (Vidarbha)
- Most runs: Aman Mokhade (814) (Vidarbha)
- Most wickets: Ankur Panwar (25) (Saurashtra)





Ques: Which Indian city has bid to host the 2028 World Indoor Athletics Championships?

- A) New Delhi
- B) Ahmedabad
- C) Bhubaneswar
- D) Mumbai
- E) Chennai

Answer: Option C

Explanation:

- India has submitted a bid to host the 2028 World Indoor Athletics Championships in Bhubaneswar, Odisha.
- India is also bidding to host the 2028 World U20 Athletics Championships in Ahmedabad, Gujarat.
- The bids have been submitted by the Athletics Federation of India (AFI).
- World Athletics will announce the hosts for the 2028 and 2030 Junior World Championships in March.
- Hosting these global athletics events will help strengthen India's position as an emerging international sports-hosting destination.

EXAM
Genius





Ques: The Directorate General of Civil Aviation (DGCA) recently launched Electronic Personnel Licence (EPL) services for which of the following licences?

- A) Private Pilot Licence (PPL)
- B) Commercial Pilot Licence (CPL)
- C) Flight Radio Telephone Operator's Licence (FRTOL)
- D) Airline Transport Pilot Licence (ATPL)
- E) Student Pilot Licence (SPL)

Answer: Option D

Explanation:

- The Directorate General of Civil Aviation (DGCA) launched Electronic Personnel Licence (EPL) services for the Airline Transport Pilot Licence (ATPL).
- The EPL is a secure digital licence with ICAO-aligned security features, ensuring authenticity, tamper-proofing, and real-time verification.
- The licence can be accessed through the eGCA mobile application.
- DGCA began the roll-out of EPL in February 2025, initially covering the Commercial Pilot Licence (CPL) and Flight Radio Telephone Operator's (Restricted) Licence (FRTOL).

EXAM
Genius





Ques: Who became the first woman officer of the Indian Army to fly the Rudra helicopter?

- A) Captain Anjali Sharma
- B) Captain Hansja Sharma
- C) Wing Commander Vyomika Singh
- D) Squadron Leader Shivangi Singh
- E) Lieutenant Tanya Shergill

Answer: Option B

Explanation:

- Captain Hansja Sharma of the Indian Army has been selected to lead the 251 Army Aviation Squadron during the upcoming Republic Day Parade.
- She has become the first woman officer of the Indian Army to fly Rudra, the weaponised version of the indigenous Advanced Light Helicopter (ALH).
- Her achievement marks a historic milestone in Indian military aviation and promotes gender inclusivity in combat aviation roles.
- Captain Hansja Sharma hails from Jammu and Kashmir.
- The Rudra helicopter is equipped with air-to-ground missiles, rockets, cannons, and advanced surveillance systems.

EXAM
Genius





Ques: The Ministry of Environment, Forest and Climate Change (MoEFCC) has declared an Eco-Sensitive Zone (ESZ) around which wildlife sanctuary in Rajasthan?

- A) Sariska Wildlife Sanctuary
- B) Ranthambore Wildlife Sanctuary
- C) Tal Chhapar Wildlife Sanctuary
- D) Mount Abu Wildlife Sanctuary
- E) Kumbhalgarh Wildlife Sanctuary

Answer: Option E

Explanation:

- Union Minister Bhupender Yadav of the Ministry of Environment, Forest and Climate Change (MoEFCC) announced the declaration through an official notification.
- An area ranging from 0 to 1 kilometre around the Kumbhalgarh Wildlife Sanctuary has been declared an Eco-Sensitive Zone (ESZ).
- The sanctuary is located in the Aravalli Mountain Range in Rajasthan.
- As per MoEFCC directions, activities such as mining, large industrial units, brick kilns, and construction of new hotels and resorts will be restricted.
- These restrictions will apply to 94 villages spread across nearly 243 km adjoining the sanctuary boundary.
- Kumbhalgarh Wildlife Sanctuary spans across Rajsamand, Pali, and Udaipur districts and is considered one of the most fragile ecosystems of the Aravalli range.





Ques: Spituk Gustor festival is associated with which Indian region?

- A) Sikkim
- B) Himachal Pradesh
- C) Arunachal Pradesh
- D) Ladakh
- E) Uttarakhand

Answer: Option D

Explanation:

- The two-day annual monastic festival Spituk Gustor is held at Spituk Monastery in Ladakh.
- The festival is observed after a week-long period of prayers and rituals dedicated to peace, prosperity, and victory over evil.
- It marks the end of the first phase of Ladakh's harsh winter season.
- Spituk Gustor is the first monastic festival of Ladakh in the calendar year.
- Major attractions include sacred masked (Cham) dances and the unveiling of sacred deities for blessings.
- Ladakh is known as the "Land of Gonpas" (Buddhist monasteries) and hosts around 16 monastic festivals annually.

EXAM
Genius





Ques: The Centre of Excellence (CoE) for Regulatory Affairs in the Power Sector was inaugurated at which institution?

- A) IIT Bombay
- B) IIT Madras
- C) IIT Delhi
- D) NIT Trichy
- E) TERI University

Answer: Option C

Explanation:

- The Centre of Excellence (CoE) for Regulatory Affairs in the Power Sector was inaugurated at the Indian Institute of Technology (IIT) Delhi.
- The CoE has been established jointly by IIT Delhi, the Central Electricity Regulatory Commission (CERC), and Grid Controller of India Limited.
- The centre aims to strengthen regulatory research, capacity building, and policy support in the power sector.
- The CoE was inaugurated by Union Minister Manohar Lal, who oversees the Ministry of Power (MoP) and the Ministry of Housing & Urban Affairs (MoHUA).

EXAM
Genius





Ques: Where was the 86th All India Presiding Officers' Conference (AIPOC) 2026 held?

- A) Rajasthan Vidhan Sabha, Jaipur
- B) Maharashtra Vidhan Sabha, Mumbai
- C) UP Vidhan Sabha, Lucknow
- D) Bihar Vidhan Sabha, Patna
- E) Madhya Pradesh Vidhan Sabha, Bhopal

Answer: Option C

Explanation:

- The 86th edition of the All India Presiding Officers' Conference (AIPOC) 2026 was held at the Uttar Pradesh Vidhan Sabha in Lucknow.
- The conference was inaugurated by Anandiben Patel, the Governor of Uttar Pradesh.
- A total of 36 Presiding Officers participated, representing 24 States and Union Territories (UTs) of India.
- The theme of AIPOC 2026 was "Strong Legislature – Prosperous Nation".

EXAM
Genius





Ques: Which airline was fined ₹22.20 crore by DGCA for large-scale flight delays and cancellations?

- A) Air India
- B) Vistara
- C) IndiGo Airlines
- D) Akasa Air
- E) SpiceJet

Answer: Option C

Explanation:

- The Directorate General of Civil Aviation (DGCA) imposed a ₹22.20 crore fine on IndiGo Airlines due to large-scale flight delays and cancellations in early December.
- Between 3rd and 5th December, IndiGo cancelled 2,507 flights and delayed 1,852 flights, affecting over 3 lakh passengers.
- The fine included a one-time systemic penalty of ₹1.80 crore for multiple regulatory violations.
- A daily penalty of ₹30 lakh for 68 days (from 5 December to 10 February) amounted to ₹20.40 crore.
- DGCA's inquiry found issues such as over-optimisation of operations, inadequate regulatory preparedness, and management shortcomings.
- The airline failed to properly implement revised Flight Duty Time Limitation (FDTL) norms.
- Excessive focus on maximising crew and aircraft utilisation reduced roster buffer margins and weakened operational resilience.





Ques: Renowned music maestro Ilaiyaraaja was conferred with the Padmapani Award at which event?

- A) International Film Festival of India (IFFI), Goa
- B) Mumbai International Film Festival
- C) Chennai International Film Festival
- D) Kolkata International Film Festival
- E) 11th Ajanta–Ellora International Film Festival

Answer: Option E

Explanation:

- Renowned music maestro Ilaiyaraaja was honoured with the Padmapani Award.
- The award was presented at the 11th Ajanta–Ellora International Film Festival.
- The festival was held at Mahatma Gandhi Mission, Chhatrapati Sambhajinagar.
- The Padmapani Award is given to individuals who have made extraordinary contributions to cinema and the arts.
- The award includes a Padmapani memento, a citation certificate, and a cash prize of ₹2 lakh.

EXAM
Genius





Ques: Which Indian badminton legend, a Padma Awardee and former World No. 1 player, announced her retirement from competitive badminton after a 21-year career?

- A) Saina Nehwal
- B) P. V. Sindhu
- C) Jwala Gutta
- D) Ashwini Ponnappa
- E) Aparna Popat

Answer: Option A

Explanation:

- Saina Nehwal announced her retirement from competitive badminton, ending a 21-year illustrious career.
- She is an Indian Olympic medallist and a Padma Awardee, having received the Padma Shri in 2010 and the Padma Bhushan in 2016.
- She won the bronze medal in women's singles at the 2012 London Olympics, becoming the first Indian badminton player to win an Olympic medal.
- In 2015, she became the first Indian woman to achieve the World No. 1 ranking in singles.
- Saina Nehwal also won gold medals in women's singles at the Commonwealth Games 2010 (New Delhi) and 2018 (Gold Coast, Australia).

EXAM
Genius





Ques: A 233-year-old manuscript of the Valmiki Ramayana has been gifted to which institution?

- A) National Museum, New Delhi
- B) Central Sanskrit University
- C) International Ram Katha Museum, Ayodhya
- D) Sahitya Akademi
- E) Indira Gandhi National Centre for the Arts

Answer: Option C

Explanation:

- A rare 233-year-old Sanskrit manuscript of the Valmiki Ramayana has been formally gifted to the International Ram Katha Museum in Ayodhya.
- The manuscript was presented by the Central Sanskrit University to promote cultural preservation and public access.
- Authored by Adi Kavi Valmiki with commentary by Maheshvara Tirtha, the manuscript is written in Sanskrit using Devanagari script.
- The manuscript dates back to Vikrama Samvat 1849 (1792 CE).

EXAM
Genius





Ques: INS Sagardhwani was flagged off for the fifth edition of which initiative aimed at promoting oceanographic cooperation among Indian Ocean Rim nations?

- A) Sagar Maitri
- B) Sagar Setu
- C) SAGAR Vision
- D) Ocean Ring Initiative
- E) Samudra Shakti

Answer: Option A

Explanation:

- India's oceanographic research vessel INS Sagardhwani, under DRDO, was flagged off for the fifth edition of the Sagar Maitri (SM-5) initiative.
- The mission was flagged off from the Southern Naval Command, Kochi, Kerala.
- The fifth Sagar Maitri mission involves eight Indian Ocean Rim (IOR) countries, starting collaborative oceanographic studies with the Maldives.
- The programme focuses on scientific research, socio-economic engagement, capacity building, and professional exchanges among IOR nations.
- Participating countries include Oman, Maldives, Sri Lanka, Thailand, Malaysia, Singapore, Indonesia, and Myanmar.





Ques: Researchers from Kerala and Tamil Nadu recently discovered two new rare ant fly species belonging to which subfamily?

- A) Microdontinae
- B) Drosophilinae
- C) Culicinae
- D) Tabaninae
- E) Muscinae

Answer: Option A

Explanation:

- Two new rare ant fly species, *Metadon ghorpadei* and *Metadon reemeri*, were recently discovered by researchers.
- *Metadon ghorpadei* was found in Delhi's Northern Ridge forest, while *Metadon reemeri* was discovered in the Siruvani Hills of the Western Ghats.
- Both species belong to Microdontinae, a subfamily of Syrphidae (hoverflies).
- With this discovery, the number of *Metadon* species in India has increased from six to eight.
- Globally, there are 454 Microdontinae species, of which 27 are found in India.

EXAM
Genius





Ques: What is observed on 23 January to commemorate the birth anniversary of Subhash Chandra Bose?

- A) National Youth Day
- B) Parakram Diwas
- C) Martyrs' Day
- D) Independence Day
- E) Republic Day

Answer: Option B

Explanation:

- 23 January marks the birth anniversary of Netaji Subhash Chandra Bose, the Indian freedom fighter.
- The day is observed as Parakram Diwas to honour his courage and contributions to India's freedom struggle.
- Netaji Subhash Chandra Bose was born on 23 January 1897 in Cuttack, Odisha.
- The first observance of Parakram Diwas was held on 23 January 2021.

EXAM
Genius





Ques: Who has been appointed as the part-time Chairman of IndusInd Bank effective January 31?

- A) Rajiv Anand
- B) Sunil Mehta
- C) Arijit Basu
- D) Shaktikanta Das
- E) Dinesh Kumar Khara

Answer: Option C

Explanation:

- IndusInd Bank appointed veteran banker Arijit Basu as its part-time Chairman effective 31 January.
- He will succeed Sunil Mehta after the completion of his tenure.
- Arijit Basu has over 42 years of banking experience, including 37 years with State Bank of India (SBI).
- He joined SBI in 1983 and retired as Managing Director in 2020.
- Previously, he served as Managing Director & CEO of SBI Life Insurance (2014–2018) and Chairman of HDB Financial Services (HDFC Bank's NBFC arm).
- The appointment comes amid leadership changes at IndusInd Bank following governance-related issues.

EXAM
Genius





Ques: Suryoday Small Finance Bank has partnered with which company to deploy an AI-powered Video KYC (VKYC) solution?

- A) HyperVerge
- B) TCS
- C) Infosys
- D) Paytm
- E) Razorpay

Answer: Option A

Explanation:

- Suryoday Small Finance Bank has partnered with HyperVerge to implement an AI-powered Video KYC (VKYC) solution.
- The collaboration aims to modernize the customer onboarding process while ensuring strong regulatory compliance.
- The AI-driven VKYC solution also enhances data security and operational efficiency.
- Suryoday Small Finance Bank was established in 2017, headquartered in Navi Mumbai, with Baskar Babu Ramachandran as MD & CEO.
- Tagline: “A Bank of Smiles”.

EXAM
Genius





Ques: Which TReDS platform became the first in India to declare and pay an interim dividend, marking a historic milestone in the TReDS ecosystem?

- A) M1xchange
- B) A.TReDS
- C) Receivables Exchange of India Limited (RXIL)
- D) Invoicemart
- E) SIDBI TReDS

Answer: Option C

Explanation:

- Receivables Exchange of India Limited (RXIL), a TReDS platform, declared and paid an interim dividend of 21.6% on the face value of its shares.
- RXIL is the first TReDS platform in India to return capital to its stakeholders, marking a historic milestone in India's TReDS ecosystem.
- RXIL received RBI approval in December 2016 and executed its first TReDS transaction on 9 January 2017.
- It is a joint venture of SIDBI and NSE, with SBI, ICICI Bank, and Yes Bank as partners.

EXAM
Genius





Ques: Which Indian fintech firm received NPCI approval to operate as a Third-Party Application Provider (TPAP)?

- A) PhonePe
- B) Paytm
- C) ZET
- D) BharatPe
- E) Cred

Answer: Option C

Explanation:

- ZET, a credit-focused Indian fintech firm, received approval from the National Payments Corporation of India (NPCI) to operate as a Third-Party Application Provider (TPAP).
- The service is enabled through a banking partnership with RBL Bank (formerly Ratnakar Bank Limited).
- ZET's platform leverages Juspay's technology infrastructure for secure transaction processing.

EXAM
Genius





Ques: Who has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Karnataka Bank Limited?

- A) Srikrishnan Hari Hara Sarma
- B) Raghavendra Srinivas Bhat
- C) Shyam Srinivasan
- D) Ashok Chandra
- E) Murali Natrajan

Answer: Option B

Explanation:

- Raghavendra Srinivas Bhat has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Karnataka Bank Limited.
- He succeeds Srikrishnan Hari Hara Sarma.
- Karnataka Bank, established in 1924, is headquartered in Mangaluru, Karnataka.
- Its tagline is “Your Family Bank Across India.”

EXAM
Genius





Ques: What is India's rank in AI investment as per the WEF White Paper?

- A) 5th
- B) 6th
- C) 7th
- D) 8th
- E) 9th

Answer: Option D

Explanation:

- India is ranked 8th among 11 countries in AI investment, based on accumulated investments from 2010–2024, measured as a percentage of 2024 GDP.
- The ranking comes from the WEF white paper “Rethinking AI Sovereignty”, prepared with Bain & Company.
- Top 4 countries in AI investment are USA, Singapore, South Korea, and China.
- India's accumulated AI investment is 1.2%–1.8% of its 2024 GDP.
- India has committed over \$67 billion in AI-related investments for the next three years.
- Since 2010, global AI infrastructure investment (data centres) has exceeded \$600 billion, with hyperscale data centres expected to cross 2,000 by 2030.

EXAM
Genius





Ques: The SAMPANN pension management system has been integrated with which government digital platform?

- A) DigiLocker
- B) NSP Portal
- C) e-Shram
- D) BharatPay
- E) UMANG

Answer: Option E

Explanation:

- The SAMPANN (System for Accounting and Management of Pension) system has digitized the complete pension lifecycle, including case initiation, processing, issuance of e-PPOs, disbursement, accounting, reconciliation, financial reporting, audit facilitation, and grievance redressal.
- SAMPANN services available on UMANG:
 - a) Know your PPO number – Users can enter their bank/post office account number and date of birth to retrieve the PPO number.
 - b) Life Certificate validity date – Users can enter their bank/post office account number, SAMPANN-registered mobile number or PPO number, and date of birth to check the Life Certificate validity.
- This integration ensures pensioners have easy and round-the-clock access to vital pension-related information via UMANG's web portal and mobile app.

EXAM
Genius





- Currently, two SAMPANN services are available on UMANG:
- वर्तमान में UMANG पर SAMPANN की दो सेवाएं उपलब्ध हैं:

a) Know your PPO number

Users can enter their bank/post office account number and date of birth to retrieve the PPO number.

a) अपना PPO नंबर जानें

उपयोगकर्ता बैंक/डाकघर खाता संख्या और जन्मतिथि दर्ज कर PPO नंबर प्राप्त कर सकते हैं।

b) Life Certificate validity date

Users can enter their bank/post office account number, SAMPANN-registered mobile number or PPO number along with date of birth to check the Life Certificate validity.

b) जीवन प्रमाण पत्र की वैधता तिथि

उपयोगकर्ता बैंक/डाकघर खाता संख्या, SAMPANN में पंजीकृत मोबाइल नंबर या PPO नंबर तथा जन्मतिथि दर्ज कर जीवन प्रमाण पत्र की वैधता देख सकते हैं।

EXAM
Genius





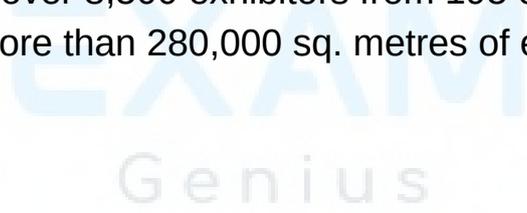
Ques: Which global food and beverage exhibition will host India as Partner Country for the first time in 2026?

- A) World Food Expo
- B) Gulfood 2026
- C) Global Trade Fair
- D) FoodTech Asia
- E) Expo Dubai Fair

Answer: Option B

Explanation:

- Gulfood 2026, the world's largest annual food and beverage exhibition, will host India as Partner Country for the first time.
- The event will be held from 26 to 30 January 2026.
- It will be conducted simultaneously at Dubai World Trade Centre and Dubai Expo City, making it the world's first dual-venue exhibition of its kind.
- India's participation includes 161 exhibitors showcasing the country's agri-food ecosystem.
- The Bharat Pavilion, curated by APEDA, will promote export-ready agri-food and agri-tech startups from India.
- Gulfood 2026 will feature over 8,500 exhibitors from 195 countries, displaying around 1.5 million products across more than 280,000 sq. metres of exhibition space.





Ques: What is ECINET launched by the Election Commission of India?

- A) Voter ID verification tool
- B) Online election result portal
- C) Unified digital platform for election services
- D) Political party registration system
- E) Campaign monitoring app

Answer: Option C

Explanation:

- ECINET is a one-stop digital platform launched by the Election Commission of India (ECI) to integrate all election-related information and services.
- It is described as the world's largest electoral service platform, combining 40+ ECI applications and portals into a single system.
- The platform is available in English and all 22 scheduled Indian languages.
- ECINET connects citizens, candidates, political parties, and election officials on a secure platform.

- **Key services include:**
 - Voter registration
 - Electoral roll search
 - Application tracking
 - Know Your Candidate
 - e-EPIC download
 - Grievance redressal
 - Booth-level officer connectivity

- It has been developed in compliance with the Constitution of India, Representation of the People Acts (1950 & 1951), Registration of Electors Rules (1960), and Conduct of Election Rules (1961).
- Cybersecurity is a core focus of the platform.





- Election Commission of India (ECI) was established on 25 January 1950 under Article 324 of the Constitution.

ABOUT :

- Appointment: CEC and ECs are appointed by the President of India.
- Tenure: 6 years or up to 65 years of age.
- First CEC of India: Sukumar Sen
- First Female CEC: V.S. Ramadevi
- Current Chief Election Commissioner: Shri Gyanesh Kumar
- Current Election Commissioners: Dr. Sukhbir Singh Sandhu & Dr. Vivek Joshi

EXAM
Genius





Ques: What is India's rank in the Asia Manufacturing Index (AMI) 2026?

- A) 6th
- B) 7th
- C) 8th
- D) 9th
- E) 10th

Answer: Option A

Explanation | व्याख्या:

- The Asia Manufacturing Index (AMI) 2026 is the 3rd edition of the report.
- Published by Dezan Shira & Associates, a Hong Kong-based advisory firm.
- The index evaluates the manufacturing competitiveness of 11 Asian countries.
- India retained its 6th rank among these 11 countries in AMI 2026.
- The report emphasizes the need for stronger reforms and faster execution to further improve India's manufacturing position.

Top 5 countries in AMI 2026:

1. China
2. Malaysia
3. Vietnam
4. Singapore
5. South Korea

EXAM
Genius





Ques: Who inaugurated the GI Mahotsav titled “Promoting India’s Heritage through GI Products” in Assam?

- A) Sarbananda Sonowal
- B) Himanta Biswa Sarma
- C) Lakshman Prasad Acharya
- D) Rameswar Teli
- E) Kiren Rijiju

Answer: Option C

Explanation | व्याख्या:

- Assam Governor Lakshman Prasad Acharya inaugurated the GI Mahotsav titled “Promoting India’s Heritage through GI Products.”
- The event promotes Geographical Indication (GI) tagged products and showcases India’s cultural heritage.
- Assam is known for GI-tagged products like Muga Silk and Assam Tea.
- Other notable GI products include Kaji Nemu (Assam Lemon), Joha Rice, Tezpur Litchi, and handicrafts like Assamese Gamosa, Majuli Masks, Sarthebari Metal Craft, and Axomiya Gohona (jewellery).
- Recently, Bodo community products such as Bodo Napham (fermented fish) and Bodo Aronai (handloom cloth) also received GI tags.
- The initiative emphasizes Assam’s rich cultural, traditional, and natural heritage.

Genius





Ques: How much cancer medicine has India recently delivered to Kabul as humanitarian assistance?

- A) 5 tonnes
- B) 6 tonnes
- C) 7.5 tonnes
- D) 10 tonnes
- E) 12 tonnes

Answer: Option C

Explanation | व्याख्या:

- India recently delivered 7.5 tonnes of life-saving cancer medicines to Kabul as part of its humanitarian medical assistance.
- Over the past four years, India has supplied a total of 327 tonnes of medicines and vaccines to Afghanistan.
- This shipment reaffirms India's commitment to providing medical aid to the Afghan people.

EXAM
Genius





Ques: Which two blocs signed the historic Free Trade Agreement in Paraguay after 25 years of negotiations?

- A) EU – ASEAN
- B) EU – Mercosur
- C) NAFTA – Mercosur
- D) EU – African Union
- E) BRICS – Mercosur

Answer: Option B

Explanation | व्याख्या:

- The European Union (EU) and Mercosur (South American bloc) signed a Free Trade Agreement (FTA) in Paraguay after 25 years of negotiations, marking the EU's largest-ever trade deal.
- Mercosur members include Argentina, Brazil, Paraguay, and Uruguay.
- The agreement aims to reduce tariffs and boost trade between the EU and Mercosur countries.
- The pact requires approval from the European Parliament and ratification by Mercosur national legislatures.
- Trade between EU and Mercosur reached €111 billion in 2024, covering a market of 700 million people.
- The deal is expected to create the world's largest free trade zone.

EXAM
Genius





Ques: Where will the 4th edition of India Energy Week (IEW) 2026 be held?

- A) New Delhi
- B) Mumbai
- C) Chennai
- D) Goa
- E) Hyderabad

Answer: Option D

Explanation | व्याख्या:

- The 4th edition of India Energy Week (IEW) 2026 will be held from 27 to 30 January 2026 in Goa.
- The event is organised under the Ministry of Petroleum and Natural Gas.
- Over 75,000 participants are expected to attend the global energy event.
- More than 600 exhibitors, including 180 international exhibitors, will participate.
- Ministers or deputy ministers from 17 countries will attend, including Canada, UAE, Sudan, Zimbabwe, Trinidad and Tobago, Oman, and Brunei.
- The event aims to promote a secure, sustainable, and affordable energy future.
- The announcement was made by Union Petroleum and Natural Gas Minister Hardeep Singh Puri.

EXAM
Genius





Ques: Who delivered the Inaugural Address at the 22nd Subroto Mukerjee International Seminar?

- A) General Anil Chauhan, CDS
- B) Air Chief Marshal AP Singh, Chief of the Air Staff
- C) Admiral R Hari Kumar, Chief of the Naval Staff
- D) Defence Secretary Giridhar Aramane
- E) Air Marshal Subroto Mukerjee

Answer: Option B

Explanation | व्याख्या:

- Air Chief Marshal AP Singh, Chief of the Air Staff, delivered the Inaugural Address at the 22nd Subroto Mukerjee International Seminar.
- The seminar was organised by the Centre for Aerospace Power and Strategic Studies (CAPSS).
- It is an annual event held in honour of Air Marshal Subroto Mukerjee, the first Indian Chief of the Air Staff and a visionary founder of the Indian Air Force.
- The theme of the seminar was 'National Security Imperatives'.

EXAM
Genius





Ques: What is the theme of the World Economic Forum (WEF) Annual Meeting 2026?

- A) Global Economic Reset
- B) Inclusive Growth
- C) A Spirit of Dialogue
- D) Sustainable World
- E) Digital Transformation

Answer: Option C

Explanation | व्याख्या:

- The 56th Annual Meeting of the World Economic Forum (WEF) is held from 19 to 23 January 2026 in Davos, Switzerland.
- The theme for WEF Annual Meeting 2026 is “A Spirit of Dialogue”.
- The meeting gathers global leaders, policymakers, business heads, and experts to discuss pressing global issues.
- WEF headquarters is located in Cologny, Switzerland, and the forum was founded in 1971 by Klaus Schwab.

EXAM
Genius





Ques: How many tableaux will be showcased during the 77th Republic Day Parade on Kartavya Path?

- A) 25
- B) 28
- C) 30
- D) 32
- E) 35

Answer: Option C

Explanation | व्याख्या:

- 30 tableaux will roll down Kartavya Path, New Delhi during the 77th Republic Day Parade on 26 January 2026.
- Out of these, 17 tableaux are from States and Union Territories, and 13 are from Ministries, Departments, and Services.
- Themes for the tableaux: “Swatantrata ka Mantra: Vande Mataram” and “Samriddhi ka Mantra: Atmanirbhar Bharat”.
- The event also celebrates 150 years of the national song ‘Vande Mataram’.
- The tableaux will showcase India’s cultural diversity, freedom struggle, innovation, and achievements in self-reliance.
- States such as Assam, Gujarat, Kerala, Maharashtra, Tamil Nadu, Uttar Pradesh, Rajasthan, and Punjab will highlight their regional heritage and development themes.

Genius





Ques: What is the monthly financial assistance provided to research scholars under the 'Atal Vichal Agragami Assam' scheme?

- A) Rs 20,000 per month
- B) Rs 25,000 per month
- C) Rs 30,000 per month
- D) Rs 40,000 per month
- E) Rs 50,000 per month

Answer: Option B

Explanation | व्याख्या:

- Assam CM Himanta Biswa Sarma announced the 'Atal Vichal Agragami Assam' scheme to support research scholars through monthly financial assistance.
- Eligible PhD research scholars under this scheme will receive ₹25,000 per month.
- Divyang (differently-abled) research scholars will get enhanced assistance of ₹40,000 per month.
- The scheme is for permanent residents of Assam enrolled in full-time PhD programs at Central or State Universities within Assam.

EXAM
Genius





Ques: Which digital platform developed by Tim Berners-Lee gives users control over their personal data?

- A) Web3 Vault
- B) MetaData Hub
- C) OpenID
- D) Data Secure Net
- E) SoLiD

Answer: Option E

Explanation | व्याख्या:

- SoLiD (Social Linked Data), developed by Sir Tim Berners-Lee, is designed to give users full control over their personal data.
- Users can decide who can access, use, and share their data.
- Data is stored in data pods, acting as personal data wallets, which can be kept on cloud servers or personal devices.
- SoLiD promotes minimum data sharing to strengthen privacy protection.
- India's robust digital infrastructure (Aadhaar, UPI, Digital ID) makes it suitable for SoLiD integration.

EXAM
Genius





Ques: Where was the 28th Conference of Speakers and Presiding Officers of the Commonwealth (CSPOC) hosted?

- A) Vigyan Bhavan, New Delhi
- B) Central Hall of Samvidhan Sadan, New Delhi
- C) Rashtrapati Bhavan, New Delhi
- D) Hyderabad International Convention Centre
- E) Maharashtra Vidhan Bhavan, Mumbai

Answer: Option B

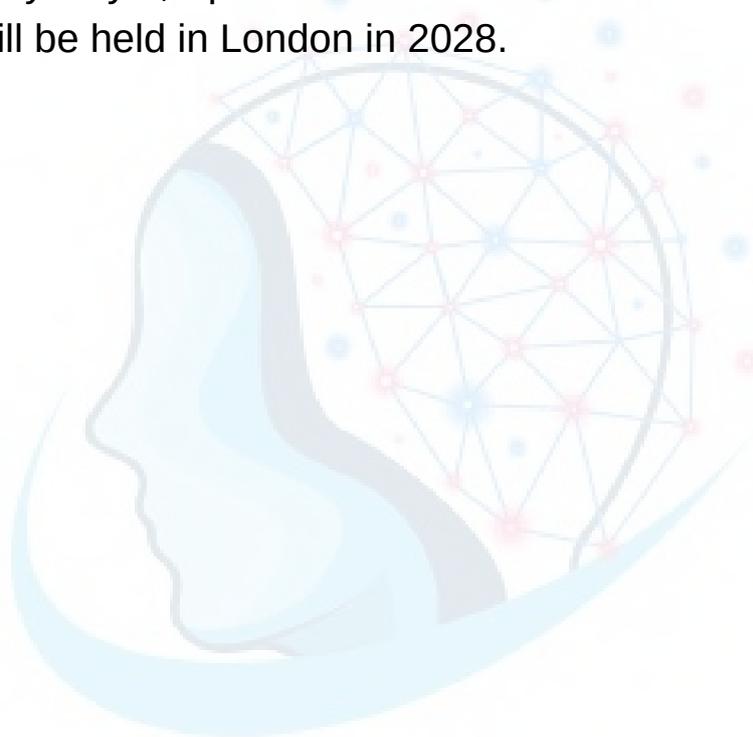
Explanation | व्याख्या:

- The 28th CSPOC was hosted by the Government of India and organized by the Parliament of India.
- The conference took place at the Central Hall of Samvidhan Sadan, part of the Parliament House Complex, New Delhi.
- The meeting was chaired by Lok Sabha Speaker Om Birla.
- This was the fourth time India hosted CSPOC, with previous editions in 1970–71, 1986, and 2010.
- CSPOC was established in 1969 on the initiative of Lucien Lamoureux, then Speaker of the House of Commons of Canada, and follows a biennial cycle.
- CSPOC (Conference of Speakers and Presiding Officers of the Commonwealth) brings together Speakers and Presiding Officers from National Parliaments, State/Provincial Legislatures, and Territorial Assemblies of 53 Commonwealth countries and 14 semi-autonomous legislatures.
- The 9th G20 Parliamentary Speakers' (P20) Summit was held on the sidelines of CSPOC 2026 in New Delhi.
- The 2026 edition saw the largest participation, with 61 Speakers and Presiding Officers from 42 Commonwealth countries and representatives of 4 semi-autonomous parliaments.





- CSPOC countries not represented: Barbados, Bermuda, Cyprus, New Zealand, Uganda, Saint Vincent and the Grenadines, Vanuatu, and Eswatini.
- Semi-autonomous parliaments not represented: British Virgin Islands, Falkland Islands, Gibraltar, Niue, and St. Helena.
- During the event, Lok Sabha Speaker Om Birla handed over the chairmanship of the 29th CSPOC to Lindsay Hoyle, Speaker of the UK House of Commons.
- The 29th CSPOC will be held in London in 2028.



EXAM
Genius





Ques: What is the total outlay of PMGSY-IV approved by the Union Cabinet?

- A) ₹70,125 crore
- B) ₹62,500 crore
- C) ₹50,000 crore
- D) ₹80,000 crore
- E) ₹1 lakh crore

Answer: Option A

Explanation:

- The Centre has sanctioned over 10,000 km of rural road projects under Pradhan Mantri Gram Sadak Yojana-IV (PMGSY-IV).
- The projects cover Jammu & Kashmir, Chhattisgarh, Uttarakhand, Rajasthan, Himachal Pradesh, and Sikkim.
- The new projects will provide all-weather road connectivity to around 3,270 habitations that earlier lacked such access.
- The initiative aims to improve access to healthcare, education, markets, and essential services in remote and rural areas.
- Under PMGSY-IV, the government plans to connect around 25,000 unconnected habitations as per Census 2011 norms.
- The overall objective of PMGSY-IV is to construct about 62,500 km of all-weather rural roads along with necessary bridges.
- PMGSY-IV was approved by the Union Cabinet on 11 September 2024 and will be implemented from 2024-25 to 2028-29.
- The total financial outlay of PMGSY-IV is ₹70,125 crore, with a central share of ₹49,087.50 crore and a state share of ₹21,037.50 crore.





Ques: Which company has signed a ₹270 crore sponsorship agreement with the BCCI for the IPL starting from the 2026 season?

- A) Tata Group
- B) Dream11
- C) Apollo Tyres
- D) Gemini
- E) Reliance

Answer: Option D

Explanation:

- The Board of Control for Cricket in India (BCCI) has signed a ₹270 crore, three-year sponsorship agreement with Gemini for the Indian Premier League, starting from the 2026 season.
- Tata Group continues as the title sponsor of the IPL.
- Apollo Tyres replaced Dream11 as the official jersey sponsor and secured the rights for ₹579 crore.

EXAM
Genius





Ques: NDRF Raising Day is observed on which date?

- A) 15 January
- B) 18 January
- C) 19 January
- D) 20 January
- E) 26 January

Answer: Option C

Explanation:

- National Disaster Response Force (NDRF) Raising Day is observed every year on 19 January.
- NDRF was constituted under the Disaster Management Act, 2005 and established in 2006 for effective disaster response.
- It functions under the Ministry of Home Affairs (MHA) with its headquarters in New Delhi; the Director General (DG) is Shri Piyush Anand.
- NDRF is India's premier specialized force for handling natural and man-made disasters.
- Union Home Minister Amit Shah extended greetings on NDRF Raising Day and praised its contribution towards building a disaster-resilient India.
- Motto of NDRF is "Saving Lives & Beyond".





Ques: After the 4th phase of consolidation, how many Regional Rural Banks (RRBs) are operational in India?

- A) 43
- B) 35
- C) 28
- D) 30
- E) 25

Answer: Option C

Explanation:

- The Finance Ministry held its first high-level meeting with heads of Public Sector Banks (PSBs) and Regional Rural Banks (RRBs) after the 4th phase of RRB consolidation, effective from May 1.
- After the latest consolidation, the number of RRBs reduced from 43 to 28.
- On May 1, 15 RRBs across 11 states were merged to form state-owned RRBs to improve efficiency and reduce operational costs.

Phase-wise RRB consolidation:

- Phase 1 (FY 2006–10): 196 → 82
- Phase 2 (FY 2013–15): 82 → 56
- Phase 3: 56 → 43
- Phase 4: 43 → 28 v

- RRBs were established under the RRB Act, 1976 to provide credit to small farmers, agricultural labourers, and artisans.
- The Act was amended in 2015, allowing RRBs to raise capital from sources other than the Centre, States, and sponsor banks.
- Authorised capital was increased from ₹5 crore to ₹2,000 crore, with minimum authorised capital raised to ₹1 crore.
- Even after dilution, the combined stake of the Centre and sponsor banks cannot fall below 51%.
- Current shareholding pattern: Centre (50%), Sponsor Banks (35%), State Governments (15%).





Ques: What was the growth rate of Foreign Direct Investment (FDI) inflows into India in 2025?

- A) 25%
- B) 40%
- C) 55%
- D) 73%
- E) 90%

Answer: Option D

Explanation:

- FDI inflows into India rose by 73% to USD 47 billion in 2025.
- The growth was driven mainly by investments in manufacturing, services, digital infrastructure, IT, and R&D.
- In contrast, FDI inflows into China declined for the third consecutive year, falling 8% to USD 107.5 billion.
- Globally, FDI flows increased by 14% to about USD 1.6 trillion in 2025, with uneven regional growth.
- The United States remained the largest FDI recipient, led by cross-border mergers and acquisitions in technology and semiconductors.

EXAM
Genius





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EXAM
Genius





Ques: Which company has received in-principle approval from the Reserve Bank of India to operate as a Payment Aggregator – Cross Border (PA-CB)?

- A) Payoneer India Private Limited
- B) Razorpay
- C) Paytm Payments Services
- D) Stripe India
- E) Worldline India

Answer: Option A

Explanation:

- The Reserve Bank of India granted in-principle approval to Payoneer India Private Limited, a subsidiary of US-based Payoneer Global, to operate as a Payment Aggregator – Cross Border (PA-CB).
- Non-bank payment aggregators are required to maintain minimum net worth norms.
- They must adhere to a per-transaction limit of ₹25 lakh.
- Separate import and export accounts must be maintained without netting of transactions.

NABARD

- All Group "A," "B," and "C" employees at NABARD will have a wage and benefit increase of roughly 20% starting on November 1, 2022.
- NABARD retirees who were initially hired by the organization and retired prior to November 1st, 2017, now get a basic pension or family pension that is comparable to that of former RBI NABARD retirees.

RBI

- With effect from November 1st, 2022, the authorized revision will increase pensions and family pensions by 10% on base pension plus dearness relief.
- The anticipated overall financial impact is ₹2,696.82 crore, comprising a recurrent annual cost of ₹211.80 crore and a one-time expenditure of ₹2,485.02 crore towards arrears.





Ques: What is the percentage hike approved in the wage bill for employees of Public Sector General Insurance Companies (PSGICs)?

- A) 8%
- B) 10%
- C) 12.41%
- D) 14%
- E) 18%

Answer: Option C

Explanation:

- The Central Government has approved wage revision for employees of Public Sector General Insurance Companies (PSGICs) and NABARD, along with pension revision for retirees of RBI and NABARD.
- The wage revision for PSGIC employees is effective from 01.08.2022.
- The overall increase in the wage bill is 12.41%, which includes a 14% hike in Basic Pay and Dearness Allowance.
- The NPS contribution for employees who joined after 01.04.2010 has been increased from 10% to 14%.
- Family pension has been revised to a uniform rate of 30% from the date of official gazette notification.
- The total financial outgo for PSGIC-related revisions is estimated at ₹8,170.30 crore.

EXAM
Genius





Ques : The 'Healthy Border Campaign (Swasth Seema Abhiyan)' was launched through an agreement between which two entities?

'हेल्दी बॉर्डर कैंपेन (स्वस्थ सीमा अभियान)' किन दो संस्थाओं के बीच हुए समझौते के माध्यम से शुरू किया गया है?

- A) Government of Uttarakhand & ITBP / उत्तराखंड सरकार और आईटीबीपी
- B) Government of Uttarakhand & BSF / उत्तराखंड सरकार और बीएसएफ
- C) Ministry of Home Affairs & ITBP / गृह मंत्रालय और आईटीबीपी
- D) Ministry of Health & ITBP / स्वास्थ्य मंत्रालय और आईटीबीपी
- E) NITI Aayog & ITBP / नीति आयोग और आईटीबीपी

Answer: Option A

Explanation | व्याख्या:

- The campaign was signed between the Government of Uttarakhand and the Indo-Tibetan Border Police (ITBP).
- यह अभियान उत्तराखंड सरकार और भारत-तिब्बत सीमा पुलिस (ITBP) के बीच हस्ताक्षरित हुआ।
- The objective is to launch the 'Healthy Border Campaign (Swasth Seema Abhiyan)' to provide integrated primary healthcare services.
- इसका उद्देश्य एकीकृत प्राथमिक स्वास्थ्य सेवाएं प्रदान करने हेतु 'स्वस्थ सीमा अभियान' शुरू करना है।
- The initiative targets residents of 108 border villages.
- यह पहल 108 सीमावर्ती गांवों के निवासियों को लक्षित करती है।
- The first phase will be implemented in Pithoragarh, Chamoli and Uttarkashi districts of Uttarakhand.
- पहला चरण उत्तराखंड के पिथौरागढ़, चमोली और उत्तरकाशी जिलों में लागू किया जाएगा।





Ques: According to the Bureau of Indian Standards (BIS), which diamonds can legally be called “diamond”?

- A) All diamonds including lab-grown
- B) Only synthetic diamonds
- C) Only polished diamonds
- D) Only imported diamonds
- E) Only natural diamonds

Answer: Option E

Explanation:

- The Bureau of Indian Standards (BIS) has clarified that the term “diamond” can be used only for natural diamonds.
- BIS adopted IS 19469:2025, a modified version of ISO 18323:2015, to enhance consumer confidence in the diamond industry.
- Descriptors such as natural, real, genuine, and precious are permitted only for natural diamonds.
- Lab-grown diamonds must be clearly disclosed as “laboratory-grown diamond” or “laboratory-created diamond”.
- Abbreviations like LGD, lab-grown, lab-diamond, and misleading terms such as nature’s, pure, earth-friendly, and cultured are not allowed.
- The Natural Diamond Council welcomed the move, citing improved transparency and consumer clarity.

EXAM
Genius





Ques: Where is Hindustan Aeronautics Limited (HAL) setting up its new Maintenance, Repair and Overhaul (MRO) hub to support Army and Air Force aviation?

- A) Tezpur, Assam
- B) Pathankot, Punjab
- C) Jorhat, Assam
- D) Nagpur, Maharashtra
- E) Missamari, Assam

Answer: Option E

Explanation:

- P.B. Rangarao, CEO of Helicopter Complex, HAL, along with the General Officer Commanding of Gajraj Corps, laid the foundation stone of the MRO hub.
- The MRO facility will be established at Missamari in Assam.
- The hub will reduce repair turnaround time and streamline logistics support.
- It will provide sustained MRO support to Indian Army aviation and the Indian Air Force.

About Hindustan Aeronautics Limited (HAL):

- Established: 1964
- Headquarters: Bengaluru, Karnataka
- CMD: Dr. D. K. Sunil

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Genius





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EXAM
Genius





Ques: Which Indian company secured nearly Rs 300 crore worth of contracts under the Emergency Procurement-VI (EP-VI) framework for supplying indigenous unmanned systems to the Indian Army and Navy?

- A) Larsen & Toubro
- B) Bharat Electronics Limited
- C) Adani Defence
- D) Tata Advanced Systems
- E) Bharat Forge Limited

Answer: Option E

Explanation:

- Bharat Forge Limited (BFL)'s aerospace division secured contracts worth nearly Rs 300 crore under the EP-VI framework.
- Under EP-VI, the value of each contract is capped at Rs 300 crore.
- Omega One unmanned system was showcased during Army Day on 15 January 2026 in Jaipur, mounted on an upgraded BMP-2 vehicle for short to medium-range surveillance.
- Omega Nine is a high-endurance variant developed for long-duration missions to detect enemies and identify targets.
- Loitering munitions such as Bayonet and Cleaver are kamikaze drones capable of hovering, identifying targets, and striking with precision.

EXAM
Genius





Ques: Which city became Uttar Pradesh's first 'Zero Fresh Waste Dump City'?

- A) Kanpur
- B) Varanasi
- C) Ghaziabad
- D) Prayagraj
- E) Lucknow

Answer: Option E

Explanation:

- Lucknow became Uttar Pradesh's first 'Zero Fresh Waste Dump City' after achieving 100% scientific processing of municipal solid waste under the Swachh Bharat Mission–Urban.
- This milestone was achieved with the inauguration of the Shivari Solid Waste Management Plant.
- The Lucknow Municipal Corporation (LMC) is implementing a multi-pronged waste management strategy focusing on scientific disposal and resource recovery.
- The initiative enhances urban sustainability, public health, and environmental quality.
- With nearly 40 lakh residents and 7.5 lakh establishments, efficient waste management is crucial for Lucknow.

EXAM
Genius





Ques: Which frequency band has been de-licensed by the Department of Telecommunications to boost Wi-Fi services in India?

- A) Lower 6 GHz band
- B) 3.5 GHz band
- C) 2.4 GHz band
- D) 26 GHz band
- E) 700 MHz band

Answer: Option A

Explanation:

- The Department of Telecommunications de-licensed the lower 6 GHz band (5925–6425 MHz) with effect from 21 January 2026 to enhance Wi-Fi services in India.
- The move was notified under the Low Power and Very Low Power Wireless Access System Rules, 2026.
- It enables licence-free use of Low Power Indoor and Very Low Power outdoor wireless devices.
- The decision unlocks advanced Wi-Fi technologies such as Wi-Fi 6E and Wi-Fi 7 in India.

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Genius





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EXAM
Genius





Ques: Who inaugurated 'Granth Kutir' at Rashtrapati Bhavan?

- A) Narendra Modi
- B) Amit Shah
- C) Droupadi Murmu
- D) Rajnath Singh
- E) Jagdeep Dhankhar

Answer: Option C

Explanation:

- President of India Smt Droupadi Murmu inaugurated Granth Kutir at Rashtrapati Bhavan.
- Granth Kutir is a library and archival space showcasing India's cultural and intellectual heritage.
- It houses books and manuscripts in 11 classical languages of India.
- Classical languages include Tamil, Sanskrit, Kannada, Telugu, Malayalam, Odia, Marathi, Pali, Prakrit, Assamese and Bengali.
- The collection includes around 2,300 books and 50 manuscripts.
- Granth Kutir reflects India's philosophical, literary and intellectual diversity.

EXAM
Genius





Ques: Sukanya Samriddhi Yojana (SSY) was launched under which national campaign to secure the future of the girl child?

- A) Digital India
- B) Beti Bachao Beti Padhao
- C) Make in India
- D) Jan Dhan Yojana
- E) Skill India

Answer: Option B

Explanation:

- Sukanya Samriddhi Yojana (SSY) is a Government of India-backed small savings scheme launched under the Beti Bachao Beti Padhao (BBBP) campaign.
- As of December 2025, over 4.53 crore SSY accounts have been opened with total deposits exceeding ₹3.33 lakh crore.
- SSY was launched on 22 January 2015 by Prime Minister Narendra Modi.
- The scheme is administered by the Ministry of Finance.
- The objective of SSY is to promote savings for the education and marriage of the girl child.
- The account is known as the Sukanya Samriddhi Account (SSA).
- A parent or legal guardian can open the account at India Post Offices, Public Sector Banks, and authorised private sector banks.
- The account can be opened from the birth of the girl child till she attains 10 years of age.
- Only one account is allowed per girl child and a maximum of two accounts per family, with special provision for twins or triplets.
- The account is operated by the parent or guardian till the girl child attains 18 years, after which she can operate it herself.
- The minimum deposit is ₹250 per financial year and the maximum annual deposit is ₹1.5 lakh.
- Deposits are allowed for 15 years, while the maturity period is 21 years from the date of account opening.
- The interest rate under SSY is 8.2% per annum. Partial withdrawal up to 50% of the balance is allowed after attaining 18 years or passing Class 10.
- Premature closure is allowed only after 18 years in case of marriage or death of the account holder, but not within the first 5 years.



Ques: Where is India's first dedicated 'Glass Museum' being developed?

- A) Jaipur
- B) Varanasi
- C) Firozabad
- D) Agra
- E) Prayagraj

Answer: Option C

Explanation:

- India's first dedicated Glass Museum is being developed in Firozabad, Uttar Pradesh, popularly known as the "Glass City of India."
- The museum is being constructed on over 25,700 square metres of land with a project cost of around ₹47 crore.
- The entire façade of the building will be made of glass, symbolising the city's glass heritage.
- The museum will showcase the evolution of glass from ancient civilizations like Harappa to modern-day glass industries of Firozabad.
- It will feature digital storytelling, AR-VR experiences, immersive galleries, and live glass-blowing demonstrations.
- Dedicated galleries will highlight glass products, craft processes, and design innovation.
- The museum is part of an integrated cultural tourism campus aimed at boosting tourism in the Braj Circuit region.





Ques: Where was India's first integrated private-sector satellite manufacturing plant 'Palmnaro' inaugurated?

- A) Sanand, Gujarat
- B) Hyderabad, Telangana
- C) Bengaluru, Karnataka
- D) Sriharikota, Andhra Pradesh
- E) Pune, Maharashtra

Answer: Option A

Explanation:

Arjunbhai Modhwadia, Gujarat's Minister of Science and Technology, laid the foundation stone of India's first integrated private-sector satellite plant 'Palmnaro'. The plant is being set up at Khoraaj Industrial Estate in Sanand, Gujarat. Azista Space Limited signed MoUs with the Gujarat government worth over ₹500 crore for establishing the facility. This will be India's first private-sector satellite manufacturing plant.

EXAM
Genius





Ques: Under the Greenhouse Gases Emission Intensity (GEI) Target framework, how many total entities are now obligated to comply after the second round of targets notified in 2025?

- A) 208
- B) 282
- C) 350
- D) 490
- E) 500

Answer: Option D

Explanation:

The Union Government notified the second round of legally binding Gases Emission Intensity (GEI) targets under the GEI Target (Amendment) Rules, 2025.

The new targets include four additional high-emission sectors—petroleum refineries, petrochemicals, textiles, and secondary aluminium—covering 208 entities.

With this addition, the total number of obligated entities has increased from 282 to 490.

The first set of GEI targets was issued in October 2025 for aluminium, cement, chlor-alkali, and pulp & paper sectors.

EXAM
Genius





Ques: Where was the humanoid robot 'ASC ARJUN' deployed by Indian Railways?

- A) New Delhi
- B) Chennai
- C) Visakhapatnam
- D) Mumbai
- E) Kolkata

Answer: Option C

Explanation:

Indian Railways deployed a humanoid robot named ASC ARJUN at Visakhapatnam Railway Station to enhance passenger safety, security and service delivery.

This is the first-of-its-kind initiative across the Indian Railways network.

The robot works alongside Railway Protection Force (RPF) personnel during peak passenger movement.

ASC ARJUN is equipped with Face Recognition System (FRS) and AI-based crowd monitoring.

It can send real-time alerts to RPF control rooms.

The robot supports automated public announcements in English, Hindi and Telugu.

It features semi-autonomous navigation, obstacle avoidance and 24x7 platform patrolling.

It is also equipped with fire and smoke detection systems for emergencies.





Ques: Which two organisations signed an MoU to digitise and standardise geographical place names across India using AI?

- A) MeitY and BIS
- B) Survey of India and ISRO
- C) UIDAI and NIC
- D) DST and NITI Aayog
- E) Digital India BHASHINI Division and Survey of India

Answer: Option E

Explanation:

Digital India BHASHINI (BHASHa INterface for India) Division under the Ministry of Electronics and Information Technology (MeitY) signed an MoU with the Survey of India (SoI) under the Department of Science & Technology.

The objective is to digitise, transcribe and standardise geographical place names (toponyms) across India using AI-based speech and language technologies.

Survey of India, as the national nodal agency, conducts large-scale toponymic field surveys in local vernacular languages for standardisation and maintenance of geographical names.

The initiative will create a validated database of over 16 lakh Indian place names in local scripts, Devanagari and Roman formats.

EXAM
Genius





Ques: How many Padma Vibhushan awards have been approved for 2026?

- A) 3
- B) 5
- C) 7
- D) 10
- E) 12

Answer: Option B

Explanation:

A provisional list of Padma Awards 2026 recipients has been released ahead of Republic Day.

Instituted in 1954, the awards are given in three categories: Padma Vibhushan, Padma Bhushan, and Padma Shri.

This year, five Padma Vibhushan awards have been approved.

The Padma Bhushan category features 13 awardees.

The largest group, 113 Padma Shri awards, showcases diversity and inclusion.

19 of the awardees are women, the list includes 6 foreigners/NRI/PIO/OCI, and 16 posthumous awardees.

The highest number of awardees this year came from:

- Maharashtra - 15
- Tamil Nadu - 13
- Uttar Pradesh - 11
- West Bengal - 11
- Kerala - 8

Padma Vibhushan 2026 :

- Shri Dharmendra Singh Deol (Posthumous) : Art - Maharashtra
- Shri K T Thomas : Public Affairs - Kerala





- Ms. N Rajam : Art - Uttar Pradesh
- Shri P Narayanan : Literature & Education - Kerala
- Shri V S Achuthanandhan (Posthumous) : Public Affairs - Kerala

Padma Bhushan 2026 :

- Ms. Alka Yagnik : Art - Maharashtra
- Shri Bhagat Singh Koshyari : Public Affairs - Uttarakhand
- Shri Kallipatti Ramasamy Palaniswamy : Medicine - Tamil Nadu
- Shri Mammooty : Art - Kerala
- Dr. Nori Dattatreyyudu : Medicine - USA
- Shri Piyush Pandey : Art - Maharashtra
- Shri S K M Maeilanandhan : Social Work - Tamil Nadu
- Shri Shatavadhani R Ganesh : Art - Karnataka
- Shri Shibu Soren : Public Affairs - Jharkhand
- Shri Uday Kotak : Trade & Industry - Maharashtra
- Shri V K Malhotra : Public Affairs - Delhi
- Shri Vellappally Natesan : Public Affairs - Kerala
- Shri Vijay Amritraj : Sports - USA

EXAM
Genius





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.





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

EXAM
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





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





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.





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).





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





Ques: What is the main purpose of introducing hybrid ATMs by the government?

- A) Promote credit card usage
- B) Increase digital wallet adoption
- C) Improve availability of small-denomination currency notes
- D) Reduce ATM maintenance costs
- E) Replace traditional ATMs

Answer: Option C

Explanation:

- The government plans to introduce hybrid ATMs to improve the availability of small-denomination currency notes.
- These ATMs will dispense ₹10, ₹20, and ₹50 notes on demand.
- They will also allow exchanging large denomination notes into smaller notes and coins.
- The initiative addresses the persistent shortage of small notes during daily cash transactions, even with the growth of digital payments.

EXAM
Genius





Ques: Which entity received in-principle approval for Payment Service Provider authorisation from IFSCA at GIFT-IFSC?

- A) Buyforex
- B) Eraaya Lifespaces Limited
- C) EbixCash World Money
- D) Ebix Forex Services
- E) GIFT City Payments Ltd

Answer: Option A

Explanation:

- Buyforex, a wholly owned entity of EbixCash World Money (subsidiary of Eraaya Lifespaces Limited), received in-principle approval from the International Financial Services Centres Authority (IFSCA) for Payment Service Provider authorisation.
- The approval was granted at GIFT-IFSC (Gujarat International Finance Tec-City – International Financial Services Centre).
- Buyforex is now the first Authorised Dealer Category-II (AD-II) licensed group entity to achieve this milestone.

EXAM
Genius





Ques: RBI signed a MoU with which organisation to resolve long-standing bond clearing disputes?

- A) World Bank
- B) International Monetary Fund (IMF)
- C) European Securities and Markets Authority (ESMA)
- D) Bank for International Settlements (BIS)
- E) Organisation for Economic Co-operation and Development (OECD)

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) signed a Memorandum of Understanding (MoU) with the European Securities and Markets Authority (ESMA) for cooperation and information exchange related to Central Counterparties (CCPs).
- The MoU aims to resolve long-standing bond clearing disputes between Indian and EU regulators.
- Under the agreement, ESMA recognised the Clearing Corporation of India Limited (CCIL) as a valid clearing party for EU banks.
- This allows European banks to process bond and derivatives transactions seamlessly through CCIL.
- The dispute began in October 2022 when ESMA sought direct supervisory access to Indian clearing firms, which RBI opposed.
- The new MoU replaces the earlier agreement of February 2017.
- The agreement supports smoother cross-border bond market operations and enhances financial stability.





Ques: The World Bank approved a loan of ₹5,700 crore for which project in Haryana?

- A) Jal Jeevan Mission Haryana
- B) Jal Sanrakshit Haryana Project
- C) Namami Gange Haryana Extension
- D) Atal Bhujal Yojana Haryana
- E) Har Khet Ko Pani Scheme

Answer: Option B

Explanation:

- The World Bank approved a loan of ₹5,700 crore for the Jal Sanrakshit Haryana Project.
- The project aims to make Haryana self-reliant in water resources.
- The loan will be disbursed in phases between 2026 and 2032.

EXAM
Genius





Ques: According to Swiss Re, which country is projected to be the fastest-growing major insurance market globally during 2026–2030?

- A) China
- B) United States
- C) South Africa
- D) Brazil
- E) India

Answer: Option E

Explanation:

- Swiss Re projects India's insurance premiums to grow at a real annual rate of 6.9% during 2026–2030, making it the fastest-growing major insurance market globally.
- India's growth rate surpasses China ($\approx 4\%$) and the US ($\approx 2\%$).
- Life insurance in India is expected to grow 6.8% annually, while health insurance is projected to grow 7.2% per year during this period.

EXAM
Genius





Ques: Where was Asia's largest civil aviation event, Wings India 2026, inaugurated to boost India's aviation manufacturing ecosystem?

- A) New Delhi
- B) Bengaluru
- C) Hyderabad
- D) Mumbai
- E) Chennai

Answer: Option C

Explanation:

- Wings India 2026 was inaugurated in Hyderabad by Union Civil Aviation Minister Ram Mohan Naidu Kinjarapu.
- The event aims to strengthen India's aviation manufacturing ecosystem through policy reforms, infrastructure expansion, and indigenous aircraft production under the Make in India initiative.
- The government plans to construct around 350 airports to enhance regional connectivity and access to air travel.
- Wings India 2026 is Asia's largest civil aviation event, expected to host over 3,000 business delegates from 20 countries.

EXAM
Genius





Ques: Which state will observe 2026 as the 'Year of Agriculture' as announced during the 77th Republic Day celebrations?

- A) Madhya Pradesh
- B) Rajasthan
- C) Uttar Pradesh
- D) Chhattisgarh
- E) Maharashtra

Answer: Option A

Explanation:

- Governor of Madhya Pradesh, Mangubhai Patel, announced that Madhya Pradesh will observe 2026 as the 'Year of Agriculture' during the 77th Republic Day celebrations in Bhopal.
- The initiative focuses on farmer welfare and development under the theme "Prosperous Farmers, Prosperous State."
- Key focus areas include technology adoption, income enhancement, promotion of natural farming, improved marketing and export support, innovation, and increased digital transparency in agriculture.

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Genius





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EXAM
Genius





Ques: Who won the Wiley Research Heroes Prize 2025 in the category “Impact Beyond Academia”?

- A) Dr. Chandrakant Lahariya
- B) Prof. Trevor Charles
- C) Dr. Katie Brooker
- D) Prof. Deborah Esan
- E) Dr. Maria Elena Indelicato

Answer: Option A

Explanation:

- Dr. Chandrakant Lahariya won the Wiley Research Heroes Prize 2025 in the “Impact Beyond Academia” category.
- He is a former staff member of the World Health Organisation (WHO).
- He is the first and only Indian to receive this prestigious award.
- Selected from over 2,000 global nominations, he was one of five winners worldwide.
- The prize carries a cash award of USD 2,000.
- Other winners include Dr. Katie Brooker (Australia), Prof. Trevor Charles (Canada), Prof. Deborah Esan (Nigeria), and Dr. Maria Elena Indelicato (Portugal).

EXAM
Genius





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- Other winners include Dr. Katie Brooker (Australia), Prof. Trevor Charles (Canada), Prof. Deborah Esan (Nigeria), and Dr. Maria Elena Indelicato (Portugal).
- The agreement supports national initiatives such as Digital India, Make in India and Ease of Doing Business.
- The MoU was signed in the presence of Union AYUSH Minister Prataprao Jadhav, AYUSHEXCIL Chairman Anurag Sharma and Zepto CEO Kaivalya Vohra.





Ques: Which two organisations signed an MoU to strengthen digital access of AYUSH products in India?

- A) Amazon & Ministry of AYUSH
- B) Flipkart & AYUSHEXCIL
- C) Zepto & AYUSHEXCIL
- D) Meesho & NITI Aayog
- E) Swiggy & FSSAI

Answer: Option C

Explanation:

- AYUSHEXCIL (Ayush Export Promotion Council) and Zepto Limited signed an MoU to enhance structured digital access to AYUSH medicines and wellness products across India.
- A dedicated AYUSH storefront will be created on the Zepto platform for easy access to verified AYUSH products.
- The initiative promotes compliance with the AYUSH Quality Mark (AQM) to ensure product quality, safety, and authenticity.
- AYUSHEXCIL will identify eligible AYUSH manufacturers, especially MSMEs, and facilitate their onboarding on digital platforms.
- Joint initiatives under the MoU will focus on consumer awareness and responsible use of AYUSH products.

EXAM
Genius





Ques: By which year does India aim to develop 3-nanometre semiconductor chips?

- A) 2028
- B) 2029
- C) 2030
- D) 2032
- E) 2035

Answer: Option D

Explanation:

- India aims to develop advanced 3-nanometre semiconductor chips by 2032 for smartphones, computers, and other electronic devices.
- The announcement was made by Union Minister Ashwini Vaishnaw.
- Development will be supported under Phase-2 of the Design-Linked Incentive (DLI) Scheme.
- Six chip categories have been identified: Compute, RF (Radio Frequency), Networking, Power, Sensor, and Memory.
- The goal is for Indian companies to control 70–75% of technology product development.
- Startups and companies under the DLI scheme have attracted ₹430 crore in venture capital funding.
- Overall focus is on building a self-reliant semiconductor design ecosystem, with strong chip manufacturing and design capabilities targeted by 2029.

EXAM
Genius





Ques: What ambitious bilateral trade target did India and the UAE set during the UAE President's visit to India?

- A) USD 150 billion by 2030
- B) USD 180 billion by 2035
- C) USD 200 billion by 2030
- D) USD 200 billion by 2032
- E) USD 300 billion by 2040

Answer: Option D

Explanation:

- During UAE President Sheikh Mohamed bin Zayed Al Nahyan's one-day visit to India, India and the UAE agreed to strengthen their Comprehensive Economic Partnership Agreement (CEPA).
- The two countries set an ambitious target to double bilateral trade to over USD 200 billion by 2032.
- Collaborative initiatives include C-DAC (under MeitY) and UAE's Group 42 (G-42) working together to establish a supercomputing cluster under the India AI Mission.
 - Both sides agreed to partner in advanced nuclear technologies, including large nuclear reactors, Small Modular Reactors (SMRs), nuclear safety, and operations & maintenance.
- First Abu Dhabi Bank (FAB) will open a branch at GIFT City, Gandhinagar, to promote trade and investment.
- The leaders agreed to explore setting up Digital Embassies under mutually recognised sovereignty arrangements.
- It was agreed in principle to establish a cultural centre 'House of India' in Abu Dhabi, including a museum of Indian art, heritage and archaeology.
- A Letter of Intent was signed between the Government of Gujarat and the UAE Ministry of Investment for Dholera Special Investment Region (SIR).
- An Lol was also signed between INSPACe (DoS) and the UAE Space Agency.
- HPCL and ADNOC Gas signed a 10-year Sales & Purchase Agreement for supply of 0.5 MTPA LNG from 2028.
- India and the UAE established diplomatic relations in 1972 and cooperate closely in platforms like BRICS, I2U2 and the UAE–France–India trilateral.
- India–UAE bilateral trade, after signing CEPA in 2022, reached USD 100 billion in FY 2024–25.





Ques: In which phase of Census 2027 will caste enumeration be conducted?

- A) First Phase – House Listing & Housing Census
- B) Second Phase – Population Census
- C) Pilot Phase
- D) Digital Enumeration Phase
- E) Post-Census Survey Phase

Answer: Option B

Explanation:

- Caste enumeration in Census 2027 will take place during the second phase – Population Census, starting February 2027 in most of India.
- In snowbound or non-synchronous regions like Jammu & Kashmir, Himachal Pradesh, and Uttarakhand, the census will be conducted earlier, in September 2026.
- Census 2027 is conducted in two phases:
 1. First Phase – House Listing & Housing Census
 2. Second Phase – Population Census (includes caste enumeration)
 3. A self-enumeration facility will allow citizens to submit census details in 16 languages.
- Census is conducted under the Census Act, 1948 and is organized every 10 years by the Ministry of Home Affairs.

EXAM
Genius





Ques: Who has been selected for the Subhash Chandra Bose Disaster Management Award 2026 in the individual category?

- A) Major General Bipin Bakshi
- B) Lt Col Sita Ashok Shelke
- C) Anil Trigunayat
- D) Rajesh Kumar
- E) None of the Above

Answer: Option B

Explanation:

- Lieutenant Colonel Sita Ashok Shelke was selected in the individual category for the Subhash Chandra Bose Disaster Management Award 2026.
- The award is announced annually on 23 January, Netaji Subhash Chandra Bose's birth anniversary.
- Nominations for the 2026 award were invited from 1 May 2025, with 271 nominations received.
- The award carries a cash prize of ₹5 lakh for individuals along with a certificate.
- Lt Col Shelke led large-scale Humanitarian Assistance and Disaster Relief (HADR) operations during the 2024 floods and landslides in Wayanad, Kerala.
- In the institutional category, Sikkim State Disaster Management Authority was selected.

Genius





Ques: What major announcement was made by singer Arijit Singh recently?

- A) He is retiring from music completely
- B) He is shifting to acting
- C) He will stop live concerts
- D) He will not take new playback singing assignments
- E) He is leaving the music industry

Answer: Option D

Explanation:

- Arijit Singh announced that he will not take any new playback singing assignments.
- He shared this update on his social media platforms.
- The decision comes at the peak of his career, while he remains one of the most sought-after voices in Hindi cinema.
- He will continue independent music and honour all existing commitments.
- Singh emphasized that he is not quitting music entirely, only stepping away from playback singing.
- He is currently 38 years old.

EXAM
Genius





Ques: Who were the Chief Guests at the Republic Day Parade (RDP) 2026?

- A) Emmanuel Macron and Olaf Scholz
- B) António Costa and Ursula von der Leyen
- C) Charles Michel and Josep Borrell
- D) Angela Merkel and Jean-Claude Juncker
- E) Pedro Sánchez and Roberta Metsola

Answer: Option B

Explanation:

- The President of the European Council, António Costa, and the President of the European Commission, Ursula von der Leyen, were the Chief Guests at RDP 2026.
- The parade featured a 21-gun salute, unfurling of the National Flag, and performances by 100 cultural artists on the theme 'Unity in Diversity'.
- Four Mi-17 1V helicopters of the 129 Helicopter Unit showered flower petals in Dhvaj Formation.
- The European Union contingent included four flag bearers carrying EU, EU Military Staff, EU Naval Force Atalanta, and EU Naval Force Aspides flags.
- The Indian Air Force displayed the 'Sindoor' formation, featuring fighter aircraft that participated in Operation Sindoor.
- The formation comprised two Rafale, two Su-30, two MiG-29 aircraft, and one Jaguar fighter aircraft.

EXAM
Genius





Ques: Which Indian state is considering a social media ban for children similar to Australia's law?

- A) Kerala
- B) Goa
- C) Maharashtra
- D) Karnataka
- E) Tamil Nadu

Answer: Option B

Explanation:

- Goa is considering a social media ban for children, inspired by a recent law in Australia.
- The move aims to address rising mental health concerns among young internet users.
- Goa's Infotech Minister Rohan Khaunte stated that the state is studying Australia's law to regulate minors' access to social media platforms.
- The proposal may target children below 16 years of age.
- Currently, India has no national-level restrictions on social media usage for minors.
- Companies like Meta support parental supervision laws but caution against pushing teenagers to unsafe online platforms.

EXAM
Genius





Ques: Where was the 3rd meeting of the Inland Waterways Development Council held?

- A) Kochi, Kerala
- B) Mumbai, Maharashtra
- C) Kolkata, West Bengal
- D) Bhubaneswar, Odisha
- E) Hyderabad, Telangana

Answer: Option A

Explanation:

- The 3rd meeting of the Inland Waterways Development Council was held in Kochi, Kerala.
- Projects worth over ₹1,500 crore were approved, and foundation stones for projects exceeding ₹150 crore were laid, including river cruise jetties in Kerala, Gujarat, Karnataka, Odisha, and Telangana.
- India has 111 National Waterways across 23 states and 4 Union Territories; 32 are operational for cargo and passenger transport under the Inland Waterways Authority of India (IWAI), which oversees development, maintenance, and regulation.
- Cargo movement increased from 18 million tonnes (MT) in 2013-14 to 145.84 MT in 2024-25; operational waterways expanded from 3 to 32, passenger traffic reached 7.64 crore, and luxury river cruise vessels grew from 5 to 25.

Genius





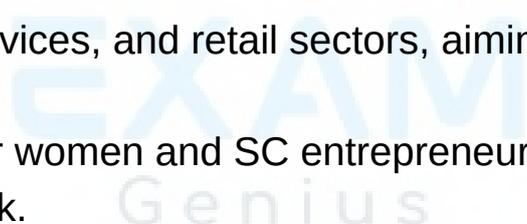
Ques: Under which scheme will the Delhi Government provide collateral-free loans up to ₹10 crore to entrepreneurs?

- A) PM Mudra Yojana
- B) Startup India Loan Scheme
- C) MSME Growth Fund Scheme
- D) Stand-Up India Scheme
- E) Viksit Delhi Credit Loan Scheme

Answer: Option E

Explanation:

- The Delhi Government launched the Viksit Delhi Credit Loan Scheme to support MSMEs and entrepreneurs.
- It provides collateral-free loans up to ₹10 crore.
- An MoU with CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises) ensures credit guarantees.
- Delhi allocated ₹50 crore, enabling loans up to ₹2,500 crore.
- The Central Government provides 75–90% credit guarantee, the rest is covered by Delhi Government.
- Covers manufacturing, services, and retail sectors, aiming to benefit around 1 lakh entrepreneurs.
- Special provisions exist for women and SC entrepreneurs, with NPA limit capped at 10% to manage financial risk.





Ques: Ajit Pawar, who died in a plane crash at Baramati Airport, was the Deputy Chief Minister of which state?

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

Answer: Option A

Explanation:

- Ajit Pawar, Deputy Chief Minister of Maharashtra and chief of the Nationalist Congress Party (NCP), died at the age of 66 in a Learjet 45 (VT-SSK) crash at Baramati Airport, Pune, Maharashtra.
- Born on 22 July 1959 in Deolali Pravara, Ahmednagar district, Maharashtra.
- Elected as MP from Baramati in 1991.
- Served as Deputy Chief Minister six times between 2010 and 2026 under different Chief Ministers: Prithviraj Chavan, Uddhav Thackeray, Devendra Fadnavis, and Eknath Shinde.

EXAM
Genius





Ques: Who was Inderjit Singh Bindra, who recently passed away at the age of 84?

- A) Former Secretary of BCCI
- B) Former President of BCCI and Punjab Cricket Association
- C) Former Indian cricket team coach
- D) Former ICC Chairman
- E) Former Chief Selector of Indian Cricket Team

Answer: Option B

Explanation:

- Inderjit Singh Bindra was the former President of the BCCI and a key architect of modern cricket marketing and administration in India.
- Served as President of Punjab Cricket Association (PCA) from 1978 to 2014, one of the longest tenures in cricket administration.
- BCCI President from 1993 to 1996, modernizing governance, operations, and commercial strategies, enhancing India's global cricket stature.
- In 2015, the PCA stadium was renamed IS Bindra Stadium in recognition of his outstanding contribution to cricket administration.

EXAM
Genius





Ques: Which day is observed as National Geographic Day?

- A) 23 January
- B) 24 January
- C) 25 January
- D) 26 January
- E) 27 January

Answer: Option E

Explanation:

- National Geographic Day is observed on 27 January.
- It marks the founding of the National Geographic Society on 27 January 1888 in Washington, D.C.
- The society's mission is to increase and diffuse geographic knowledge worldwide.

EXAM
Genius

