



# Exam Genius

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



## WEEKLY CURRENT AFFAIRS

4 - 10 JAN 2026

1ST WEEK OF JANUARY

150+ MCQ  
with detailed  
explanation



- Banking & finance
- National
- International
- Sports





**Ques: How many lenders are live on RBI's Unified Lending Interface (ULI) platform as of December 12, 2025?**

- A) 52
- B) 58
- C) 60
- D) 64
- E) 70

**Answer: Option D**

**Explanation:**

- As of December 12, 2025, 64 lenders are live on the Reserve Bank of India's Unified Lending Interface (ULI) platform.
- These include 41 banks and 23 Non-Banking Financial Companies (NBFCs).
- Lenders are using 136+ data services across 12 different loan journeys through ULI.
- Data services cover authentication and verification, land records from 8 states, satellite data, property search, dairy insights, transliteration, and credit guarantee services.
- ULI operates on a standardised, open API-based, plug-and-play architecture, removing the need for complex one-to-one integrations.

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**Ques: Rediff.com India Limited has received final approval from which organisation to operate as a Third-Party Application Provider (TPAP) for its digital payments platform 'RediffPay'?**

- A) Reserve Bank of India (RBI)
- B) Ministry of Electronics & IT (MeitY)
- C) National Payments Corporation of India (NPCI)
- D) Securities and Exchange Board of India (SEBI)
- E) Department of Financial Services (DFS)

**Answer:** Option C

**Explanation:**

- Rediff.com India Limited, a subsidiary of Infibeam Avenues Limited, received final approval from the National Payments Corporation of India (NPCI) to operate as a Third-Party Application Provider (TPAP).
- After receiving approval, the company initiated Closed User Group (CUG) testing of its digital payments platform RediffPay.
- This testing phase is being conducted prior to the public launch of RediffPay on the Unified Payments Interface (UPI).

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**Ques: Which insurance company was penalised ₹1 crore by IRDAI for serious lapses related to claims settlement, policyholder protection, and corporate governance?**

- A) Star Health and Allied Insurance
- B) Care Health Insurance
- C) HDFC ERGO Health Insurance
- D) Niva Bupa Health Insurance
- E) ICICI Lombard Health Insurance

**Answer: Option B**

**Explanation:**

- The Insurance Regulatory and Development Authority of India (IRDAI) imposed a ₹1 crore penalty on Care Health Insurance after a remote inspection.
- The penalty was due to serious lapses in claims settlement, policyholder protection, and corporate governance.
- Issues noted included failure in grievance redressal, cybersecurity lapses, lack of transparency in claims settlement, reinsurance accounting irregularities, and improper handling of unidentified proposal deposits.

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**Ques: As per RBI data, what was the total value of bank frauds reported in the first half of FY26 (H1FY26)?**

- A) ₹16,569 crore
- B) ₹18,336 crore
- C) ₹21,515 crore
- D) ₹25,000 crore
- E) ₹17,501 crore

**Answer: Option C**

**Explanation:**

- As per RBI data, banks reported 5,092 fraud cases amounting to ₹21,515 crore during H1FY26.
- The largest share of fraud value was related to advances (loans), accounting for ₹17,501 crore across 4,255 cases.
- Other fraud areas included deposits, foreign exchange transactions, and card/internet-based frauds.
- Compared to H1FY25 (₹16,569 crore), the value increased while the number of cases declined in FY26.
- RBI clarified that the rise in value was mainly due to reclassification and re-reporting of earlier fraud cases.

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**Ques: 'Gaj', the premium metal credit card, has been launched by which bank and is available exclusively for which category of customers?**

- A) HDFC Bank – Mass Retail Customers
- B) Axis Bank – Corporate Clients
- C) ICICI Bank – Premium Salary Account Holders
- D) IDFC First Bank – High-Net-Worth Individuals (HNIs)
- E) SBI – Wealth Management Clients

**Answer:** Option D

**Explanation:**

- 'Gaj' is a premium metal credit card launched by IDFC First Bank Limited on an invitation-only basis.
- The card is available exclusively for High-Net-Worth Individuals (HNIs).
- The joining fee for the 'Gaj' credit card is ₹12,500 plus applicable GST.
- 'Gaj' represents the top tier of IDFC First Bank's premium metal credit card series known as the Ashva–Mayura–Gaj trilogy.

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**Ques: How much does the Government of India plan to borrow through short-term Treasury Bills (T-Bills) over 12 weeks in Q4 of the current financial year?**

- A) ₹2.47 lakh crore
- B) ₹3.94 lakh crore
- C) ₹3.50 lakh crore
- D) ₹4.10 lakh crore
- E) ₹3.84 lakh crore

**Answer: Option E**

**Explanation:**

- The **Government** of India plans to borrow ₹3.84 lakh crore through short-term Treasury Bills over 12 weeks in Q4 to meet short-term funding requirements.
- Weekly T-Bill auctions will range between ₹29,000 crore and ₹35,000 crore, as per the Finance Ministry.
- The planned Q4 borrowing is ₹10,000 crore lower than the ₹3.94 lakh crore raised in Q4 of the previous financial year.
- Earlier, the government had announced a Q3 T-Bill auction calendar of ₹2.47 lakh crore, which ended on 31 December 2025.

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**Ques: Who published the Handbook of Statistics on Indian States 2024–25 (10th Edition)?**

- A) Ministry of Statistics and Programme Implementation
- B) NITI Aayog
- C) Ministry of Finance
- D) Reserve Bank of India
- E) National Statistical Office

**Answer: Option D**

**Explanation:**

- The Handbook of Statistics on Indian States 2024–25 (10th Edition) has been published by the Reserve Bank of India (RBI).
- It provides a consolidated and comparable statistical database for Indian States and Union Territories, with time-series data from 1951 onwards.
- The handbook is prepared by the Regional Economy Monitoring Division (REMD) under the Department of Economic and Policy Research (DEPR) of RBI.
- The 10th edition introduces a new External Sector section and includes 11 new state-wise statistical tables, improving regional analysis.

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**Ques: According to the Reserve Bank of India (RBI), which digital payment system accounted for the largest share in transaction volume during FY 2024–25?**

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

**Answer: Option D**

**Explanation:**

- As per RBI data, digital payments continued to dominate India's payment ecosystem during FY 2024–25.
- In volume terms, digital payments grew by about 35%, driven mainly by small-value retail transactions.
- UPI emerged as the digital payment system with the largest share in transaction volume, reflecting its widespread use for everyday payments.
- In contrast, RTGS accounted for the largest share in value terms, as it is used primarily for high-value transactions.

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**Ques: Under the Regional Connectivity Scheme – UDAN (Ude Desh ka Aam Nagrik), how many routes have been operationalised across India as of 30 November?**

- A) 512
- B) 589
- C) 651
- D) 702
- E) 725

**Answer: Option C**

**Explanation:**

- Under the Regional Connectivity Scheme – UDAN, a total of 651 routes have been operationalised across India as of 30 November.
- The scheme aims to enhance regional air connectivity and make air travel affordable.
- UDAN has connected 93 unserved and underserved airports, along with 15 heliports and 2 water aerodromes.
- Around 157 lakh passengers have benefited so far, with approximately 3.27 lakh UDAN flights operated.
- The scheme was launched on 21 October 2016 and is implemented by the Ministry of Civil Aviation.

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**Ques: Which state has become the first in India to host the Indian Artificial Intelligence Research Organization (IAIRO), approved to be set up at GIFT City?**

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

**Answer:** Option D

**Explanation:**

- The Gujarat Government granted in-principle approval for setting up the Indian Artificial Intelligence Research Organization (IAIRO) at GIFT City, Gandhinagar.
- With this initiative, Gujarat has become the first state in India to host a dedicated AI research organization.
- IAIRO is scheduled to become operational from 1 January 2026.
- The organization will be established as a non-profit SPV under Section 8 of the Companies Act, 2013.
- It will be set up through a tripartite partnership involving the Gujarat Government, Government of India, and the Indian Pharmaceutical Alliance (IPA).
- The total five-year budget of ₹300 crore will be shared equally among the three partners.

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**Ques: Where was the maiden flight test of the Pinaka Long Range Guided Rocket (LRGR-120) successfully conducted?**

- A) Integrated Test Range, Chandipur
- B) Pokhran Test Range
- C) Abdul Kalam Island
- D) Mahendragiri Test Facility
- E) Balasore Firing Range

**Answer: Option A**

**Explanation | व्याख्या:**

- The maiden flight test of the Pinaka Long Range Guided Rocket (LRGR-120) was successfully conducted at the Integrated Test Range (ITR), Chandipur.
- पिनाका लॉन्ग रेंज गाइडेड रॉकेट (LRGR-120) का प्रथम उड़ान परीक्षण इंटीग्रेटेड टेस्ट रेंज (ITR), चांदीपुर में सफलतापूर्वक किया गया।
- The test validated the rocket's maximum strike range of 120 km.
- इस परीक्षण में रॉकेट की 120 किमी की अधिकतम मारक क्षमता का सत्यापन किया गया।
- LRGR-120 has been designed by ARDE in collaboration with HEMRL, with support from DRDL and RCI.
- LRGR-120 को ARDE, HEMRL, DRDL और RCI के सहयोग से विकसित किया गया है।
- The Pinaka system is named after "Pinaka", the celestial bow of Lord Shiva, and was developed by DRDO as an indigenous alternative to the BM-21 Grad system.

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**Ques: Which major telecom policy document was released by the Department of Telecommunications (DoT) to manage and allocate radio-frequency spectrum in India with effect from 30 December 2025?**

- A) National Digital Communications Policy 2024
- B) Indian Telegraph Spectrum Policy
- C) National Broadband Mission Plan
- D) National Frequency Allocation Plan 2025
- E) Spectrum Harmonisation Framework

**Answer: Option D**

**Explanation | व्याख्या:**

- The Department of Telecommunications (DoT) released the National Frequency Allocation Plan 2025 (NFAP-2025) to manage and allocate radio-frequency spectrum in India.
- NFAP-2025 came into effect on 30 December 2025.
- It serves as a key reference document for spectrum managers, telecom operators, and equipment manufacturers.
- The plan supports future communication needs including 5G, 6G, and satellite services, aligned with global standards.
- NFAP-2025 allocates spectrum across a wide frequency range from 8.3 kHz to 3000 GHz.

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**Ques: Who inaugurated and flagged off the inaugural flight of the indigenous next-generation civil helicopter Dhruv-NG in Bengaluru?**

- A) Rajnath Singh
- B) Jyotiraditya Scindia
- C) Ram Mohan Naidu
- D) Nitin Gadkari
- E) Ashwini Vaishnaw

**Answer: Option C**

**Explanation:** • Union Minister for Civil Aviation Ram Mohan Naidu inaugurated and flagged off the inaugural flight of the indigenous next-generation civil helicopter Dhruv-NG at Hindustan Aeronautics Limited (HAL) facilities in Bengaluru, Karnataka.

- Dhruv-NG has been developed by HAL as an Advanced Light Helicopter (ALH) in the 5.5-tonne class.
- It is a light twin-engine, multi-role civil helicopter powered by twin Shakti 1H1C engines.
- The helicopter can carry up to 14 passengers, with a maximum speed of 285 km/h and a range of 630 km.
- It features a civil-certified glass cockpit, a service ceiling of 6,000 metres, and a payload capacity of up to 1,000 kg, strengthening India's indigenous civil aviation capabilities.

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**Ques: INSV Kaundinya, recently in news, is based on which historical source?**

- A) Ajanta cave paintings
- B) Konark temple carvings
- C) Harappan dockyard remains
- D) Indus Valley seals
- E) Sun temple manuscripts

**Answer: Option A**

**Explanation:** • INSV Kaundinya is an engineless, indigenously built stitched sailing vessel of the Indian Navy.

- The vessel sailed on its maiden overseas voyage from Porbandar (Gujarat) to Muscat (Oman).
- The journey covers about 1,400 km and is expected to take around 15 days, using wind and oars for propulsion.
- The expedition aims to revive and showcase India's ancient maritime heritage and historic sea routes linking India with Oman.
- The vessel is based on a 5th-century CE ship depicted in Ajanta cave paintings.
- INSV Kaundinya was launched in February 2025 at Goa.
- It was built using ancient stitched-shipbuilding techniques by traditional artisans under master shipwright Babu Sankaran.
- The project was undertaken under a tripartite MoU between the Ministry of Culture, Indian Navy, and M/s Hodi Innovations.

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**Ques: Which ministry is responsible for implementing Pradhan Mantri Kaushal Vikas Yojana (PMKVY) 4.0, under which more than 53 lakh candidates were trained in the last five years?**

- A) Ministry of Skill Development and Entrepreneurship
- B) Ministry of Education
- C) Ministry of Labour and Employment
- D) Ministry of Social Justice and Empowerment
- E) Ministry of Youth Affairs and Sports

**Answer: Option A**

**Explanation:** • PMKVY 4.0 is implemented by the Ministry of Skill Development and Entrepreneurship.

- Over the last five years, more than 53 lakh candidates have been trained under PMKVY.
- Around 70.5% of surveyed candidates were placed in their desired skill sectors.
- PMKVY is a flagship skill development scheme launched in 2015 and implemented through the National Skill Development Corporation (NSDC).
- The scheme focuses on short-term training, certification, and placement for industry-relevant skills.

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**Ques: What was the theme of the 5th National Conference of Chief Secretaries held in New Delhi?**

- A) Cooperative Federalism for New India
- B) Governance Reforms and Digital India
- C) Human Capital for Viksit Bharat
- D) Inclusive Growth and Social Justice
- E) Innovation and Sustainable Development

**Answer: Option C**

**Explanation:** • The 5th National Conference of Chief Secretaries was held in New Delhi and chaired by Prime Minister Narendra Modi.

- The theme of the conference was “Human Capital for Viksit Bharat.”
- The theme emphasized the role of human development in achieving the vision of a developed India.
- Focus areas included early childhood education, schooling, skilling, higher education, and sports & extracurricular activities.

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**Ques: Which bird species' breeding habitats were approved for protection during the 68th Executive Committee meeting of the National Mission for Clean Ganga (NMCG)?**

- A) Sarus Crane
- B) Great Indian Bustard
- C) Lesser Flamingo
- D) Black-necked Stork
- E) Indian Skimmer

**Answer: Option E**

**Explanation | व्याख्या:**

- The 68th Executive Committee meeting of NMCG focused on ensuring uninterrupted and unpolluted flow of the Ganga and its tributaries.
- The committee approved protection of breeding habitats of sandbar-nesting birds, specifically the Indian Skimmer.
- Nest monitoring will continue in Chambal and Lower Ganga regions, expanding to Bijnor, Narora, and Prayagraj.
- This initiative adds avifauna conservation to NMCG's existing programmes for dolphins, turtles, and muggers.
- Local communities will be trained to minimize human disturbance on sandbars and support awareness and conservation activities.

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- Under Nature-Based Solutions (NbS), in-situ treatment of drains at Shastri Park, Gaushala, and Kailash Nagar/Ramesh Nagar in Delhi was approved to rejuvenate the Yamuna.
- Raw sewage will be treated on-site using eco-friendly methods such as rock filters, stone masonry, and aquatic plants before entering the Yamuna.
- Revised infrastructure approvals were granted for projects in Uttar Pradesh, Bihar, Jharkhand, and West Bengal to maintain project momentum.
- A master plan was approved to restore the sanctity of the Gomti River's origin at Pilibhit in Uttar Pradesh.

### **About National Mission for Clean Ganga :**

- Launched in : 2011 under the Societies Registration Act 1860
- Flagship Program : Namami Gange (launched in June 2014)
- Parent Ministry : Ministry of Jal Shakti
- implemented by : National Council for Rejuvenation, Protection and Management of River Ganga

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**Ques : Who is the author of the political memoir “107 Days”?**

- A) Hillary Clinton
- B) Michelle Obama
- C) Kamala Harris
- D) Nikki Haley
- E) Condoleezza Rice

**Answer: Option C**

**Explanation:**

- “107 Days” is a political memoir authored by Kamala Harris.
- The book recounts her 107-day presidential campaign journey and highlights key political experiences.
- Kamala Harris served as the 49th Vice President of the United States (2021–2025) under President Joe Biden.
- She is the first woman, first African-American, and first Asian-American to hold the Vice President position in U.S. history.

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**Ques: Who has been appointed as the Interim Director General (DG) of the National Investigation Agency (NIA)?**

- A) Sadanand Vasant Date
- B) Rakesh Asthana
- C) Ajit Doval
- D) Alok Verma
- E) Rakesh Agarwal

**Answer: Option E**

**Explanation | व्याख्या:**

- Rakesh Agarwal, currently serving as the Special Director General of NIA, has been appointed as the Interim Director General (DG) of the agency.
- He will hold the additional charge until a regular DG is appointed or further orders are issued.
- Rakesh Agarwal has succeeded Sadanand Vasant Date in this role.
- The National Investigation Agency (NIA), established in 2008 after the 26/11 Mumbai attacks, is India's premier counter-terrorism agency, investigating terrorism, terror financing, and organized crime affecting national security.

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**Ques: Pandit Deendayal Upadhyaya National Academy of Social Security (PDUNASS) has entered into a strategic partnership with which institution to strengthen ethical governance in EPFO?**

- A) IC Centre for Governance (ICCFG)
- B) Indian Institute of Public Administration (IIPA)
- C) Lal Bahadur Shastri National Academy of Administration (LBSNAA)
- D) National Institute of Financial Management (NIFM)
- E) Centre for Good Governance (CGG)

**Answer: Option A**

**Explanation | व्याख्या:**

- PDUNASS, the apex training institution of EPFO, has partnered with the IC Centre for Governance (ICCFG) to strengthen ethical governance.
- This collaboration complements EPFO's 2025 operational reforms, such as the simplified withdrawal framework and centralized pension payment system.
- With increasing automation reducing manual processes, the partnership aims to ensure higher standards of moral judgment in complex and discretionary cases.
- The PDUNASS–ICCFG collaboration aims to ensure that the human element of governance keeps pace with the growing digital systems.
- PDUNASS is the premier learning and research institute of EPFO under the Ministry of Labour & Employment, Government of India, and plays a key role in capacity building aligned with Labour Codes and Digital India initiatives.
- The IC Centre for Governance (ICCFG) is a reputed non-profit institution dedicated to strengthening ethical governance through executive education and policy dialogue for senior civil servants and PSU leaders.
- ICCfG's "Ethics in Public Governance" modules are widely recognised for their practical relevance and transformative impact on public administration.

**About EPFO :**

- Established : 1952
- HQ : New Delhi
- Central Provident Fund Commissioner (CPFC) : Ramesh Krishnamurthi





**Ques: What is the total value of defence contracts signed by the Ministry of Defence for the procurement of CQB Carbines and Heavy Weight Torpedoes?**

- A) ₹3,500 crore
- B) ₹4,200 crore
- C) ₹4,666 crore
- D) ₹5,100 crore
- E) ₹6,000 crore

**Answer: Option C**

**Explanation | व्याख्या:**

- The Ministry of Defence signed defence contracts worth ₹4,666 crore in New Delhi.
- A ₹2,770 crore contract was signed with Bharat Forge Limited and PLR Systems Pvt. Ltd. for procurement of over 4 lakh CQB Carbines for the Indian Army and Navy.
- Another contract worth ₹1,896 crore was signed with WASS Submarine Systems S.R.L., Italy for Heavy Weight Torpedoes.
- These procurements aim to modernise India's armed forces by replacing legacy weapons and strengthening underwater warfare capability.

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**Ques: Who became the highest wicket-taker in Women's T20 International cricket by claiming her 152nd wicket?**

- A) Deepti Sharma
- B) Ellyse Perry
- C) Jhulan Goswami
- D) Megan Schutt
- E) Anisa Mohammed

**Answer: Option A**

**Explanation | व्याख्या:**

- Deepti Sharma became the highest wicket-taker in Women's T20 International cricket by claiming her 152nd wicket.
- She achieved this milestone during the 5th T20I against Sri Lanka at Thiruvananthapuram.
- Deepti Sharma surpassed Australia's Megan Schutt, who held the previous record with 151 wickets.
- With this achievement, Deepti Sharma now tops the all-time Women's T20I wicket-takers list.

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**Ques: Who was Bangladesh's first female Prime Minister, who served two terms and was later honoured with the 'Mother of Democracy' award?**

- A) Sheikh Hasina
- B) Rasheda Choudhury
- C) Benazir Bhutto
- D) Khaleda Mashraf
- E) Begum Khaleda Zia

**Answer: Option E**

**Explanation | व्याख्या:**

- **Begum** Khaleda Zia was Bangladesh's first female Prime Minister and served two terms: 1991–1996 and 2001–2006.
- She was the chairperson of the Bangladesh Nationalist Party (BNP), which she joined in 1982.
- In 2022, she was honoured with the 'Mother of Democracy' award by the Canadian Human Rights International Organization (CHRIO).
- She was the second female Prime Minister in the Muslim world, after Benazir Bhutto.

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**Ques: The nationwide campaign “Your Money, Your Right” was concluded by which department?**

- A) Department of Economic Affairs (DEA)
- B) Department of Financial Services (DFS)
- C) Reserve Bank of India (RBI)
- D) Ministry of Corporate Affairs
- E) Securities and Exchange Board of India (SEBI)

**Answer: B) Department of Financial Services (DFS)**

**Explanation:**

The Department of Financial Services (DFS) concluded the nationwide campaign “Your Money, Your Right” on January 1, 2026.

The campaign was launched on October 4, 2025, in Gandhinagar, Gujarat, and ran for three months until December 31, 2025.

It focused on three pillars: Awareness, Access, and Action, guided by the principle of Antyodaya.

Conducted across 748 districts, the campaign helped return around ₹4,200 crore of unclaimed assets to rightful owners or heirs.

At launch, it was estimated that the Indian financial system held over ₹1.84 lakh crore in unclaimed assets (bank deposits, insurance, dividends).





**Ques: Which institution, in partnership with IDFC First Bank, launched a new cohort under the IGNITE programme to support technology startups?**

- A) Foundation for Innovation and Technology Transfer (FITT), IIT Delhi
- B) Indian Institute of Science (IISc) Bengaluru
- C) NITI Aayog
- D) Atal Innovation Mission
- E) Startup India

**Answer: A) Foundation for Innovation and Technology Transfer (FITT), IIT Delhi**

**Explanation:**

The Foundation for Innovation and Technology Transfer (FITT), the technology transfer and incubation arm of IIT Delhi, launched a new cohort of 15 startups under the Innovation Growth & Nurturing Initiative for Technology Entrepreneurs (IGNITE) programme.

The programme has been launched in partnership with IDFC First Bank.

IGNITE is implemented as part of IDFC First Bank's Corporate Social Responsibility (CSR) initiatives, in collaboration with FITT.

Each selected startup receives non-dilutive funding of up to ₹30 lakh.

Mentorship is provided by IIT faculty, industry experts, and CSR leaders from IDFC First Bank.





**Ques: Which two institutions signed a Memorandum of Understanding to implement a nationwide Contact Point Verification system for Informal Micro Enterprises (IMEs)?**

- A) Department of Posts and RBI
- B) Department of Posts and SIDBI
- C) SIDBI and NABARD
- D) Ministry of MSME and SIDBI
- E) India Post Payments Bank and SIDBI

**Answer: B) Department of Posts and SIDBI**

**Explanation:**

The Department of Posts and the Small Industries Development Bank of India (SIDBI) signed a landmark MoU to implement a nationwide Contact Point Verification system.

The initiative targets Informal Micro Enterprises registered on the Udyam Assist Platform (UAP).

The objective is to provide banks and NBFCs with reliable and verified data, enabling them to extend credit under Priority Sector Lending with greater confidence.

The app captures geo-tagged photographs of business premises to prevent ghost or fraudulent registrations.

After successful verification, IMEs receive a Udyam Assist Certificate, treated at par with regular Udyam Registration for banking purposes.





## About SIDBI :

- Established : 1990
- HQ : Lucknow, Uttar Pradesh
- Chairman & MD : Manoj Mittal



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**Ques: Which country has introduced a new national currency with redesigned banknotes removing portraits of former leaders and undergoing redenomination?**

- A) Lebanon
- B) Iraq
- C) Syria
- D) Jordan
- E) Egypt

**Answer: C) Syria**

**Explanation:**

Syria has introduced a new national currency with redesigned banknotes.

The new banknotes have removed the portraits of former leader Bashar al-Assad and his father Hafez al-Assad, which previously appeared on the 2,000 and 1,000 pound notes.

The redesigned currency features agricultural and cultural symbols such as roses, wheat, olives, oranges, and mulberries, reflecting Syria's historical heritage.

The currency has undergone redenomination by removing two zeros to simplify daily transactions.

Under the new system, 100 old Syrian pounds equal 1 new Syrian pound.

New denominations include 10, 25, 50, 100, 200, and 500 Syrian pounds.

The exchange period began on January 1, 2026, and will continue for 90 days, during which both old and new banknotes will circulate simultaneously.





**Ques: Under the RBI's Scale-Based Regulation (SBR) framework for NBFCs, which layer accounts for the largest share of total NBFC assets?**

- A) Base Layer (NBFC-BL)
- B) Middle Layer (NBFC-ML)
- C) Upper Layer (NBFC-UL)
- D) Top Layer
- E) All layers have equal share

**Answer: B) Middle Layer (NBFC-ML)**

**Explanation:**

The RBI introduced the Scale-Based Regulation (SBR) framework for NBFCs in 2022, classifying NBFCs into layers based on size, risk profile, and systemic importance.

The Middle Layer (NBFC-ML) includes all deposit-taking NBFCs and non-deposit-taking NBFCs with assets of ₹1,000 crore and above.

This layer accounts for the largest share, 64.6% of total NBFC assets.

The Base Layer has a share of 5.2%, while the Upper Layer accounts for 30.2% of total NBFC assets.

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**Ques: Sagarmala Finance Corporation Limited (SMFCL) is India's first NBFC dedicated exclusively to which sector?**

- A) Road Infrastructure
- B) Power & Energy
- C) Maritime Sector
- D) Aviation Sector
- E) Railway Infrastructure

**Answer: C) Maritime Sector**

**Explanation:**

Sagarmala Finance Corporation Limited (SMFCL) has formally commenced its lending operations, marking a historic milestone.

It is India's first Non-Banking Financial Company (NBFC) dedicated exclusively to the maritime sector.

SMFCL approved loans worth ₹4,300 crore during its 51st Board Meeting and is targeting a loan book of ₹8,000 crore by the end of the current financial year.

The Board has approved an overall borrowing limit of ₹25,000 crore.

Major beneficiaries include a Greenfield Port Project (₹4,000 crore), Dredging Corporation of India (₹150 crore), and Goa Shipyard (₹110 crore) for indigenous shipbuilding.

SMFCL is the nodal agency for the Maritime Development Fund (MDF) with a total corpus of ₹25,000 crore, comprising the Maritime Investment Fund (₹20,000 crore) and the Interest Incentivisation Fund (₹5,000 crore).





**Ques: What was the total number of UPI transactions recorded in December 2025, marking an all-time high?**

- A) 18.45 billion
- B) 19.80 billion
- C) 20.12 billion
- D) 21.63 billion
- E) 22.90 billion

**Answer: D) 21.63 billion**

**Explanation:**

India's Unified Payments Interface (UPI) recorded an all-time high of 21.63 billion transactions in December 2025.

The total transaction value during the month stood at ₹27.97 lakh crore.

Transaction volumes grew by 29% year-on-year, while transaction value increased by 20%.

On average, UPI handled about 698 million transactions per day with a daily transaction value of ₹90,217 crore.

In the calendar year 2025, UPI recorded around 228 billion transactions worth nearly ₹300 lakh crore, compared to 172 billion transactions worth ₹246.82 lakh crore in 2024.





**Ques: Who has been appointed as the new Chief Executive Officer (CEO) of Berkshire Hathaway after legendary investor Warren Buffett resigned?**

- A) Charlie Munger
- B) Ajit Jain
- C) Gregory Abel
- D) Howard Buffett
- E) Mark Carney

**Answer: C) Gregory Abel**

**Explanation:**

Legendary investor Warren Buffett resigned as the CEO of Berkshire Hathaway.

Buffett had been leading Berkshire Hathaway since 1965, shaping it into one of the world's most successful conglomerates.

Gregory Abel has been appointed as the new CEO following Buffett's resignation.

Prior to this, Abel served as Vice Chairman and was widely regarded as Buffett's successor.

EXAM  
Genius





**Ques: The first-ever Vande Bharat Sleeper Train will operate between which two cities?**

- A) New Delhi – Mumbai
- B) Guwahati – Howrah
- C) Chennai – Bengaluru
- D) Patna – Kolkata
- E) Secunderabad – Visakhapatnam

**Answer: B) Guwahati – Howrah**

**Explanation:**

The first-ever Vande Bharat Sleeper Train will operate between Guwahati (Assam) and Howrah (West Bengal).

The train will be flagged off by Prime Minister Narendra Modi in January.

It will consist of 16 coaches: 11 AC three-tier, 4 AC two-tier, and 1 AC first-class coach, with a total capacity of about 823 passengers.

Developed by Bharat Earth Movers Limited (BEML) using Integral Coach Factory (ICF) technology, it is a semi-high-speed train with a design speed of up to 180 kmph.

EXAM  
Genius





**Ques: Which institution has partnered with Vertiv to establish the Centre for Cooling Solutions focused on AI-powered data centres?**

- A) Indian Institute of Technology Delhi
- B) Indian Institute of Technology Bombay
- C) Indian Institute of Science Bengaluru
- D) National Institute of Technology Surathkal
- E) Indian Institute of Technology Madras

**Answer: B) Indian Institute of Technology Bombay**

**Explanation:**

The Centre for Cooling Solutions has been established at IIT Bombay in partnership with global infrastructure solutions company Vertiv.

The centre focuses on developing advanced cooling technologies for AI-powered data centres.

The initiative addresses rising thermal and power challenges in data centres due to rapid AI adoption in Indian businesses.

GPU power consumption is expected to rise sharply by 2025, increasing the need for efficient cooling solutions.

The initial project involves designing a dry cooler with 40 kilowatt liquid cooling capacity, tested at IIT Bombay's Heat Pump Laboratory.

Industry-level evaluation will be carried out at Vertiv's facility in Pune.





**Ques: The redeveloped 'Batadrava Than', inaugurated recently, is the birthplace of which Vaishnavite saint?**

- A) Srimanta Sankardeva
- B) Madhavdeva
- C) Chaitanya Mahaprabhu
- D) Ramananda
- E) Vallabhacharya

**Answer: A) Srimanta Sankardeva**

**Explanation:**

The redeveloped Batadrava Than is located in Borduwa village, Nagaon district, Assam, and was inaugurated by Union Minister Amit Shah.

It is the sacred birthplace of Vaishnavite saint Srimanta Sankardeva, a major cultural and religious landmark of Assam.

The site promotes Assamese literature, music, dance, and the spiritual teachings of Srimanta Sankardeva.

Batadrava Than is part of Assam's Vaishnavite pilgrimage circuit, including Borduwa, Majuli's monastic centres, and Koch Behar.

The redevelopment, named Mahapurush Srimanta Sankardeva Abhirbhav Kshetra, was completed at a cost of over ₹222 crore.

Srimanta Sankardeva (1449–1568) founded Ekasarana (Neo-Vaishnavism) and enriched Assamese culture through Sattriya dance, Borgeet, and Ankia Naat.





**Ques: Where was the 'Cyient AI Labs (CyAILS) – VijAlpatha' pilot initiative launched to promote AI, STEM and Robotics education in government schools?**

- A) Amaravati PU College, Bengaluru
- B) Hosapete taluk, Vijayanagara, Karnataka
- C) Kalaburagi, Karnataka
- D) Mysuru, Karnataka
- E) Hubballi, Karnataka

**Answer: B) Hosapete taluk, Vijayanagara, Karnataka**

**Explanation:**

The 'Cyient AI Labs (CyAILS) – VijAlpatha' pilot initiative was launched at a girls' government school in Hosapete taluk, Vijayanagara district, Karnataka by Union Minister Nirmala Sitharaman.

The initiative aims to democratize access to AI, STEM, and Robotics education in government schools.

Launched collaboratively by the Cyient Foundation and the Government of Karnataka, the programme is a three-year pilot with an approximate budget of ₹1 crore.

It is structured in two phases: Phase 1 involves pilot implementation in five schools, and Phase 2 focuses on national-level expansion.

The programme benefits over 2,000 students from Classes 6 to 10, including nearly 1,200 girls at Amaravati PU College, Bengaluru.





**Ques: Which hospital achieved a historic medical milestone by performing India's first-ever 3D Flex Aqueous Angiography integrated with iStent?**

- A) Army Hospital (Research & Referral), Delhi Cantt
- B) All India Institute of Medical Sciences (AIIMS), New Delhi
- C) Safdarjung Hospital, New Delhi
- D) Command Hospital, Pune
- E) Post Graduate Institute of Medical Education and Research (PGIMER), Chandigarh

**Answer: A) Army Hospital (Research & Referral), Delhi Cantt**

**Explanation:**

The Ophthalmology Department at Army Hospital (Research & Referral), Delhi Cantt performed India's first-ever 3D Flex Aqueous Angiography combined with iStent surgery.

This marks the first integration in India of 3D Flex Aqueous Angiography with the iStent, a tiny titanium implant used in glaucoma treatment.

The procedure used a stand-mounted Spectralis System to map the eye's drainage pathways in real time using a safe dye.

A 3D operating microscope provided surgeons with a high-definition, magnified view of the eye's internal structures.

This achievement represents a major advancement in ophthalmic imaging and minimally invasive glaucoma surgery in India.





**Ques: As of 31 October 2025, what was India's total installed electricity generation capacity, and what major renewable energy milestone did the country achieve in 2025?**

- A) 4,85,000 MW; 40% non-fossil capacity in 2025
- B) 5,05,023 MW; 50% installed electricity capacity from non-fossil sources
- C) 5,20,000 MW; 45% renewable capacity achieved
- D) 4,95,600 MW; 500 GW renewable capacity achieved
- E) 5,10,000 MW; NDC target achieved exactly on time

**Answer:** B) 5,05,023 MW; 50% installed electricity capacity from non-fossil sources

**Explanation:**

As of 31 October 2025, India's total installed electricity generation capacity was 5,05,023 MW.

Of this, 2,45,600 MW came from fossil-fuel-based sources, while 2,59,423 MW was from non-fossil fuel sources.

Renewable Energy (RE) alone accounted for 2,50,643 MW of installed capacity.

In June 2025, India achieved a key milestone: 50% of its installed electricity capacity came from non-fossil sources, over 5 years ahead of its NDC target under the Paris Agreement.

India's long-term target is 500 GW non-fossil energy capacity by 2030.

To promote renewable energy, the government waived Inter-State Transmission System (ISTS) charges for solar and wind projects commissioned by 30 June 2025, green hydrogen projects till December 2030, and offshore wind projects till December 2032.





**Ques: PathGennie, recently in news, is related to which field?**

- A) Space exploration
- B) Climate modelling
- C) Drug discovery
- D) Cyber security
- E) Quantum computing

**Answer: C) Drug discovery**

**Explanation:**

PathGennie is an open-source software developed by the Ministry of Science and Technology.

It is designed to fast-track drug discovery by accurately simulating molecular processes.

The software predicts how drug molecules unbind from protein targets without artificial bias.

It uses direction-guided adaptive sampling to generate realistic reaction pathways within picoseconds.

PathGennie also provides quick estimates of drug residence time and relative binding strength ( $k_{off}$ ).

Being open-source, it promotes collaborative research and innovation in drug development.





**Ques: What is the full form of Mission Karmayogi launched by the Government of India?**

- A) National Programme for Civil Services Capacity Building
- B) National Policy for Civil Services Capability Building
- C) National Programme for Capacity Building of Bureaucracy
- D) National Platform for Civil Services Training
- E) New Programme for Civil Services Reforms

**Answer: A) National Programme for Civil Services Capacity Building**

**Explanation:**

Mission Karmayogi is officially known as the National Programme for Civil Services Capacity Building (NPCSCB).

Launched by the Government of India in September 2020 with a budget of ₹510.86 crore (2020–2025).

Its objective is to build the capacity of civil servants to meet evolving citizen-centric governance needs.

The mission follows a competency-driven, role-based approach rather than a rule-based training system.

It covers Group A to Group C civil services and emphasizes continuous learning and upskilling.

Training is delivered through the iGOT Karmayogi digital platform, supporting online, face-to-face, and blended modes.





**Ques: Who was awarded the IFFCO Sahitya Samman 2025?**

- A) Ankita Jain
- B) Mridula Garg
- C) Maitreyi Pushpa
- D) Pratibha Ray
- E) Uday Prakash

**Answer: C) Maitreyi Pushpa**

**Explanation:**

IFFCO (Indian Farmers Fertiliser Cooperative Limited) conferred the IFFCO Sahitya Samman 2025.

The award was presented to renowned Hindi fiction writer Maitreyi Pushpa for her outstanding contribution to literature.

At the same ceremony, the IFFCO Yuva Sahitya Samman was awarded to Ankita Jain for her book "Oh Re! Kisan".

The awards were presented by IFFCO Chairman Dilip Sanghani.

The objective of these awards is to promote contemporary Hindi literature and encourage young literary talent.





**Ques: The Market Access Support (MAS) Scheme is a part of which larger government mission?**

- A) National Foreign Trade Policy Mission
- B) Export Promotion Mission
- C) Make in India Export Mission
- D) MSME Development Mission
- E) Production Linked Incentive (PLI) Mission

**Answer: B) Export Promotion Mission**

**Explanation:**

The Market Access Support (MAS) Scheme strengthens India's export ecosystem by improving global reach, export visibility, market access, and long-term competitiveness.

The scheme has a total outlay of ₹4,531 crore and will be implemented during FY 2026–31.

MAS Scheme is part of the ₹25,060 crore Export Promotion Mission, approved by the Union Cabinet in November 2025.

It supports activities such as international trade fairs, buyer-seller meets, mega reverse buyer-seller meets in India, and trade delegations to priority and emerging markets.

MSMEs and first-time exporters are the primary beneficiaries, with a mandatory minimum of 35% MSME participation in supported events.



**Ques: From which date did the first batch of provisions of the National Sports Governance Act (NSGA), 2025 come into force in India?**

- A) August 18, 2025
- B) October 2, 2025
- C) December 31, 2025
- D) January 1, 2026
- E) January 26, 2026

**Answer:** D) January 1, 2026

**Explanation:**

The Central Government notified the commencement of select provisions of the National Sports Governance Act (NSGA), 2025, transitioning India's sports administration from executive guidelines to a statutory framework.

The Act was originally notified in the Official Gazette on August 18, 2025.

For a smooth transition, the Act was implemented in phases, with the first set of critical provisions becoming operational from January 1, 2026.

These provisions establish high-powered regulatory bodies and impose strict statutory requirements on sports federations to retain recognition and funding.

Union Sports Minister Mansukh Mandaviya described NSGA as the "single biggest sporting reform" in India's history.





- As per the Act, the Executive Committee strength is capped at 15 members, with mandatory inclusion of at least two sportspersons of merit and four women members.
- The age limit for office-bearers is generally 70 years (extendable to 75 years if permitted by international federations), and office-bearers can serve a maximum of three consecutive terms (12 years).
- For the first time, the Board of Control for Cricket in India (BCCI) is also expected to come under the regulatory ambit of this Act to ensure transparency and dispute resolution.

### **National Sports Governance Act, 2025 :**

- Ministry : Ministry of Youth Affairs and Sports
- Main Objective : Align Indian sports with the Olympic and Paralympic Charters.
- Legal Status : Replaces the National Sports Development Code of India, 2011
- Tribunal Head : Must be a sitting or former Supreme Court Judge or Chief Justice of a High Court.
- Appeals : Decisions of the National Sports Tribunal can be appealed in the Supreme Court.
- Strategic Aim : Supporting India's bid to host the 2036 Summer Olympics.

EXAM  
Genius





**Ques: A rare Clouded Leopard was recently spotted for the first time in which reserve forest?**

- A) Manas Reserve Forest
- B) Kaziranga National Park
- C) Kakoi Reserve Forest
- D) Nameri National Park
- E) Dibru-Saikhowa National Park

**Answer: C) Kakoi Reserve Forest**

**Explanation:**

A rare Clouded Leopard was recently captured on camera traps in Kakoi Reserve Forest, Assam, marking its first-ever recorded presence in this forest.

This sighting highlights the rich biodiversity and ecological significance of the region.

The Clouded Leopard (*Neofelis nebulosa*) is listed as Vulnerable on the IUCN Red List and is known for its elusive behaviour and arboreal lifestyle.

The discovery underscores the importance of conservation and habitat protection in Assam's forests.

EXAM  
Genius





**Ques: Pariksha Pe Charcha (PPC) 2026, which recorded over 3 crore registrations, is conducted through which online platform?**

- A) National Digital Education Portal
- B) DIKSHA Platform
- C) MyGov Innovate Portal
- D) SWAYAM Portal
- E) e-Pathshala

**Answer: C) MyGov Innovate Portal**

**Explanation:**

Pariksha Pe Charcha (PPC) 2026, led by Prime Minister Narendra Modi, recorded over 3 crore registrations for its 9th edition as of December 30, 2025.

Registrations include around 2.85 crore students (Classes 6–12), nearly 17 lakh teachers, and about 3.5 lakh parents.

The registration process was open from December 1, 2025, to January 11, 2026.

PPC 2026 is conducted online through the MyGov Innovate portal, promoting participatory engagement.

The edition invites essays and questions on themes like making exams a celebration, freedom fighters, Clean India, environment, and digital learning.





**Ques: Under which mission has India promoted large-scale recycling of coconut waste as a key component of the circular economy?**

- A) AMRUT Mission
- B) Jal Jeevan Mission
- C) National Bio-Energy Mission
- D) Smart Cities Mission
- E) Swachh Bharat Mission–Urban 2.0

**Answer: E) Swachh Bharat Mission–Urban 2.0**

**Explanation:**

Coconut waste recycling is promoted under Swachh Bharat Mission–Urban (SBM-U) 2.0 by the Ministry of Housing and Urban Affairs as a key part of the circular economy.

Coconut husks constitute 3–5% of India’s daily municipal wet waste, rising to 6–8% in coastal cities.

India produced over 21,000 million coconuts in 2024–25, with Karnataka as the largest producer, followed by Tamil Nadu, Kerala, and Andhra Pradesh.

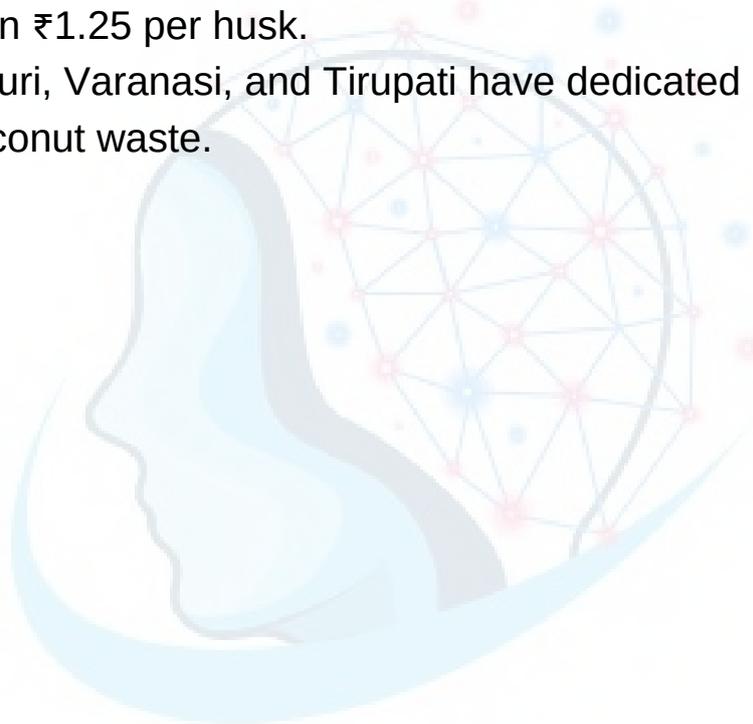
India contributes over 40% of global coir production, with the global coir market valued at USD 1.45 billion (₹12,000 crore) in 2025.

Cities like Mysuru and Madurai have achieved 100% recycling of coconut waste, setting national benchmarks.





- Bhubaneswar : The Palsuni Plant collects 5,000–6,000 coconuts daily from 189 temple vendors, earning ₹7–9 lakh monthly.
- Indore : Processes 20 tonnes daily alongside its 550 TPD Bio-CNG plant; dry lines produce moisture-retaining cocopeat.
- Chennai : A 20-year PPP model has processed 1.15 lakh metric tonnes since 2021, selling to tyre companies and nurseries.
- Kunnankulam (Kerala) : Uses microbial cocopeat to turn husks into odor-free compost; farmers earn ₹1.25 per husk.
- Religious Hubs : Puri, Varanasi, and Tirupati have dedicated MRFs to handle temple-generated coconut waste.



EXAM  
Genius





**Ques: As per RBI stress tests, what is the expected GNPA ratio of NBFCs under the baseline scenario by September 2026?**

- A) 2.3%
- B) 2.5%
- C) 2.7%
- D) 2.9%
- E) 3.5%

**Answer: Option D**

**Explanation:**

- **Under** the baseline scenario, RBI's stress tests project that the system-level Gross Non-Performing Assets (GNPA) ratio of NBFCs will rise from 2.3% in September 2024 to 2.9% by September 2026.
- This indicates a gradual deterioration in asset quality, though overall capital adequacy (CRAR) is expected to remain well above the regulatory minimum of 15%.
- RBI also highlighted uneven resilience within the NBFC sector, with 8 NBFCs potentially falling below the minimum CRAR threshold even under the baseline scenario.

EXAM  
Genius





**Ques: What key change has the Ministry of Corporate Affairs introduced regarding KYC compliance for company directors under the Companies Act, 2013?**

- A) Mandatory monthly KYC filing
- B) Replacement of annual KYC with once-in-five-years filing
- C) Replacement of annual KYC with once-in-three-years simplified KYC
- D) Complete removal of KYC requirement for directors
- E) KYC filing applicable only to newly appointed directors

**Answer: Option C**

**Explanation | व्याख्या:**

- The Ministry of Corporate Affairs has eased compliance norms for company directors by replacing the mandatory annual KYC filing with a simplified KYC requirement once every three years.
- This change follows a review of Rule 12A of the Companies (Appointment & Qualification of Directors) Rules, 2014, based on the recommendations of the High-Level Committee on Non-Financial Regulatory Reforms and stakeholder suggestions.
- The amended rules were notified on December 31, 2025, and will come into effect from March 31, 2026.
- Under the revised framework, directors must submit a simplified KYC intimation once every three years instead of filing KYC annually.
- The revised KYC Form can be used for KYC compliance, updating mobile number, email address, residential address, and re-activation of Director Identification Number (DIN).
- Digital signature verification by the director and certification by a professional will be mandatory only when the KYC form is submitted for updating mobile number, email address, or residential address.
- Directors who have already completed their KYC requirements are covered under the new provisions, and their next KYC filing will be due by June 30, 2028.
- Directors who have not yet submitted their KYC Form can continue to get their DIN re-activated under existing provisions till March 31, 2026.



**Ques : What percentage of the FY26 Budget Estimate did India's fiscal deficit reach during April–November 2025?**

- A) 52.5%
- B) 58.4%
- C) 60.1%
- D) 62.3%
- E) 65.0%

**Answer :** Option D

**Explanation:**

- According to data released by the Controller General of Accounts (CGA), India's fiscal deficit during April–November FY26 stood at ₹9.77 trillion, which is 62.3% of the Budget Estimate (BE) for the full financial year 2025–26.
- In the same period last year, the fiscal deficit was ₹8.5 trillion (52.5% of BE), indicating a higher pace of spending in the current fiscal.
- The increase was mainly driven by a 28% year-on-year rise in capital expenditure, while non-tax revenues remained strong due to higher dividends from PSUs, public sector banks, and the RBI.
- The Centre has set a fiscal deficit target of 4.4% of GDP for FY26.

EXAM  
Genius





**Ques: Which group has received in-principle approval from SEBI to act as sponsor and establish a new Mutual Fund?**

- A) Motilal Oswal Group
- B) Edelweiss Group
- C) Ashika Group
- D) JM Financial Group
- E) IIFL Group

**Answer: Option C**

**Explanation:**

- Ashika Group has received in-principle approval from the Securities and Exchange Board of India (SEBI) to act as a sponsor and establish Ashika Mutual Fund.
- This approval allows the group to form an Asset Management Company (AMC) and initiate preparations for launching mutual fund schemes, subject to final registration.
- Ashika Group was established in 1994 and operates as a comprehensive financial services platform.

EXAM  
Genius





**Ques: Who has been given additional charge as the interim Managing Director & CEO of Canara Bank?**

- A) Satyanarayana Raju
- B) Brajesh Kumar Singh
- C) Hardeep Singh Ahluwalia
- D) Rajnish Kumar
- E) Ashok Chandra

**Answer: Option C**

**Explanation:**

- Canara Bank has assigned the additional charge of Managing Director & CEO to its Executive Director, Hardeep Singh Ahluwalia, with effect from January 1, 2026.
- The interim appointment will remain valid for three months, or until a regular MD & CEO is appointed, or until further orders.
- The decision follows the superannuation of the incumbent MD & CEO, Satyanarayana Raju.
- Hardeep Singh Ahluwalia joined the banking sector in 1992 as an Agricultural Field Officer at Allahabad Bank (now Indian Bank) and has over three decades of experience across diverse banking segments.
- The Financial Services Institutions Bureau (FSIB) has recommended Brajesh Kumar Singh, currently Executive Director at Indian Bank, as the next regular MD & CEO of Canara Bank.

EXAM  
Genius





**Ques: What major change has the Ministry of Finance introduced in the taxation of 'sin goods' such as tobacco and pan masala, effective from February 1, 2026?**

- A) Complete removal of GST on tobacco products
- B) Reduction in GST rates on cigarettes and pan masala
- C) Replacement of GST with only excise duty
- D) Introduction of additional excise duty and health cess replacing GST Compensation Cess
- E) Uniform 18% GST on all tobacco products

**Answer: Option D**

**Explanation:**

- The Ministry of Finance has notified a revised tax framework for 'sin goods' such as tobacco, pan masala and related products, effective from February 1, 2026.
- Under the new framework, an additional excise duty and a Health and National Security Cess will replace the existing GST Compensation Cess.
- Pan masala, cigarettes and other tobacco products will continue to attract 40% GST, while biris will remain taxed at 18%.
- From February 1, 2026, tobacco products will be subject to an additional excise duty, while pan masala will also attract a Health and National Security Cess over and above GST.
- The additional excise duty rates include 91% on gutkha, 82% on chewing tobacco and jarda scented tobacco, and 33% on hookah tobacco.

EXAM  
Genius





- Cigarettes will attract an excise duty ranging from ₹2,050 to ₹8,500 per 1,000 sticks, depending on length and filter type.
- सिगरेट पर लंबाई और फ़िल्टर के आधार पर प्रति 1,000 सिगरेट ₹2,050 से ₹8,500 तक का उत्पाद शुल्क लगेगा



EXAM  
Genius





**Ques: Who chaired the 50th meeting of PRAGATI, marking a decade of transformative governance in India?**

- A) Amit Shah
- B) Nitin Gadkari
- C) Piyush Goyal
- D) Rajnath Singh
- E) Narendra Modi

**Answer: Option E**

**Explanation:**

- Prime Minister Narendra Modi chaired the 50th meeting of PRAGATI (Pro-Active Governance and Timely Implementation), marking ten years of its role in accelerating governance and project implementation.
- During the meeting, the Prime Minister reviewed five critical infrastructure projects across key sectors such as Roads, Railways, Power, Water Resources, and Coal.
- PRAGATI has been instrumental in unlocking and fast-tracking infrastructure projects that had remained stalled for decades.
- The Bogibeel Bridge in Assam, conceived in 1997, was completed through effective PRAGATI monitoring.
- The Jammu–Srinagar Rail Link, where work began in 1995, was decisively unlocked through this platform.





- Other long-pending projects unlocked include the Navi Mumbai International Airport (conceptualized in 1997), Bhilai Steel Plant Modernization (approved in 2007), and the Gadawara and LARA Thermal Power Projects (sanctioned in 2008–2009).

#### Pro-Active Governance and Timely Implementation (PRAGATI) :

- Launched : March 25, 2015
- Design & Support : Designed by PMO with help from National Informatics Centre (NIC).
- Platform Type : ICT-enabled, multi-modal platform (Data, Videoconferencing, Geo-spatial)
- The "PRAGATI Day" : Meetings are held on the fourth Wednesday of every month at 3:30 PM.
- Three-Tier System Involve : 1. PMO, 2. Union Secretaries, 3. State Chief Secretaries.
- Genesis : Based on the SWAGAT (State Wide Attention on Grievances by Application of Technology) platform launched by PM Modi in Gujarat in 2003.

EXAM  
Genius





**Ques: Under the draft Rules of the four Labour Codes, what is the mandated maximum work week?**

- A) 40 hours
- B) 45 hours
- C) 48 hours
- D) 54 hours
- E) 60 hours

**Answer: Option C**

Explanation:

- The Union Labour Ministry has pre-published draft Rules for the four Labour Codes on its official website and invited public feedback within a 45-day window.
- The draft Rules comprehensively define workers, wages, types of employment, gratuity, bonus, and social security, including provisions for gig and platform workers.
- As per the draft Labour Codes Rules, a uniform 48-hour work week has been mandated across establishments.
- Special provisions have been included for workplaces where women work night shifts, covering safety measures, consent, and transport facilities.
- The Code on Wages Rules subsume 18 existing rules, including Minimum Wages Rules and Equal Remuneration Rules, thereby simplifying the regulatory framework.
- Minimum wages will be fixed based on the concept of a standard working-class family, which includes an earning worker, spouse, and two children, along with defined consumption and expenditure criteria.





**Ques: Who was awarded the Israel Prize for Peace, Israel's highest civilian honour?**

- A) Joe Biden
- B) Benjamin Netanyahu
- C) Volodymyr Zelenskyy
- D) Emmanuel Macron
- E) Donald Trump

**Answer: Option E**

**Explanation:**

- The Israel Prize for Peace, Israel's highest civilian honour, was conferred on US President Donald Trump.
- The award was presented during bilateral talks held in Florida at Donald Trump's Mar-a-Lago residence.
- This marks the first time the Israel Prize has been awarded to a non-Israeli citizen.
- It is also the first time that the Peace category of the Israel Prize has been awarded.
- Notably, this recognition follows Donald Trump recently receiving the FIFA Peace Prize.

EXAM  
Genius





**Ques: Which state has become the first in India to constitute its 8th State Pay Commission ahead of the expiry of the 7th Pay Commission?**

- A) Assam
- B) Karnataka
- C) Maharashtra
- D) West Bengal
- E) Tamil Nadu

**Answer: Option A**

**Explanation:**

- Assam has become the first state in India to constitute its 8th State Pay Commission, taking a proactive step ahead of the scheduled expiry of the 7th Pay Commission on January 1, 2026.
- The decision has drawn significant attention from state government employees and pensioners, who have been awaiting clarity on the next round of pay and pension revision.
- With this move, Assam has taken the lead over other states, even as the Union Government's 8th Pay Commission is yet to formally commence its work.
- As per standard practice, the 8th State Pay Commission is expected to submit its recommendations within a period of around 18 months.

**About Assam:**

- Capital: Dispur
- Chief Minister: Himanta Biswa Sarma
- Governor: Lakshman Acharya





**Ques: What recent decision has NHA taken regarding the Know Your Vehicle (KYV) process for FASTags in the Car/Jeep/Van category?**

- A) KYV made mandatory for all existing FASTags
- B) KYV replaced with Aadhaar-based verification
- C) KYV discontinued for new FASTags except complaint-based cases
- D) KYV mandatory only for commercial vehicles
- E) Complete removal of vehicle verification for FASTags

**Answer: Option C**

**Explanation:**

- The National Highways Authority of India (NHA) has decided to discontinue the Know Your Vehicle (KYV) process for Car/Jeep/Van category FASTags.
- This change will be effective from February 1, 2026, and will apply to all new FASTag issuances for cars.
- KYV will now be required only in specific complaint-based cases such as loose FASTags, incorrect issuance, misuse, or disputes.
- In the absence of any complaint, no KYV requirement will apply.
- FASTag activation will be allowed only after vehicle details are verified from the VAHAN database.
- RC-based validation will be permitted only in exceptional cases, such as when vehicle data is unavailable on VAHAN, and issuer banks will be fully accountable.

EXAM  
Genius





**Ques: Parvati–Arga Bird Sanctuary, recently declared an Eco-Sensitive Zone, is designated as which of the following?**

- A) Biosphere Reserve
- B) Tiger Reserve
- C) Ramsar Site
- D) National Park
- E) Community Reserve

**Answer:** Option C

**Explanation:**

- The Government has declared the Parvati–Arga Bird Sanctuary in Uttar Pradesh as an Eco-Sensitive Zone (ESZ).
- The sanctuary is a permanent freshwater ecosystem comprising two oxbow lakes—Parvati and Arga.
- Parvati–Arga Bird Sanctuary is a Ramsar Site, underscoring its international importance as a wetland.
- Spread over 1,084 hectares, it serves as a habitat for migratory birds arriving from Central Asia and Tibet.
- Eco-Sensitive Zones are notified to regulate activities around protected areas and conserve fragile ecosystems, and they may extend up to 10 km around such areas as per guidelines.

EXAM  
Genius





**Ques: Who was awarded a Damehood (DBE) in King Charles III's New Year Honours List 2026?**

- A) Meera Syal
- B) Gurinder Chadha
- C) Parminder Nagra
- D) Anita Rani
- E) Sanjeev Bhaskar

**Answer:** Option A

**Explanation:**

- Renowned British-Indian comedian, actress, and writer Meera Syal was awarded a Damehood (DBE) in King Charles III's New Year Honours List 2026.
- Earlier, Meera Syal had been honoured with an MBE (Member of the Order of the British Empire) in 1997 and a CBE (Commander of the Order of the British Empire) in 2015.
- A total of 1,157 individuals were honoured in the New Year Honours List 2026.
- Toby Roberts, aged 20 years, was the youngest recipient and was honoured with an MBE.
- John Hearn, aged 102 years, was the oldest recipient and received the BEM (British Empire Medal).

EXAM  
Genius





**Ques: Who has been appointed as the International Event Ambassador for the 21st edition of the Tata Mumbai Marathon (TMM 2025)?**

- A) Usain Bolt (Jamaica)
- B) Andre De Grasse (Canada)
- C) Wayde van Niekerk (South Africa)
- D) Yohan Blake (Jamaica)
- E) Fred Kerley (USA)

**Answer: Option B**

**Explanation:**

- Seven-time Olympic medallist sprinter Andre De Grasse of Canada has been appointed as the International Event Ambassador for the 21st edition of the Tata Mumbai Marathon (TMM 2025).
- The Tata Mumbai Marathon 2025 is scheduled to be held on January 18, 2026, in Mumbai, Maharashtra.
- The International Event Ambassador programme has been designed and curated by Procam International since the inception of the Tata Mumbai Marathon in 2004.

EXAM  
Genius





**Ques: Which country has India surpassed to become the world's fourth-largest economy?**

- A) Germany
- B) China
- C) United Kingdom
- D) Japan
- E) France

**Answer: Option D**

**Explanation:**

- India has surpassed Japan to become the world's fourth-largest economy.
- India's GDP is estimated at about USD 4.18 trillion.
- India is expected to overtake Germany by 2030 to become the world's third-largest economy.
- The United States remains the largest economy, followed by China.
- Real GDP growth stood at 8.2% in Q2 of FY 2025–26, compared to 7.8% in Q1.
- The growth momentum has been driven mainly by strong private consumption and robust domestic demand.
- India continues to rank among the fastest-growing major economies in the world.

EXAM  
Genius





**Ques: Where was the 27th edition of the FIDE World Rapid and Blitz Chess Championship 2025 held?**

- A) Doha, Qatar
- B) Moscow, Russia
- C) Dubai, United Arab Emirates
- D) Almaty, Kazakhstan
- E) Oslo, Norway

**Answer: Option A**

**Explanation:**

- The 27th edition of the FIDE World Rapid and Blitz Chess Championship 2025 was held at the Sports and Events Complex, Qatar University, Doha, Qatar.
- Norwegian Grandmaster Magnus Carlsen won his sixth World Rapid Championship title in the Open category.
- In the Women's Rapid category, Russian Grandmaster Aleksandra Goryachkina won her maiden FIDE Women's World Rapid Championship.
- Magnus Carlsen also clinched his ninth World Blitz Championship title in the Open category.
- In the Women's Blitz category, Bibisara Assaubayeva of Kazakhstan emerged as the champion.





1. Magnus Carlsen (Norway) - (Open Section), Bibisara Assaubayeva (Kazakhstan) - (Women's Section)
2. Nodirbek Abdusattorov (Uzbekistan) - (Open Section), Anna Muzychuk (Ukraine) - (Women's Section)
3. Arjun Erigaisi (India) and Fabiano Caruana (USA) - (Open Section), Zhu Jiner (China) and Eline Roebers (Netherlands) - (Women's Section)

### 2025 FIDE World Rapid Chess Championships:

1. Magnus Carlsen (Norway) - (Open Section), Aleksandra Goryachkina (Russia) - (Women's Section)
2. Vladislav Artemiev (Russia) - (Open Section), Zhu Jiner (China) - (Women's Section)
3. Arjun Erigaisi (India) - (Open Section), Koneru Humpy (India) - (Women's Section)

EXAM  
Genius





**Ques: For the first time, a specially curated animal contingent of the Remount and Veterinary Corps will feature which of the following animals?**

- A) Horses, elephants, dolphins, and sniffer dogs
- B) Bactrian camels, Zanskar ponies, raptors, and Indian breed Army dogs
- C) Arabian camels, mules, eagles, and foreign breed dogs
- D) Elephants, mules, hawks, and police dogs
- E) Horses, camels, parrots, and tracker dogs

**Answer: Option B**

**Explanation:**

- For the first time, the Remount and Veterinary Corps is showcasing a carefully curated animal contingent.
- The contingent will feature two Bactrian camels and four Zanskar ponies.
- It will also include four raptors and ten Indian breed Army dogs. Six conventional military dogs already in service will also be part of the contingent.
- The contingent highlights the diverse and specialised role of animals in the Indian Armed Forces.

EXAM  
Genius





**Ques: What new service was launched by BSNL across all telecom circles in India to improve connectivity in areas with weak cellular signals?**

- A) 5G Standalone Service
- B) Satellite Calling Service
- C) Voice over WiFi (VoWiFi) or Wi-Fi Calling
- D) National Roaming Plus
- E) VoNR (Voice over New Radio)

**Answer: Option C**

**Explanation:**

- Bharat Sanchar Nigam Limited (BSNL) launched its Voice over WiFi (VoWiFi) service, commonly known as Wi-Fi Calling, across all telecom circles in India.
- The service is designed for locations with weak cellular network coverage, such as basements, high-rise buildings, and remote rural areas.
- VoWiFi operates on the IP Multimedia Subsystem (IMS) platform, enabling seamless call handover between Wi-Fi networks and mobile networks using Voice over LTE (VoLTE) without call drops.
- Established: 15 September 2000 | HQ: New Delhi | CMD: A. Robert J. Ravi | Nodal Ministry: Ministry of Communications

EXAM  
Genius





**Ques: Which country adopted the Euro as its official currency from January 1, 2026, becoming the 21st member of the Eurozone?**

- A) Romania
- B) Croatia
- C) Bulgaria
- D) Hungary
- E) Czech Republic

**Answer:** Option C

**Explanation:**

- Bulgaria adopted the Euro (EUR) as its official currency from January 1, 2026, replacing the Bulgarian lev (BGN).
- The decision followed approval by the Council of the European Union on July 8, 2025, confirming that Bulgaria met all Maastricht convergence criteria.
- The irrevocable conversion rate was fixed at 1 EUR = 1.95583 BGN.
- With this move, Bulgaria became the 21st member of the Eurozone, the group of European countries using the euro as their official currency.
- Following euro adoption, the Bulgarian National Bank (BNB) joined the Eurosystem and became part of the European Central Bank (ECB) framework.





**Ques: What will be the name of Goa's third district, recently announced by the Chief Minister?**

- A) Kushavati
- B) Zuari
- C) Mandovi
- D) Mahadayi
- E) Kalay

**Answer: Option A**

**Explanation:**

- Goa is set to get its third district named Kushavati, marking a significant administrative reorganisation in the state.
- The announcement was made by Goa Chief Minister Pramod Sawant.
- The new district has been named after the ancient Kushavati river that flows through parts of the region.
- Currently, Goa has only two districts: North Goa and South Goa.

**About Goa:**

- Capital: Panaji
- CM: Pramod Sawant
- Governor: Ashok Gajapathi Raju

EXAM  
Genius





**Ques: What major reform has the Department of Posts implemented regarding international mail services, effective from January 1, 2026?**

- A) Complete suspension of all international mail services
- B) Discontinuation of untracked and non-compliant international mail services
- C) Introduction of free international parcel services
- D) Restricting international mail only to government use
- E) Replacement of postal services with private couriers

**Answer: Option B**

**Explanation:**

- The Department of Posts has undertaken a major rationalization of its international mail services in line with Universal Postal Union (UPU) standards.
- These reforms aim to modernize global e-commerce, improve security, and ensure 100% trackability of international shipments.
- Effective January 1, 2026, services lacking adequate tracking or modern customs compliance have been discontinued.
- Registered Small Packet Service has been restricted to document-only items.
- Outward Small Packet Service for goods sent via Sea, SAL (Surface Air Lifted), or Air has been discontinued.
  - Traditional Surface and SAL outward international letter mail services have also been stopped.
- The move is driven by global security and customs norms, as many countries now mandate Electronic Advance Data (EAD), which untracked services cannot provide.
  - Certain services remain unchanged, including free Blind Literature services (except air surcharge), M-Bags governed by existing UPU norms, and registration of documents sent via Air mod e.





**Ques: What major digital milestone did India achieve in November 2025 according to PIB data?**

- A) Crossing 500 million internet users
- B) Achieving 100% broadband penetration
- C) Broadband subscriber base crossing 1 billion
- D) Launch of nationwide 6G services
- E) Doubling broadband users within one year

**Answer: Option C**

**Explanation:**

- India achieved a significant digital milestone in November 2025 as its broadband subscriber base crossed 1 billion (100 crore) users for the first time.
- According to data released by the Press Information Bureau (PIB), India had 100.37 crore broadband subscribers by the end of November 2025.
- This marks the first instance of the country crossing the 1 billion subscriber threshold.
- In November 2015, broadband subscribers numbered 131.49 million (13.15 crore).
- By November 2025, the subscriber base had expanded to 100.37 crore, representing more than a six-fold increase in ten years.





**Ques: Which ministry unveiled a new institutional identity with a revamped logo and a first-of-its-kind mascot themed “Data for Development”?**

- A) Ministry of Finance
- B) Ministry of Electronics & IT
- C) Ministry of Statistics and Programme Implementation
- D) Ministry of Information & Broadcasting
- E) NITI Aayog

**Answer: Option C**

Explanation:

- The Ministry of Statistics and Programme Implementation (MoSPI) unveiled its new institutional identity, featuring a redesigned logo and a first-of-its-kind mascot.
- The initiative is themed “Data for Development” and aims to humanize official statistics while bridging the gap between complex data and the general public.
- The Ashoka Chakra in the logo symbolizes truth, transparency, and good governance in data collection.
- The Rupee symbol (₹) placed at the center highlights the importance of statistics in economic planning, national growth, and policymaking.
- An upward growth bar represents the nation’s progress and reflects how reliable data forms the foundation of sustainable economic growth.

EXAM  
Genius





**Ques: What decision did the Department of Economic Affairs (DEA) take regarding Small Savings Schemes (SSS) interest rates for January–March 2026?**

- A) Interest rates were increased
- B) Interest rates were reduced
- C) Interest rates were kept unchanged
- D) Only select schemes saw a hike
- E) Quarterly revision system was discontinued

**Answer:** Option C

**Explanation:**

- The Department of Economic Affairs under the Ministry of Finance kept interest rates unchanged for all Small Savings Schemes from January 01, 2026 to March 31, 2026, continuing the rates of Q3 FY26.
- This is the 8th consecutive quarter with no change in SSS interest rates.
- The interest rates were last revised in Q4 FY24.
- Small Savings Schemes are Government of India–backed instruments that promote household savings and provide risk-free investment options.
- Since 2016, SSS interest rates have been notified quarterly by the DEA based on bond yields and market trends.
- The methodology for determining SSS interest rates was recommended by the Shyamala Gopinath Committee in January 2023.
- The committee recommended rates should be 25 to 100 basis points higher than government bond yields.

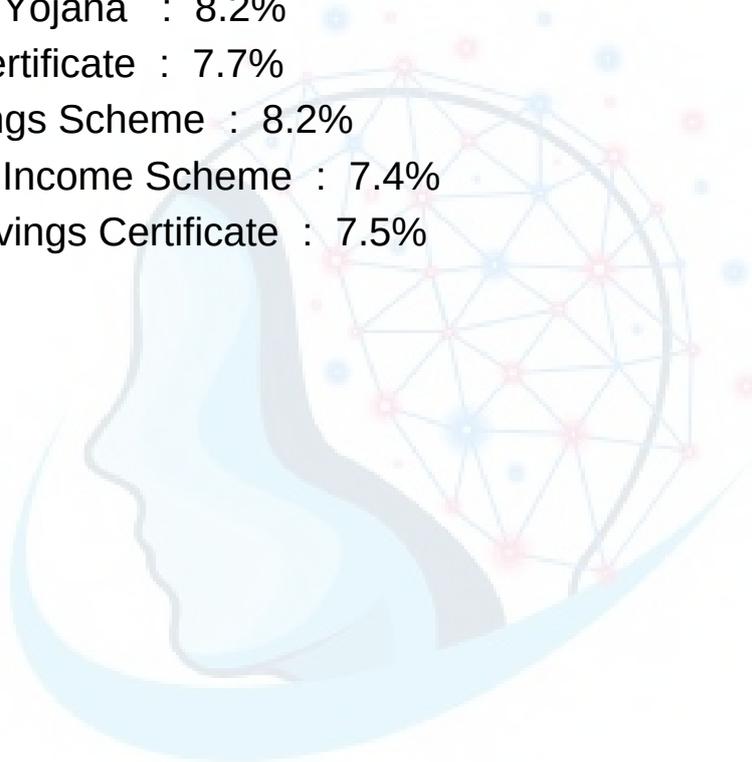
**Interest Rates on Small Savings Schemes for Q4FY26 (1st January, 2026 to 31st March, 2026):**

- Post Office Savings Deposit : 4.0%
- 1-Year Post Office Time Deposits : 6.9%
- 2-Year Post Office Time Deposits : 7.0%





- 3-Year Post Office Time Deposits : 7.1%
- 5-Year Post Office Time Deposits : 7.5%
- 5-Year Post Office Recurring Deposits : 6.7%
  
- Kisan Vikas Patra : 7.5% (will mature in 115 months)
- Public Provident Fund : 7.1%
- Sukanya Samriddhi Yojana : 8.2%
- National Savings Certificate : 7.7%
- Senior Citizen Savings Scheme : 8.2%
- Post Office Monthly Income Scheme : 7.4%
- Mahila Samman Savings Certificate : 7.5%



EXAM  
Genius





**Ques: What is the title of the podcast series launched by the Reserve Bank of India to enhance public communication?**

- A) RBI Speaks: Economy Explained
- B) Paisa aur Arthvyavastha
- C) RBI Talks: Paisa to Policy
- D) Monetary Matters by RBI
- E) Policy to Public

**Answer:** Option C

**Explanation:**

- The Reserve Bank of India proposed adding podcasts to its communication toolkit to widely disseminate information of public interest.
- Accordingly, RBI launched its podcast series titled “RBI Talks: Paisa to Policy.”
- The first episode of the series is titled “Demystifying KYC.”

EXAM  
Genius





**Ques: What is the key objective of RBI's NBFC (Prudential Norms on Capital Adequacy) Amendment Directions, 2026?**

- A) Increasing capital requirements for all NBFC loans
- B) Providing subsidies for infrastructure projects
- C) Easing capital adequacy norms for NBFC lending to high-quality infrastructure projects
- D) Restricting NBFC exposure to infrastructure sector
- E) Introducing new licensing norms for NBFCs

**Answer: Option C**

**Explanation:**

- RBI has eased capital adequacy norms for NBFCs lending to high-quality infrastructure projects through the Amendment Directions, 2026.
- Risk weight reduced to 75% if at least 2% of sanctioned project debt is repaid.
- Risk weight reduced to 50% if at least 5% of sanctioned project debt is repaid.
- Directions applicable from April 1, 2026, or earlier if adopted by NBFCs.
- A project is considered high-quality if one year has passed after COD, there is no material covenant breach, and it is classified as standard.
- Existing risk weights may continue until the next review or March 31, 2027, whichever is earlier.

EXAM  
Genius





**Ques: What percentage of ₹2000 banknotes in circulation as on May 19, 2023 has been returned so far?**

- A) 95.20%
- B) 96.85%
- C) 97.40%
- D) 98.41%
- E) 99.10%

**Answer: Option D**

**Explanation:**

- The total value of ₹2000 banknotes in circulation was ₹3.56 lakh crore on May 19, 2023, when their withdrawal was announced.
- This value declined to ₹5,669 crore by December 31, 2025.
- As a result, 98.41% of the ₹2000 banknotes in circulation as on May 19, 2023 have been returned.
- The facility for deposit and/or exchange was available at all bank branches till October 7, 2023.
- Exchange of ₹2000 banknotes continues at 19 RBI Issue Offices since May 19, 2023.

EXAM  
Genius





**Ques: What is the interest rate on the RBI Floating Rate Savings Bond, 2020 (Taxable) for the period January–June 2026?**

- A) 7.70%
- B) 7.85%
- C) 8.00%
- D) 8.05%
- E) 8.35%

**Answer:** Option D

**Explanation:**

- The interest rate on the Floating Rate Savings Bond, 2020 (Taxable) has been announced for the period January 1, 2026 to June 30, 2026.
- The bond carries a floating interest rate, reset every six months, and has a maturity period of seven years.
- Interest is paid twice a year, on January 1 and July 1.
- The coupon rate is fixed at 35 basis points (0.35%) above the National Savings Certificate (NSC) rate.
- For the current half-year, the NSC rate is 7.70%, resulting in an FRSB interest rate of 8.05%.
- Interest for this period will be paid on July 1, 2026, and is taxable as per applicable income tax slabs.





**Ques: The recent Access and Benefit Sharing (ABS) disbursement of ₹45 lakh was released by the National Biodiversity Authority to farmers of which state?**

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

**Answer: Option D**

**Explanation:**

- The National Biodiversity Authority released ₹45 lakh to farmers of Andhra Pradesh through the Andhra Pradesh State Biodiversity Board.
- With this release, India's cumulative ABS disbursement has crossed ₹143.5 crore.
- Over ₹104 crore has been released to Andhra Pradesh so far for Red Sanders conservation and benefit claimers.
- More than ₹15 crore has been disbursed to other states including Tamil Nadu, Karnataka, Maharashtra, Odisha and Telangana.

EXAM  
Genius





**Ques: Who has been appointed as the chief coach of the Indian women's hockey team by Hockey India?**

- A) Graham Reid
- B) Roelant Oltmans
- C) Harendra Singh
- D) Janneke Schopman
- E) Sjoerd Marijne

**Answer: Option E**

**Explanation:**

- Hockey India has appointed Sjoerd Marijne as the chief coach of the Indian women's hockey team.
- He is a Dutch hockey coach with strong international experience.
- He earlier guided the Indian women's team to a historic fourth-place finish at the Tokyo 2020 Olympics.
- Marijne was first appointed as head coach of the Indian women's hockey team in 2017.
- His first major assignment will be the FIH Hockey Women's World Cup Qualifiers in Hyderabad from 8 to 14 March.

EXAM  
Genius





**Ques: Where was the first Gen Z Post Office in Jammu and Kashmir inaugurated?**

- A) AIIMS Vijaypur
- B) Sher-i-Kashmir Institute of Medical Sciences
- C) University of Jammu
- D) Lal Chowk, Srinagar
- E) Government Medical College, Anantnag

Answer: Option A

Explanation:

- The first Gen Z Post Office in Jammu and Kashmir was inaugurated at AIIMS Vijaypur.
- It was implemented by the Department of Posts under the campus post office modernisation initiative.
- The initiative aims to make postal services youth-centric and technology-enabled.

EXAM  
Genius





**Ques: NTPC Limited signed an MoA with Gujarat Cancer & Research Institute for which purpose?**

- A) Establishment of a new medical college
- B) Upgradation of radiotherapy services
- C) Free cancer screening programme
- D) Research on herbal cancer medicines
- E) Training of oncology doctors

**Answer:** Option B

**Explanation:**

- NTPC Limited – Western Region–I signed an MoA with Gujarat Cancer & Research Institute for upgradation of radiotherapy services under its CSR initiative.
- NTPC has sanctioned ₹23.16 crore for the Siddhpur Satellite Centre of GCRI, Ahmedabad.
- The support will be used for procurement and installation of a high-energy Linear Accelerator (LINAC).
- The project will enhance advanced cancer treatment and improve access to quality radiotherapy in the region.

EXAM  
Genius





**Ques: How many new proposals were approved by MeitY under the Electronics Components Manufacturing Scheme (ECMS)?**

- A) 22
- B) 20
- C) 18
- D) 24
- E) 26

**Answer:** Option A

**Explanation:**

- MeitY approved 22 new proposals under the Electronics Components Manufacturing Scheme (ECMS).
- These projects involve an investment of ₹41,863 crore with estimated production of ₹2.58 lakh crore.
- Total approvals under ECMS have now reached 46 projects with cumulative investment of ₹56,567 crore.
- Projects are spread across eight states: Andhra Pradesh, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Tamil Nadu, Uttar Pradesh and Rajasthan.
- ECMS has an outlay of ₹22,919 crore with a tenure of six years and a one-year gestation period.
- The scheme targets investment of ₹59,350 crore and production of ₹4,56,500 crore.

EXAM  
Genius





**Ques: Technology Development Board signed an agreement with Vijai Marine Services Private Limited for which project?**

- A) Smart River Navigation Project
- B) Smart Sea Project by VACE
- C) Green Ferry Mission
- D) Electric Coastal Transport Scheme
- E) Autonomous Shipping Initiative

**Answer:** Option B

**Explanation:**

- Technology Development Board signed an agreement with Vijai Marine Services Private Limited (VMSPL), Goa, for the Smart Sea Project by Vijai Autonomous Craft for Environment (VACE).
- The project is supported under the Indo–Canada Collaborative Industrial Research and Development Programme of DST, National Research Council Canada, and Global Affairs Canada.
- It aims to develop and demonstrate a 20-passenger electric boat to promote clean waterways, reduced fossil fuel use, and sustainable tourism.

EXAM  
Genius





**Ques: What has the Indian Army declared the year 2026 as under its official vision?**

- A) Year of Digital Warfare
- B) Year of Cyber Security
- C) Year of Networking & Data Centricity
- D) Year of Defence Reforms
- E) Year of Indigenous Innovation

**Answer: Option C**

**Explanation:**

- The Indian Army, under Chief of Army Staff General Upendra Dwivedi, has declared 2026 as the 'Year of Networking & Data Centricity'.
- This is part of the Army's official vision for 2026.
- It builds upon the 2024–25 'Year of Technology Absorption' by operationalising the technologies already absorbed.

EXAM  
Genius





**Ques: At which meeting was the BRICS Presidency formally handed over from Brazil to India?**

- A) BRICS Leaders' Summit
- B) BRICS Foreign Ministers' Meeting
- C) 4th BRICS Sherpas Meeting
- D) BRICS Business Forum
- E) BRICS Parliamentary Forum

**Answer: Option C**

**Explanation:**

- The BRICS Presidency was handed over from Brazil to India at the concluding session of the 4th BRICS Sherpas Meeting.
- BRICS is a grouping of major emerging economies: Brazil, Russia, India, China, and South Africa, focusing on development, trade, finance, and global governance reforms, with annual rotating presidency.
- Brazil is the outgoing President, while India will assume the BRICS Presidency in 2026.
- The handover was symbolised by the ceremonial BRICS Gavel, exchanged between Brazil Sherpa Mauricio Lyrio and India Sherpa Sudhakar Dalela.
- The gavel, made from repurposed Amazon rainforest wood (Itaúba and Pau Rainha), represents sustainability, climate cooperation, and continuity among BRICS nations.

EXAM  
Genius





**Ques: Where was the indigenous Kavach 4.0 system officially commissioned by Indian Railways?**

- A) Mumbai–Pune section
- B) Delhi–Agra section
- C) Bajwa (Vadodara)–Ahmedabad section
- D) Chennai–Bengaluru section
- E) Howrah–Patna section

**Answer: Option C**

**Explanation:**

- Vadodara division of Western Railways commissioned the indigenous Kavach 4.0 system on the 96 km Bajwa (Vadodara)–Ahmedabad section covering 17 stations in Gujarat.
- Sankalp Fast became the first Kavach-enabled train on this route.
- Kavach is an indigenously developed Automatic Train Protection system that prevents signal passing at danger, controls overspeeding, and avoids head-on and rear-end collisions.
- It uses RFID tags and ultra high frequency radio communication for real-time data exchange between tracks, signals, and locomotives.
- Indian Railways has implemented Kavach on more than 2,200 route kilometers so far.
- Kavach 4.0 received formal approval from RDSO in July 2024 and offers better location accuracy, improved signal detection, seamless interlocking, and optical fibre–based connectivity.

EXAM  
Genius





**Ques: Who has been appointed as the Director General (DG) of the Directorate General of Foreign Trade (DGFT)?**

- A) Ajay Bhadoo
- B) Ashutosh Agnihotri
- C) Rabindra Kumar Agarwal
- D) Lav Aggarwal
- E) Pankaj Jain

**Answer: Option D**

**Explanation:**

- The Appointments Committee of the Cabinet appointed Lav Aggarwal as Director General of DGFT.
- He has succeeded Ajay Bhadoo as DG of DGFT.
- In the same round of appointments, Rabindra Kumar Agarwal was appointed as Chairman and Managing Director of the Food Corporation of India, replacing Ashutosh Agnihotri.

EXAM  
Genius





**Ques: What is the objective of the 'Viksit Bharat Mumbai Marina' project approved at Mumbai Harbour?**

- A) Development of inland waterways cargo hub
- B) Creation of global-standard maritime tourism infrastructure
- C) Expansion of naval dockyard facilities
- D) Establishment of a fishing export zone
- E) Development of offshore oil terminals

**Answer: Option B**

**Explanation:**

- The Viksit Bharat Mumbai Marina project will be developed at Mumbai Harbour with an estimated cost of ₹887 crore.
- Approved by the Ministry of Ports, Shipping and Waterways, it aims to create global-standard maritime tourism infrastructure, aligned with PM Modi's vision.
- The project supports India's maritime economy and blue economy goals.
- It will be developed under a hybrid model: Mumbai Port Authority investing ₹470 crore for core infrastructure and private players investing ₹417 crore for onshore facilities.
- The marina will cover about 12 hectares of water area with berthing capacity for 424 yachts up to 30 metres in length.

EXAM  
Genius





**Ques: What is the purpose of the newly introduced e-Production Investment Business Visa (e-B-4 Visa)?**

- A) Facilitating tourist travel to India
- B) Enabling long-term academic research
- C) Simplifying entry of foreign professionals for production-related investments
- D) Allowing foreign citizens to seek employment
- E) Promoting medical tourism in India

**Answer: Option C**

**Explanation:**

- DPIIT under the Ministry of Commerce and Industry has simplified the e-Visa process for foreign professionals.
- A new category, e-Production Investment Business Visa (e-B-4), has been introduced under the Business Visa regime, issued fully online.
- The visa allows foreign professionals to visit India for installation and commissioning of machinery, quality checks, essential maintenance, and production or IT ramp-up.
- It also covers staff training, plant design and bring-up, supply chain development, vendor empanelment, and senior management visits related to production investment.

EXAM  
Genius





**Ques: Who won the 'Best International Military Student' Award at the Command and General Staff College in the Philippines?**

- A) Commander Akhil Nair
- B) Commander Abhinav Singh
- C) Commander Ravi Kumar
- D) Captain Arjun Mehta
- E) Commander Suresh Iyer

**Answer: Option A**

**Explanation:**

- Commander Akhil Nair won the 'Best International Military Student' Award at the Command and General Staff College in Quezon City, Philippines.
- He completed his studies with distinction and secured the second overall rank.
- A total of 197 officers from various countries participated in the course.

EXAM  
Genius





**Ques: Air India has signed a unilateral codeshare agreement with which airline to enhance connectivity between India and the Baltic region?**

- A) Finnair
- B) airBaltic
- C) LOT Polish Airlines
- D) Lufthansa
- E) SAS Scandinavian Airlines

**Answer: Option B**

**Explanation:**

- Air India and airBaltic, Latvia's national airline, signed a unilateral codeshare agreement to enhance connectivity between India and the Baltic region via European hubs.
- A codeshare allows one airline to sell tickets on flights operated by another airline using its own flight code.
- The Baltic region includes Estonia, Latvia, and Lithuania along the eastern coast of the Baltic Sea.

EXAM  
Genius





**Ques: Who has been appointed as the Interim President of Venezuela?**

- A) Delcy Rodríguez
- B) Juan Guaidó
- C) Nicolás Maduro
- D) Diosdado Cabello
- E) Jorge Rodríguez

**Answer: Option A**

**Explanation:**

- Delcy Rodríguez has been appointed and formally sworn in as the Interim President of Venezuela following the removal/capture of Nicolás Maduro.
- She previously served as Vice President and has taken on the interim leadership role under the country's Supreme Court order.

EXAM  
Genius





**Ques: Which day is observed as National Bird Day in India?**

- A) 1 January
- B) 5 January
- C) 8 March
- D) 22 April
- E) 12 October

**Answer:** Option B

**Explanation:**

- National Bird Day is observed on 5 January every year.
- It was started in 2002 by the Avian Welfare Coalition.
- The day honors Salim Ali, popularly known as the Birdman of India.

EXAM  
Genius





**Ques: Asian Development Bank (ADB) provided ₹4,100 crore assistance to which state for the Musi Riverfront Development Project Phase-I?**

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

**Answer: Option A**

**Explanation:**

- Asian Development Bank provided ₹4,100 crore (USD 500 million) to the Government of Telangana.
- The amount was given to the Minister for Industries and Commerce, Government of Telangana.
- The assistance is for Phase-I of the Musi Riverfront Development Project.
- The project aims to rejuvenate and restore the Musi River.

EXAM  
Genius





**Ques: Who chaired the first meeting of the Payments Regulatory Board (PRB)?**

- A) Shaktikanta Das
- B) S Krishnan
- C) T Rabi Sankar
- D) Aruna Sundararajan
- E) Sanjay Malhotra

**Answer: Option E**

**Explanation:**

- The first meeting of the Payments Regulatory Board (PRB) was held in Mumbai under the chairmanship of RBI Governor Sanjay Malhotra.
- The Board reviewed the functioning of the Department of Payment and Settlement Systems and domestic and global payment systems.
- The draft Payments Vision 2028 was presented for strategic guidance.
- PRB was constituted after amendment to the Payment and Settlement Systems Act, 2007, effective from 9 May 2025.
- PRB replaced the Board for Regulation and Supervision of Payment and Settlement Systems (BPSS).
- Members present included S Krishnan, Nagaraju Maddirala, Aruna Sundararajan, T Rabi Sankar, and Vivek Deep.

EXAM  
Genius





**Ques: Who has been appointed as the Chairman of ESAF Small Finance Bank?**

- A) R. P. Ramakrishnan
- B) Karthikeyan Manickam
- C) K. Paul Thomas
- D) Rajnish Kumar
- E) Shyam Srinivasan

**Answer: Option B**

Explanation:

- Karthikeyan Manickam, former Executive Director (ED) of Bank of India, has been appointed as the Chairman of ESAF Small Finance Bank (ESAF SFB).
- He replaced R. P. Ramakrishnan in this position.
- ESAF Small Finance Bank was established on 10 March 2017.
- The headquarters of ESAF Small Finance Bank is located in Thrissur, Kerala.
- K. Paul Thomas is the Managing Director and CEO of the bank.

EXAM  
Genius





**Ques: What major milestone was announced in the Mumbai–Ahmedabad High Speed Rail (MAHSR) project in Maharashtra?**

- A) Completion of the longest underground tunnel in Gujarat
- B) Breakthrough of the second mountain tunnel in Palghar
- C) Inauguration of Virar bullet train station
- D) Completion of the entire tunnel network
- E) Start of commercial operations of bullet train

**Answer:** Option B

**Explanation:**

- Union Minister Ashwini Vaishnaw announced the breakthrough of the second tunnel in Palghar, Maharashtra, marking the first mountain tunnel of the Bullet Train Project in the state.
- The breakthrough was achieved in the 1.5 km long mountain tunnel MT-5 between Virar and Boisar bullet train stations.
- Earlier, a 5 km underground tunnel between Thane and BKC was completed in September 2025.
- The Mumbai–Ahmedabad High Speed Rail (MAHSR) project is 508 km long with a total tunnel length of 27.4 km, including 21 km underground and 6.4 km surface tunnels.
- The project includes eight mountain tunnels and connects major cities from Sabarmati to Mumbai across Gujarat, Dadra & Nagar Haveli, and Maharashtra.

**About Maharashtra :**

- Capital : Mumbai
- CM : Devendra Fadnavis
- Governor : Acharya Devvrat





**Ques: Who is set to become the oldest woman to play at the Australian Open after receiving a wildcard entry?**

- A) Serena Williams
- B) Kimiko Date
- C) Venus Williams
- D) Martina Navratilova
- E) Victoria Azarenka

**Answer: Option C**

Explanation:

- Venus Williams (45) has been awarded a wildcard entry to the Australian Open.
- She will become the oldest woman ever to compete at the Australian Open.
- The Australian Open is the season-opening Grand Slam tournament.
- Venus will play in the main draw for the first time since 2021.
- She is a seven-time Grand Slam singles champion and one of the greatest players in tennis history.
- Venus Williams expressed excitement about returning to Australia and competing again.

EXAM  
Genius





**Ques: India and Pakistan exchanged the list of Nuclear Installations and Facilities for which consecutive time?**

- A) 33rd time
- B) 34th time
- C) 35th time
- D) 36th time
- E) 37th time

**Answer: Option C**

**Explanation:**

- India and Pakistan exchanged the list of Nuclear Installations and Facilities simultaneously through diplomatic channels in New Delhi and Islamabad.
- This marked the 35th consecutive exchange of such lists between the two countries.
- The agreement was signed on 31 December 1988 and came into force on 27 January 1991.
- The two countries also exchanged the list of prisoners under the Consular Access Agreement signed on 21 May 2008.
- Pakistan handed over a list of 257 Indian prisoners, including 199 fishermen and 58 other civilians.
- As per the agreement, the exchange of prisoner lists is mandatory twice a year, in January and July.

EXAM  
Genius





**Ques: What is the main objective of the Lakhpati Didi Initiative under DAY–NRLM?**

- A) Strengthening SHGs as institutions
- B) Providing subsidies to rural enterprises
- C) Enabling SHG women to earn ₹1 lakh or more annually on a sustainable basis
- D) Promoting urban self-employment
- E) Creating rural industrial clusters

**Answer:** Option C

**Explanation:**

- Lakhpati Didi Initiative is an outcome of the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY–NRLM), a centrally sponsored scheme of the Ministry of Rural Development.
- It focuses on individual SHG women and aims to enable them to earn at least ₹1,00,000 per year or ₹10,000 per month on a sustainable basis.
- Income must be sustained for a minimum of four agricultural seasons or business cycles.
- There is no separate budget; all activities are funded under DAY–NRLM through training, capacity building, financial assistance, and bank linkage.

EXAM  
Genius





**Ques: Under which programme did President Droupadi Murmu launch the #SkillTheNation Challenge to promote AI education in India?**

- A) Digital India Mission
- B) Skill India Mission – SOAR Programme
- C) National AI Strategy
- D) PM Kaushal Vikas Yojana
- E) Samagra Shiksha Abhiyan

**Answer: Option B**

**Explanation:**

- President Droupadi Murmu launched the #SkillTheNation Challenge under the Skilling for AI Readiness (SOAR) programme, a key component of the Skill India Mission.
- The initiatives were launched at an event held at the Rashtrapati Bhavan Cultural Centre, New Delhi.
- She also virtually inaugurated the IGNOU centre at Rairangpur, Odisha.
- The IGNOU centre aims to expand higher education and skill development in tribal-dominated regions of northern Odisha.
- Under SOAR, AI learning is integrated into school education and teacher training for students of classes 6 to 12 and educators nationwide.
- Students complete three 15-hour modules, while teachers undergo a 45-hour module covering AI, machine learning, data literacy, and ethical use of technology.

Genius





**Ques: MOI-1 mini-satellite, developed by Hyderabad start-ups, is being launched as a co-passenger payload on which ISRO mission?**

- A) PSLV-C54
- B) Gaganyaan-G1
- C) PSLV-C62
- D) SSLV-D3
- E) LVM3-M4

**Answer: Option C**

**Explanation:**

- Hyderabad-based space-tech start-ups TakeMe2Space and EON Space Labs developed the 14-kg Earth observation mini-satellite MOI-1.
- The satellite is being launched as a co-passenger payload on ISRO's PSLV-C62 mission from Sriharikota.
- MOI-1 will operate in Low Earth Orbit at about 500 km altitude with an expected lifespan of 3–5 years.
- Built in six months, it is 40–70% cheaper than comparable global satellites.
- It carries a multispectral camera with 9 colour bands, 9.2-metre spatial resolution, and an 18.7-km swath.
- The satellite supports in-orbit computing and AI-based data processing using an onboard NVIDIA GPU, reducing raw data transmission costs.

EXAM  
Genius





**Ques: Defence Laboratory Jodhpur (DLJ) of DRDO developed which portable water purification system?**

- A) SeaWater Desalination System (SWaDeS)
- B) AquaMarine Purifier
- C) Portable Reverse Osmosis Unit
- D) Marine Water Filtration Device
- E) Saline Water Conversion Kit

**Answer: Option A**

Explanation:

- Defence Laboratory Jodhpur (DLJ) under DRDO developed a portable water purification system called SeaWater Desalination System (SWaDeS), available in manual-operated and engine-driven variants.
- The engine-operated variant can desalinate seawater with TDS up to ~35,000 mg/L to below 500 mg/L for 20–25 soldiers, while the manual unit supports 10–12 personnel.
- Engine-operated systems can be set up within 2–3 minutes, and manual units are suitable for remote or power-scarce areas.
- Applications include naval operations, coastal installations, inland saline lakes like Pangong Tso, and long-range patrols.

EXAM  
Genius





**Ques: Who became the youngest Indian and the second-youngest woman in the world to ski to the South Pole?**

- A) Kaamya Karthikeyan
- B) Malavath Purna
- C) Arunima Sinha
- D) Anshu Jamsenpa
- E) Premlata Agarwal

**Answer:** Option A

**Explanation:**

- Eighteen-year-old Kaamya Karthikeyan from Mumbai became the youngest Indian and the second-youngest woman globally to ski to the South Pole at an elevation of 2,385 metres.
- She started from 89° South and covered 60 nautical miles (115 km) in 11 days in temperatures of  $-30^{\circ}\text{C}$  across Antarctic ice.
- In 2019, she became the youngest girl to scale Mount Aconcagua (6,962 m), the highest peak in South America.
- In 2023, she became the youngest Indian to summit Mount Everest from the Nepal side.
- In 2024–25, she completed the Seven Summits challenge, finishing with Mount Vinson in Antarctica.

EXAM  
Genius





**Ques: What is the Minimum Export Price (MEP) on natural honey extended by the Government till March 2026?**

- A) \$2,000 per tonne
- B) \$1,800 per tonne
- C) \$1,600 per tonne
- D) \$1,400 per tonne
- E) \$1,200 per tonne

**Answer: Option D**

**Explanation:**

- The Government of India has extended the Minimum Export Price (MEP) of \$1,400 per tonne on natural honey till 31 March 2026, as notified by the DGFT.
- Earlier, the MEP was reduced from \$2,000 to \$1,400 per tonne to boost India's honey export competitiveness.
- Honey exports between April–October stood at 60,002 tonnes valued at \$117.97 million, with FY 2024–25 exports crossing 1 lakh tonnes worth \$206.47 million.
- Major export markets include the US, UAE, Saudi Arabia, and Qatar.
- Uttar Pradesh is the largest honey-producing state, followed by West Bengal and Punjab.

EXAM  
Genius





**Ques: India's traditional medical systems (AYUSH) were formally recognised in which international trade agreements?**

- A) India–UAE CEPA and India–UK FTA
- B) India–Japan CEPA and India–Australia ECTA
- C) India–Oman CEPA and India–New Zealand FTA
- D) India–ASEAN FTA and India–Sri Lanka FTA
- E) India–EU FTA and India–Canada CEPA

**Answer: Option C**

**Explanation:**

- The Ministry of Commerce & Industry announced that India's traditional medical systems under AYUSH have been formally recognised in bilateral trade agreements.
- These include the India–Oman Comprehensive Economic Partnership Agreement (CEPA) and the India–New Zealand Free Trade Agreement (FTA).
- The announcement was made during the 4th establishment anniversary celebrations of the AYUSH Export Promotion Council (AYUSHEXCIL) in New Delhi.
- AYUSHEXCIL was registered on 4 January 2022 as a Section 8 company with the Registrar of Companies, Delhi.

EXAM  
Genius





**Ques: Why did India and Bangladesh begin joint water measurement on the Ganga-Padma rivers?**

- A) Due to floods in Bangladesh
- B) To start a new river treaty
- C) As the Ganges Water Sharing Treaty entered its final year
- D) For hydropower generation
- E) To resolve border disputes

**Answer: Option C**

Explanation:

- India and Bangladesh initiated joint water measurement on the Ganga and Padma rivers as the 30-year Ganges Water Sharing Treaty entered its final year.
- The measurements are conducted 3,500 feet upstream of the Hardinge Bridge on the Padma River in Bangladesh and simultaneously at the Farakka point on the Ganga River in India.
- The joint exercise aims to ensure accurate data sharing and transparency between the two countries.
- The Ganges Water Sharing Treaty governs the distribution of dry-season flows of the Ganga between India and Bangladesh.

EXAM  
Genius





**Ques: “Azadi: Freedom. Fascism. Fiction” is written by which author?**

- A) Aravind Adiga
- B) Amitav Ghosh
- C) Arundhati Roy
- D) Jhumpa Lahiri
- E) Kiran Desai

**Answer:** Option C

**Explanation:**

- “Azadi: Freedom. Fascism. Fiction” is a non-fiction book written by Arundhati Roy.
- The book is a collection of essays written between 2018 and 2020.
- It critically examines themes such as freedom, democracy, nationalism, fascism, and dissent in contemporary India.
- The title ‘Azadi’ symbolizes freedom, resistance, and civil liberties.
- The book reflects Arundhati Roy’s views on political power, state policies, minorities, and civil freedoms.
- The updated edition is published by Penguin Random House India.

EXAM  
Genius





**Ques: Why did the Government of India impose a safeguard duty on non-alloy and alloy steel flat products?**

- A) To increase export competitiveness
- B) To control domestic steel prices
- C) To protect domestic industry from sudden import surge
- D) To comply with WTO penalty norms
- E) To promote foreign steel imports

**Answer: Option C**

**Explanation:**

- The Government of India imposed a final safeguard duty on imports of non-alloy and alloy steel flat products after a DGTR investigation confirmed a sudden surge in imports.
- The provisional safeguard duty has been converted into a definitive measure for three years with immediate effect.
- Duty rates are 12% from 21 April 2025 to 20 April 2026, 11.5% from 21 April 2026 to 20 April 2027, and 11% from 21 April 2027 to 20 April 2028.
- The measure aims to protect the domestic steel industry from a sudden increase in imports.

EXAM  
Genius





**Ques: Who has taken charge as the Vice Chief of the Air Staff of India?**

- A) Air Marshal Vivek Ram Chaudhari
- B) Air Marshal Narndeshwar Tiwari
- C) Air Marshal Nagesh Kapoor
- D) Air Marshal Rakesh Kumar Singh Bhadauria
- E) Air Marshal Sandeep Singh

**Answer: Option C**

**Explanation:**

- Air Marshal Nagesh Kapoor has assumed charge as the Vice Chief of the Air Staff (VCAS) of the Indian Air Force.
- He succeeded Air Marshal Narndeshwar Tiwari, who superannuated after 40 years of service.
- Air Marshal Kapoor is an alumnus of NDA, DSSC, and NDC, and a skilled fighter pilot with over 3,400 flying hours on MiG-21 and MiG-29 aircraft.
- He has held key command, operational, instructional, and staff appointments, including AOC-in-C of Training Command and South Western Air Command.
- He has received multiple gallantry and distinguished service awards.

EXAM  
Genius





Ques: The Employees' State Insurance Corporation (ESIC) extended SPREE 2025 till which date, allowing voluntary registration without past liabilities?

- A) 31 December 2025
- B) 15 January 2026
- C) 31 January 2026
- D) 28 February 2026
- E) 31 March 2026

Answer: Option C

Explanation:

- The Employees' State Insurance Corporation (ESIC) extended SPREE 2025, allowing voluntary registration without past liabilities until 31 January 2026.
- SPREE 2025 is implemented under the Employees' State Insurance Act, 1948 and was originally valid from 1 July 2025 to 31 December 2025.
- The scheme aims to expand social security coverage by promoting simplified registration of unregistered establishments and employees.
- It covers factories and establishments with 10 or more employees in ESI-notified areas, including shops, hotels, transport services, medical and educational institutions, municipal bodies, and workers earning up to ₹21,000 per month (₹25,000 for persons with disabilities).





**Ques: Which country became the first in the world to officially end physical letter delivery?**

- A) Sweden
- B) Norway
- C) Denmark
- D) Finland
- E) Netherlands

**Answer: Option C**

**Explanation:**

- Denmark's state-run postal service, PostNord, delivered its last physical letter, ending over 400 years of traditional mail delivery.
- Denmark became the first country in the world to officially stop physical letter delivery in the digital age.
- The decision reflects a sharp decline in letter usage, with PostNord delivering over 90% fewer letters in 2024 than in 2000.
- Parcel delivery services will continue due to growth in e-commerce, and Denmark remains among the most digitally advanced countries with most government services online.

EXAM  
Genius





**Ques: PM-KUSUM 2.0, which the Union Government plans to roll out ahead of Union Budget 2026–27, is primarily aimed at what objective?**

- A) Large thermal power plants
- B) Nuclear energy in rural areas
- C) Decentralised solar energy in agriculture
- D) Wind energy in coastal states
- E) Hydropower irrigation projects

**Answer: Option C**

**Explanation:**

- PM-KUSUM 2.0 is the next phase of the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM), planned ahead of Budget 2026–27.
- It focuses on promoting decentralised solar energy solutions in the agriculture sector.
- The original PM-KUSUM scheme was launched in March 2019, with the current phase valid till March 2026 and a total outlay of ₹34,422 crore.
- The scheme aims to add around 34,800 MW of solar capacity through decentralised grid-connected solar power plants, standalone solar pumps, and solarisation of existing grid-connected agricultural pumps.

EXAM  
Genius





**Ques: Which state hosted the Regional Artificial Intelligence Impact Conference held in December 2025?**

- A) Odisha
- B) Telangana
- C) Maharashtra
- D) Karnataka
- E) Gujarat

**Answer: Option A**

**Explanation:**

- Odisha hosted the Regional Artificial Intelligence Impact Conference on 19–20 December 2025.
- The conference focused on AI in governance, AI-enabled public service delivery, and responsible, scalable, and inclusive AI adoption.
- The event aligned with the Odisha AI Policy 2025 and supporting policies in FinTech, Global Capability Centres, and Advanced Electronics.
- The guiding principle of the conference was the Three Ps framework: Planet, People, and Progress.

EXAM  
Genius





**Ques: Which Indian city, known as the “Diamond City,” is set to become the country’s first slum-free city?**

- A) Ahmedabad
- B) Mumbai
- C) Surat
- D) Jaipur
- E) Indore

**Answer:** Option C

**Explanation:**

- Surat, Gujarat’s second-largest city, is set to become India’s first slum-free city.
- Known as the “Diamond City” because it processes nearly 90% of the world’s diamonds, and also called the “Silk City” due to its large textile industry.
- Surat is referred to as “Suryapur” and “Green City” for its cleanliness and urban management.
- The city is located on the left bank of the Tapi (Tapti) River and was historically a major port and trading centre of western India.

EXAM  
Genius





**Ques: What is the main focus of the NIRYAT PROTSAHAN sub-scheme under the Export Promotion Mission?**

- A) Export subsidies for large exporters
- B) Market branding and trade intelligence
- C) Access to affordable trade finance for MSMEs
- D) Logistics infrastructure development
- E) Regulation of export pricing

**Answer: Option C**

**Explanation:**

- The NIRYAT PROTSAHAN sub-scheme under the Export Promotion Mission focuses on strengthening MSME exports by providing easier access to affordable trade finance.
- A ₹7,295-crore export support package has been announced, including a ₹5,181-crore interest subvention scheme and ₹2,114-crore collateral support, easing credit constraints for MSME exporters.
- The first intervention offers interest subvention on pre- and post-shipment rupee export credit to reduce borrowing costs and working-capital constraints.
- A base interest subvention of 2.75% applies, with extra incentives for exports to emerging or under-represented markets.
- Benefits cover exports under a notified positive list (about 75% of tariff lines), with a cap of ₹50 lakh per IEC in FY 2025–26.





**Ques: The Ministry of Textiles extended the deadline for submission of fresh applications under which scheme till March 31, 2026?**

- A) Technology Upgradation Fund Scheme
- B) Production Linked Incentive Scheme for Textiles
- C) National Technical Textiles Mission
- D) Integrated Textile Parks Scheme
- E) Amended Technology Upgradation Scheme

**Answer:** Option B

**Explanation:**

- The Ministry of Textiles extended the deadline for fresh applications under the Production Linked Incentive (PLI) Scheme for Textiles to 31 March 2026 (previously 31 December 2025).
- As of 9 September 2025, 91 companies were selected under the PLI scheme, with investments of ₹7,731 crore, exports of ₹733 crore, and turnover of ₹7,290 crore.
- The PLI scheme, launched in September 2021 with a tenure of 5 years (FY22–FY26) and an outlay of ₹10,683 crore, aims to promote manufacturing, global competitiveness, and exports in select textile segments.

EXAM  
Genius





**Ques: What is the Aadhaar-like unique identification proposed by the Transport Ministry for Electric Vehicle (EV) batteries?**

- A) EVIN
- B) Battery UID
- C) BPAN
- D) Green Battery ID
- E) e-Battery Aadhaar

**Answer:** Option C

**Explanation:**

- The Ministry of Road Transport & Highways (MoRTH) proposed a unique Aadhaar-like identification number for EV batteries.
- Under draft guidelines, battery manufacturers or importers will assign a 21-character Battery Pack Aadhaar Number (BPAN) to each EV battery.
- The purpose is to ensure end-to-end traceability of EV batteries from manufacturing/import to end-of-life recycling.
- BPAN will facilitate efficient recycling and environmentally sound disposal of used batteries, supporting India's clean mobility and circular economy goals.

EXAM  
Genius





**Ques: Which bank launched the Zero-Forex Diamond Reserve Credit Card offering zero foreign exchange markup for frequent international travellers?**

- A) HDFC Bank
- B) ICICI Bank
- C) Axis Bank
- D) IDFC FIRST Bank
- E) State Bank of India

**Answer: Option D**

**Explanation:**

- IDFC FIRST Bank launched the Zero-Forex Diamond Reserve Credit Card targeting frequent international travellers.
- The card offers zero foreign exchange (forex) markup along with travel and lifestyle rewards.
- Annual fee is ₹3,000 + GST, waived from the second year for annual spends of ₹6 lakh or more.

EXAM  
Genius





**Ques: What time lag has SEBI proposed for sharing and using price data in investor education and awareness programmes?**

- A) 1 day
- B) 7 days
- C) 15 days
- D) 30 days
- E) 90 days

**Answer: Option D**

**Explanation:**

- SEBI has proposed a uniform 30-day time lag for sharing and using price data in investor education and awareness programmes.
- This ensures educational content remains relevant while preventing misuse of sensitive market data.
- Earlier, exchanges shared data with a one-day lag, and educators could use data at least three months old; the new 30-day lag standardizes this process.

EXAM  
Genius





**Ques: With which institution did the Delhi Government sign an MoU to bring its finances under a complete banking, cash management, and debt management framework for the first time?**

- A) Reserve Bank of India / भारतीय रिज़र्व बैंक
- B) Ministry of Finance / वित्त मंत्रालय
- C) State Bank of India / भारतीय स्टेट बैंक
- D) NITI Aayog / नीति आयोग
- E) Comptroller and Auditor General / नियंत्रक एवं महालेखा परीक्षक

**Answer: Option A**

**Explanation:**

- The Delhi Government signed a Memorandum of Understanding (MoU) with the Reserve Bank of India (RBI) to operate under RBI's complete banking, cash management, and debt management framework for the first time.
- This aligns Delhi's financial governance with nationally accepted fiscal practices.
- RBI traditionally acts as banker and debt manager for state governments, managing borrowings, cash balances, and debt instruments under frameworks approved by the Centre.

EXAM  
Genius





**Ques: Which bank will facilitate bilateral trade settlements between India and Israel in Indian rupees through a Special Rupee Vostro Account?**

- A) Bank of Baroda / बैंक ऑफ बड़ौदा
- B) Punjab National Bank / पंजाब नेशनल बैंक
- C) State Bank of India / भारतीय स्टेट बैंक
- D) ICICI Bank / आईसीआईसीआई बैंक
- E) Union Bank of India / यूनियन बैंक ऑफ इंडिया

**Answer: Option C**

Explanation:

- State Bank of India (SBI) will enable bilateral trade settlements between India and Israel in Indian rupees via a Special Rupee Vostro Account.
- This initiative supports the ongoing discussions toward a comprehensive Free Trade Agreement between the two countries.
- Israeli exporters and importers will make and receive payments in rupees linked to trade invoices through the SBI Tel Aviv branch, which has obtained all necessary regulatory approvals.

EXAM  
Genius





**Ques: Which company became the first payments firm in India, the Middle East, APAC, and South Africa to receive the ISO/IEC 42001 certification for Artificial Intelligence Management Systems?**

- A) Paytm
- B) Razorpay
- C) PhonePe
- D) NPCI
- E) Financial Software and Systems (FSS)

**Answer: Option E**

**Explanation:**

- Financial Software and Systems (FSS) became the first payments company in India, the Middle East, APAC, and South Africa to receive ISO/IEC 42001 certification.
- ISO/IEC 42001 is the world's first international standard for Artificial Intelligence Management Systems (AIMS).
- The certification recognises organisations that demonstrate responsible, ethical, and trustworthy use of artificial intelligence.

EXAM  
Genius





**Ques: By how much has India's solar module manufacturing capacity increased year-on-year in 2025, as stated by Union Minister Pralhad Joshi?**

- A) 75% to 100 GW
- B) 100% to 120 GW
- C) 150% to 160 GW
- D) 128.6% to 144 GW
- E) 62 times to 200 GW

**Answer: Option D**

**Explanation:**

- India's solar module manufacturing capacity increased by 128.6% year-on-year to 144 GW in 2025, according to Union Minister for New and Renewable Energy Pralhad Joshi.
- India added 81 GW capacity in the previous year, rising from 63 GW to 144 GW.
- Since 2014, India's solar manufacturing capacity has increased more than 62 times from 2.3 GW.

EXAM  
Genius





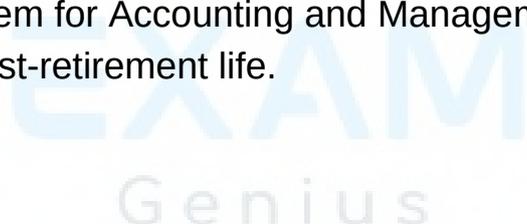
**Ques: What is SAMPANN, the system recently implemented for DoT pensioners, designed to provide online pension management and digital grievance redressal?**

- A) System for Automated Monitoring of Pension
- B) System for Accounting and Management of Pension
- C) Simplified Administrative Management of Pension
- D) Secure Access for Pensioners' Digital Records
- E) Standardized Application for Monthly Pension

**Answer: Option B**

**Explanation:**

- SAMPANN (System for Accounting and Management of Pension) is an integrated online pension management system for DoT pensioners that processes, sanctions, and disburses pension directly to their bank accounts.
- The system provides online grievance redressal, digital profile management, and transaction records, improving transparency and efficiency for telecom retirees.
- Key pension-related documents such as Gratuity Payment Orders, Pension Certificates/ePPOs, Pension Commutation Orders, and Form 16 are accessible via DigiLocker for secure digital storage and retrieval.
- SAMPANN stands for "System for Accounting and Management of Pension," aiming for convenient and worry-free post-retirement life.





**Ques: Under which mission were indigenously developed 3D-printed Automatic Weather Stations (AWS) created by Indian scientists led by IITM, Pune?**

- A) Mission Mausam
- B) National Monsoon Mission
- C) Digital India Mission
- D) National Climate Action Plan
- E) Atal Innovation Mission

**Answer: Option A**

**Explanation:**

- Indian scientists led by IITM, Pune, under the Ministry of Earth Sciences, developed indigenously manufactured 3D-printed Automatic Weather Stations (AWS) under Mission Mausam.
- The first batch of these AWS will be deployed in Delhi from February 2026, followed by Mumbai, Kolkata, and Chennai over six months.
- Initially, 50 units have been produced, with 80 additional units planned.
- Mission Mausam, with an outlay of Rs. 2,000 crore for 2024–2026, aims to upgrade meteorological infrastructure, fill observation gaps in urban and climate-sensitive regions, and enable accurate hyper-local weather forecasts across India.
- Leadership of the mission is under IMD and the National Centre for Medium-Range Weather Forecasting (NCMRWF).

EXAM  
Genius





**Ques: Who released the 10th edition of the Indian Pharmacopoeia (IP 2026), the official compendium of drug standards of India?**

- A) Mansukh Mandaviya
- B) Jagat Prakash Nadda
- C) Dharmendra Pradhan
- D) Anupriya Patel
- E) Jitendra Singh

**Answer: Option B**

Explanation:

- Union Minister Jagat Prakash Nadda released the 10th edition of the Indian Pharmacopoeia (IP 2026), the official compendium of drug standards in India.
- IP 2026 added 121 new monographs, raising the total to 3,340, strengthening standards for anti-TB, anti-diabetic, anti-cancer drugs, and micronutrient supplements.
- Indian Pharmacopoeia is legally enforceable under the Drugs and Cosmetics Act, 1940, and published by the Indian Pharmacopoeia Commission under MoHFW.
- IP 2026 aligns with international best practices, collaborates with US, European, and Japanese Pharmacopoeias, and is recognised in 19 Global South countries.
- Under the Pharmacovigilance Programme of India, India's ranking in WHO's pharmacovigilance database improved from 123rd to 8th by 2025.

EXAM  
Genius





**Ques: Who inaugurated India's first commercial-scale tropical RAS-based Rainbow Trout Aquaculture Farm and Research Institute in Telangana?**

- A) Narendra Singh Tomar
- B) Giriraj Singh
- C) Rajiv Ranjan Singh (Lalan Singh)
- D) Pashupati Kumar Paras
- E) Mansukh Mandaviya

**Answer:** Option C

**Explanation:**

- Union Minister Rajiv Ranjan Singh (Lalan Singh) inaugurated India's first commercial-scale tropical RAS-based Rainbow Trout Aquaculture Farm and Research Institute in Kandukur Mandal, Ranga Reddy district, Telangana.
- The facility enables high-value cold-water fish farming in tropical conditions using climate-controlled, water-efficient Recirculating Aquaculture System (RAS) technology.
- The project demonstrated that species like Rainbow Trout can be farmed year-round in tropical climates, making technology the key determinant of aquaculture viability rather than climate.
- RAS technology recycles 90–99% of water, mechanically and biologically filters fish waste, precisely controls water quality, and requires minimal fresh water.

**About Telangana :**

- Capital : Hyderabad
- CM : Anumula Revanth Reddy
- Governor : Jishnu Dev Varma





**Ques: Which country has India overtaken to become the world's largest rice producer, as announced during the release of 184 new crop varieties by ICAR?**

- A) China
- B) Vietnam
- C) Thailand
- D) Indonesia
- E) Bangladesh

Answer: Option A

**Explanation:**

- India has overtaken China to become the world's largest rice producer.
- India's rice production reached 150.18 million tonnes, surpassing China's output of 145.28 million tonnes.
- Indian rice is now being supplied extensively to overseas markets, strengthening India's position in global agricultural trade.
- The announcement was made during the release of 184 new crop varieties developed by the Indian Council of Agricultural Research (ICAR).

EXAM  
Genius





**Ques: Who released the Urdu book “Khutbat-e-Modi: Lal Qila Ki Faseel Se”, a compilation of Prime Minister Narendra Modi’s Independence Day speeches from 2014 to 2025?**

- A) Dharmendra Pradhan
- B) Amit Shah
- C) Narendra Modi
- D) Jagat Prakash Nadda
- E) Smriti Irani

**Answer: Option A**

**Explanation:**

- Union Minister for Education Shri Dharmendra Pradhan released the book “Khutbat-e-Modi: Lal Qila Ki Faseel Se” in New Delhi.
- The book compiles Independence Day addresses delivered by Prime Minister Narendra Modi from the Red Fort between 2014 and 2025.
- Published in Urdu, the book has been brought out by the National Council for Promotion of Urdu Language (NCPUL) under the Ministry of Education.

EXAM  
Genius





**Ques: Who launched the 'IITM Global Research Foundation' at IIT Madras to mark its ambition of becoming the world's first multinational university?**

- A) Narendra Modi
- B) Dharmendra Pradhan
- C) Nirmala Sitharaman
- D) Rajnath Singh
- E) Dr. S. Jaishankar

**Answer: Option E**

**Explanation:**

- Union Minister for External Affairs Dr. S. Jaishankar launched the IITM Global Research Foundation at the Indian Institute of Technology Madras.
- The initiative reflects IIT Madras' ambition to emerge as the world's first multinational university.
- IITM Global is based on four pillars: technology transfer to global markets, joint international research projects, overseas business opportunities for IIT-M startups, and attracting foreign investment.
- IIT Madras signed multiple MoUs with global partners across the USA, UK, Germany, Dubai, Asia-Pacific region, and under the India-for-Global initiative.
- In the initial phase, IITM Global will be set up in the USA, UAE, Malaysia, and Germany.

EXAM  
Genius





**Ques: Which leaders are expected to attend India's Republic Day celebrations on 26 January 2026 as chief guests, highlighting strong diplomatic ties with the European Union?**

- A) Emmanuel Macron and Olaf Scholz
- B) Ursula von der Leyen and António Costa
- C) Charles Michel and Josep Borrell
- D) Roberta Metsola and Kaja Kallas
- E) Ursula von der Leyen and Roberta Metsola

**Answer: Option B**

**Explanation:**

- India's Republic Day celebrations on 26 January 2026 are expected to have strong diplomatic significance, with European Union leaders attending as chief guests.
- The expected chief guests are Ursula von der Leyen, President of the European Commission, and António Costa, President of the European Council.
- The proposed India–EU Free Trade Agreement is strategically important for both partners.
- Indonesia's President H.E. Prabowo Subianto was the Chief Guest at India's 76th Republic Day in January 2025.

EXAM  
Genius





**Ques: What are the sacred ancient Buddha-linked gems that were unveiled in India for the first time since their colonial-era removal and displayed at an exhibition opened by Prime Minister Narendra Modi in New Delhi?**

- A) Piprahwa Relics
- B) Bodh Gaya Relics
- C) Sanchi Relics
- D) Nalanda Relics
- E) Kushinagar Relics

**Answer:** Option A

**Explanation:**

- Sacred Piprahwa Relics titled “The Light & the Lotus: Relics of the Awakened One” were unveiled in India for the first time since their colonial-era removal.
- The Piprahwa gems consist of over 300 precious stones and ornaments believed to have been buried with the relics of the Buddha at a stupa site in present-day Uttar Pradesh.
- Prime Minister Narendra Modi inaugurated the exhibition where these relics were formally displayed in New Delhi.
- The gems, dating back to around 200 BC, were discovered in 1898 by British colonial engineer William Claxton Peppe.
- In May 2025, the gems were listed for auction by Sotheby’s in Hong Kong after being put up for sale by Peppe’s great-grandson Chris Peppe.

EXAM  
Genius





**Ques: Which countries have been elected as non-permanent members of the United Nations Security Council (UNSC) for a two-year term?**

- A) Algeria, Guyana, Republic of Korea, Sierra Leone, Slovenia
- B) Denmark, Greece, Pakistan, Panama, Somalia
- C) Bahrain, Colombia, Democratic Republic of Congo, Latvia, Liberia
- D) China, France, Russia, United Kingdom, United States
- E) India, Brazil, Germany, Japan, South Africa

**Answer: Option C**

Explanation:

- Bahrain, Colombia, the Democratic Republic of Congo, Latvia, and Liberia have been elected as non-permanent members of the UNSC for a two-year term.
- These countries replaced Algeria, Guyana, the Republic of Korea, Sierra Leone, and Slovenia, whose terms ended recently.
- They will serve alongside Denmark, Greece, Pakistan, Panama, and Somalia until the end of 2026, together with the five permanent members.
- India has served as a non-permanent member of the UNSC eight times, most recently during 2021–22.

**About the United Nations Security Council :**

- Established : 1945
- HQ : New York City, U.S.
- Presidency : Somalia (January 2026)





**Ques: What is the name of the first community radio station launched along the Line of Control (LoC) in Jammu and Kashmir to improve communication with border communities?**

- A) Radio Udaan
- B) Radio Sangam
- C) Radio Seema
- D) Radio Kashmir
- E) Radio LoC

**Answer: Option B**

**Explanation:**

- The Indian Army, in collaboration with the civil administration and local residents, launched “Radio Sangam,” a community radio station at Keri village in the Doongi block of Rajouri district, Jammu and Kashmir.
- It is the first community radio station established along the Line of Control to enhance information outreach and communication with border communities.
- Radio Sangam broadcasts on 88.8 FM frequency from Keri village.

EXAM  
Genius





**Ques: The 9th National Siddha Day observed on 6 January commemorates the birth anniversary of which ancient sage?**

- A) Sage Charaka
- B) Sage Sushruta
- C) Sage Patanjali
- D) Sage Dhanvantari
- E) Sage Agathiyar

**Answer: Option E**

**Explanation:**

- The 9th National Siddha Day was observed on 6 January to commemorate the birth anniversary of Sage Agathiyar, regarded as the father of the Siddha system of medicine.
- The theme of National Siddha Day 2026 was “Siddha for Global Health.”
- The Vice President of India, C. P. Radhakrishnan, inaugurated the 9th Siddha Day celebrations at Kalaivanar Arangam in Chennai, Tamil Nadu.

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