

**EXAM GENIUS**  
Presents  
**GENIUS**  
**CURRENT**  
**AFFAIRS**

**In English**  
**03 Feb 2026**



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

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



**Ques: What is the maximum timeline prescribed by RBI for banks to take credit decisions on loans up to ₹25 lakh for Micro and Small Enterprises?**

- A) 7 working days
- B) 10 working days
- C) 14 working days
- D) 21 working days
- E) 30 working days

**Answer: Option C**

**Explanation:**

- As per RBI (informed by DFS), for loans up to ₹25 lakh to Micro and Small Enterprises, banks must take credit decisions within 14 working days.
- For loans above ₹25 lakh, timelines will follow board-approved sanction time norms of banks.
- Banks are required to prominently display MSME credit-related information, timelines, and indicative document checklists on their websites.  
Committee on MSME chaired by RBI along with SLBCs.
- The credit guarantee cover for MSEs has been enhanced from ₹5 crore to ₹10 crore with effect from 01.04.2025 under CGS.

EXAM  
Genius





## Recent News Headlines Related to RBI

- The RBI has proposed changes to the framework for calculating banks' net foreign exchange (FX) exposure and the associated capital requirements.
- The Reserve Bank of India (RBI) and the European Securities and Markets Authority (ESMA) signed a Memorandum of Understanding (MoU) for cooperation and information exchange related to Central Counterparties (CCPs).
- The Reserve Bank of India released the report titled "State Finances: A Study of Budgets of 2025–26".
- RBI granted in-principle approval to Payoneer India Private Limited, a subsidiary of US-based Payoneer Global, to operate as a PA–Cross Border.
- Reserve Bank of India (RBI) granted in-principle approval to Payoneer India Private Limited, a subsidiary of United States of America (USA)- based Payoneer Global, to operate as a Payment Aggregator – Cross Border (PA-CB)
- Razorpay's offline payments arm, Razorpay POS (Point of Sale), has received the Payment Aggregator – Physical (PA-P) licence from the Reserve Bank of India (RBI)

EXAM  
Genius





**Ques: Which bank has received RBI approval to open a branch at the International Financial Services Centre (IFSC) in GIFT City, Gujarat?**

- A) State Bank of India
- B) Bank of Baroda
- C) Union Bank of India
- D) Canara Bank
- E) Punjab & Sind Bank

**Answer: Option E**

**Explanation:**

- Punjab & Sind Bank has received approval from the Reserve Bank of India (RBI) to open a branch at the International Financial Services Centre (IFSC) in GIFT City, Gandhinagar, Gujarat.
- GIFT City IFSC is India's premier international financial hub, created to facilitate cross-border financial transactions.
- It provides a world-class ecosystem for international trade finance, offshore banking, and capital market activities.

**About Punjab & Sind Bank:**

- Established: 1908
- Headquarters: New Delhi
- MD & CEO: Swarup Kumar Saha
- Tagline: Where service is a way of life





**Ques: As per the revised World Bank International Poverty Line, what was India's extreme poverty rate in 2022–23?**

- A) 3.1%
- B) 4.5%
- C) 5.3%
- D) 12.9%
- E) 23.9%

**Answer: Option C**

**Explanation:**

- The World Bank revised the International Poverty Line (IPL) from USD 2.15 to USD 3.00 per day based on 2021 Purchasing Power Parity (PPP).
- The revision reflects changes in global price levels and consumption patterns.
- According to the revised IPL, India's extreme poverty rate in 2022–23 stood at 5.3%.
- India's lower-middle-income poverty rate in 2022–23 was estimated at 23.9%.

EXAM  
Genius





## Recent News Headlines Related to Awards & Winners :

- **Wiley Research Heroes Prize 2025 : Dr. Chandrakant Lahariya**
- **President's Police Colour Award (Nishaan) : Sikkim Police**
- **Padmapani Award : Renowned music maestro Ilaiyaraaja**
- **SKOCH Award-2025 : Centre for Development of Telematics (C-DOT) for its Cell Broadcast Solution (CBS)**
- **Gold Medal of the Royal Astronomical Society (RAS) : US-based Indian-origin astronomer Professor Shrinivas Kulkarni**
- **Ati Vishisht Rail Seva Puraskar : Chandana Sinha, an officer of the Railway Protection Force (RPF)**
- **'Best Fintech & DPI Adoption' award : Karnataka Bank**
- **The Indira Gandhi Prize for Peace, Disarmament and Development 2025 : Graca Machel, a Mozambican rights activist**
- **Tyler Prize for Environmental Achievement : American evolutionary biologist Toby Kiers**
- **Samurai martial arts honour : Andhra Pradesh Deputy Chief Minister Pawan Kalyan**





**Ques: In which locations will the pilot project of CBDC-based “digital food currency” under the free ration scheme be rolled out?**

- A) Chandigarh, Puducherry and three districts of Gujarat
- B) Delhi, Mumbai and Chennai
- C) Gujarat and Rajasthan only
- D) All Union Territories of India
- E) Punjab, Haryana and Himachal Pradesh

**Answer: Option A**

**Explanation:**

- The Government of India will roll out a pilot project for Central Bank Digital Currency (CBDC), also called “digital food currency”, under the free ration scheme.
- The pilot will be implemented in Chandigarh, Puducherry, and three districts of Gujarat.
- Beneficiaries will receive monthly digital food coupons directly into an RBI-enabled digital wallet on their mobile phones.
- Coupons can be redeemed at ration shops by scanning the QR code of the shop owner to obtain free foodgrains.
- A soft launch was earlier conducted in Ahmedabad with 25 beneficiaries.
- The next phase will cover Anand, Sabarmati and Dahod districts of Gujarat.

EXAM  
Genius





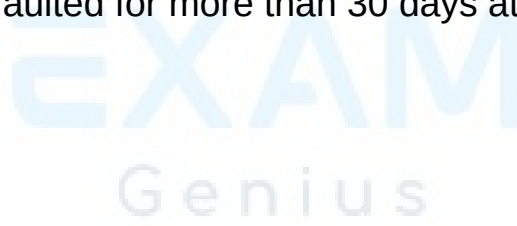
**Ques: Who has issued draft guidelines on resolution plans for borrowers affected by natural disasters?**

- A) Ministry of Finance
- B) National Disaster Management Authority
- C) State Governments
- D) NITI Aayog
- E) Reserve Bank of India

**Answer: Option E**

**Explanation:**

- The Reserve Bank of India (RBI) has issued draft guidelines for banks and other regulated entities on resolution plans during natural disasters.
- The framework will be applicable from April 1, and RBI has invited public and stakeholder feedback until February 17.
- The proposed framework requires banks to proactively plan for natural calamities while framing their credit policies instead of relying on ad hoc relief measures.
- Banks will need to assess climate risks in advance and prepare pre-defined resolution mechanisms.
- RBI clarified that only standard borrowers are eligible for relief.
- Borrowers who have not defaulted for more than 30 days at the time of the disaster will qualify for relief.





**Ques: At the end of December 2025, India's fiscal deficit stood at what percentage of the FY26 Budget Estimate?**

- A) 48.0%
- B) 50.2%
- C) 52.8%
- D) 54.5%
- E) 56.7%

**Answer: Option D**

**Explanation:**

- At the end of December 2025, India's fiscal deficit stood at ₹8.55 lakh crore, which was 54.5% of the FY26 Budget Estimate.
- This level was lower than the 56.7% of the annual target recorded during the same period in the previous year.
- The improvement in the fiscal position was driven by stronger tax revenues and a fiscal surplus recorded in December.
- Gross tax revenues rose by 32.3% in December, taking overall growth during April–December to 8.5%.
- Slower growth in capital expenditure also helped contain the fiscal deficit.
- The government has targeted limiting the full-year FY26 fiscal deficit to 4.4% of GDP.

EXAM  
Genius





**Ques: Who is set to become the first woman Deputy Chief Minister of Maharashtra?**

- A) Supriya Sule
- B) Sunetra Pawar
- C) Pankaja Munde
- D) Rohini Khadse
- E) Amruta Fadnavis

**Answer: Option B**

**Explanation:**

- Sunetra Pawar is set to become the first woman Deputy Chief Minister of Maharashtra.
- She is the wife of senior Nationalist Congress Party (NCP) leader Ajit Pawar.
- The decision was taken unanimously by the NCP leadership.
- With this appointment, she will become the first woman to hold the post of Deputy Chief Minister in Maharashtra.

EXAM  
Genius





**Ques: As on January 24, 2026, what percentage of rural households have tap water supply under Jal Jeevan Mission?**

- A) 65%
- B) 72%
- C) 75%
- D) 81.56%
- E) 90%

**Answer: Option D**

**Explanation:**

- Jal Jeevan Mission (JJM) has been implemented since August 2019 to provide potable tap water to every rural household.
- At the launch of the Mission, only about 17% rural households had tap water connections.
- As reported by States and Union Territories, around 12.56 crore additional rural households were provided tap water connections till January 24, 2026.
- As on January 24, 2026, out of 19.36 crore rural households, more than 15.79 crore households had tap water supply, covering 81.56%.
- Water is a State subject, and implementation is carried out by respective States and Union Territories.

EXAM  
Genius





**Ques: Which cricketer has been provisionally banned by the International Cricket Council (ICC) under its Anti-Corruption Code?**

- A) Shai Hope
- B) Nicholas Pooran
- C) David Warner
- D) Aaron Jones
- E) Jason Holder

**Answer: Option D**

**Explanation:**

- The International Cricket Council (ICC) has provisionally banned USA batter Aaron Jones from all formats of cricket under its Anti-Corruption Code.
- He faces five charges related to alleged breaches under both the ICC and Cricket West Indies (CWI) anti-corruption codes.
- Aaron Jones has been given 14 days from 28 January 2026 to submit a formal response to the charges.
- Due to the suspension, he is ineligible for selection in the 2026 ICC Men's T20 World Cup starting on 7 February 2026.

EXAM  
Genius





**Ques: Which PSU secured the 'Great Place to Work' certification for the third consecutive year (2026–27)?**

- A) BHEL
- B) ONGC
- C) GAIL
- D) NTPC
- E) Steel Authority of India Limited (SAIL)

**Answer: Option E**

**Explanation:**

- Steel Authority of India Limited (SAIL) secured the 'Great Place to Work' certification for the period February 2026 to February 2027 for the third consecutive year.
- SAIL is a Maharatna Public Sector Undertaking and India's largest public sector steel producer under the Ministry of Steel.
- The certification was awarded after a company-wide assessment by the Great Place to Work Institute, India.
- SAIL showed a significant improvement in its TRUST INDEX© score, reflecting a strong workplace culture.
- The recognition highlights SAIL's transparent, performance-driven HR practices and employee initiatives such as 'SAIL DARPAN'.





**Ques: How many tableaux participated in the 77th Republic Day Parade 2026 on Kartavya Path?**

- A) 25 tableaux
- B) 27 tableaux
- C) 28 tableaux
- D) 30 tableaux
- E) 32 tableaux

**Answer: Option D**

**Explanation:**

- A total of 30 tableaux rolled down Kartavya Path during the 77th Republic Day Parade 2026.
- These included 17 tableaux from States and Union Territories and 13 tableaux from Ministries, Departments and Services.
- The overall theme revolved around “Svatantrata Ka Mantra – Vande Mataram” and “Samridhi Ka Mantra – Aatmanirbhar Bharat”.
- Winners are selected by an expert jury constituted by the Ministry of Defence.
- A Popular Choice Award is also given based on public voting through MyGov and SMS-based systems.

**Official Awards (Judges’ Panel) :**

- Best Marching Contingent (Services) (1st) - Indian Navy
- Best Marching Contingent (CAPF / Auxiliary Forces) (1st) - Delhi Police
- Best Tableau (States/UTs) (1st) - Maharashtra (Ganeshotsav: A Symbol of Aatmanirbharta)
- Best Tableau (States/UTs) (2nd) - Jammu & Kashmir (Handicrafts and Folk Dances of J&K)
- Best Tableau (States/UTs) (3rd) - Kerala (Water Metro & 100% Digital Literacy)
- Best Tableau (Central Ministries) - Ministry of Culture (Vande Mataram – The Soul Cry of a Nation)
- Special Prize - Central Public Works Department (CPWD) (Vande Mataram – Commemoration of 150 Years)
- Best Cultural Performance - Vande Mataram: The Eternal Resonance of India (Dance Presentation)



### Popular Choice Awards (MyGov Public Voting) :

- Best Marching Contingent (Services) (1st) - Assam Regiment
- Best Marching Contingent (CAPF / Auxiliary Forces) (1st) - CRPF
- Best Tableau (States/UTs) (1st) - Gujarat (4th Consecutive Year) (Mantra of Swadeshi – Self-Reliance – Freedom)
- Best Tableau (States/UTs) (2nd) - Uttar Pradesh (Culture of Bundelkhand)
- Best Tableau (States/UTs) (3rd) - Rajasthan (Golden Touch of the Desert: Bikaner Gold Art) (Usta Art)
- Best Tableau (Central Ministries) - Dept. of School Education & Literacy (National Education Policy 2020)

EXAM  
Genius





## RECENT LOANS AND AGREEMENTS :

- The World Bank has approved a loan of ₹5,700 crore for the Jal Sanrakshit Haryana Project.
- IREDA Global Green Energy Finance IFSC Limited (IGGEFIL) has sanctioned a USD 22.5 million loan to Swarna Solar Limited.
- The World Bank approved a loan of USD 286 million for the West Bengal Health System Reform Program (WBHSRP).
- Piramal Finance Limited has received a total loan of USD 350 million.
- Asian Development Bank provided ₹4,100 crore (USD 500 million) to the Government of Telangana.
- The International Finance Corporation (IFC) has provided a loan of ₹300 crore (about USD 30 million) to the Residential Mortgage-Backed Securities (RMBS) issued by Grihum Housing Finance Limited.
- The World Bank has provided a loan of ₹9,821 crore to the Dedicated Freight Corridor Corporation of India Limited (DFCCIL).

EXAM  
Genius





**Ques: Which of the following personalities will be honoured with the Uttar Pradesh Gaurav Samman 2026 during Uttar Pradesh Day 2026?**

- A) Wing Commander Shubhanshu Shukla
- B) Alakh Pandey
- C) Dr Hariom Panwar
- D) Rashmi Arya
- E) All of the above

**Answer: Option E**

**Explanation:**

- The Uttar Pradesh Government will honour five distinguished personalities with the Uttar Pradesh Gaurav Samman during Uttar Pradesh Day 2026.
- The award recognises outstanding contributions in diverse fields and honours individuals who have brought pride to Uttar Pradesh.

Awardees – Uttar Pradesh Gaurav Samman 2026:

- Wing Commander Shubhanshu Shukla – Space Science
- Alakh Pandey – Education
- Dr Hariom Panwar – Literature & Education
- Rashmi Arya – Women Empowerment
- Dr Sudhanshu Singh – Agriculture

EXAM  
Genius





**Ques: The recently completed 100 m long 'Make in India' steel bridge is associated with which project?**

- A) Delhi–Meerut RRTS
- B) Mumbai–Nagpur Samruddhi Expressway
- C) Mumbai–Ahmedabad Bullet Train Project
- D) Ahmedabad Metro Phase-II
- E) Dedicated Freight Corridor

**Answer: Option C**

**Explanation:**

- A 100-metre-long 'Make in India' steel bridge has been successfully completed in Ahmedabad district for the Mumbai–Ahmedabad Bullet Train Project.
- This is the 13th steel bridge completed in Gujarat out of a total of 17 steel bridges planned in the state.
- The bridge has been constructed over an underground metro tunnel connecting Kalupur and Shahpur metro stations.
- To avoid load transfer to the metro tunnel, the span length was increased to about 100 metres and redesigned as a Steel Truss Bridge.
- The bridge was assembled at a height of 16.5 metres on temporary trestles and later placed on permanent supports.
- The project strengthens high-speed rail connectivity while ensuring the safety of existing urban transport infrastructure.

EXAM  
Genius





## India's Rankings in Different Indices

- Asia Manufacturing Index (AMI) 2026 : India (6th), China (1st)
- The Numbeo Safety Index 2026 was published by Numbeo : India (70th), UAE (1st)
- Responsible Nations Index (RNI) : India (16th), Singapore (1st)
- Export Preparedness Index 2024 published by NITI Aayog : Maharashtra (1st in Large States), Uttarakhand (1st in Small States)
- Henley Passport Index 2026 : India (80th), Singapore (1st)
- “Top Cities for Women in India 2025” report was published by Chennai-based workplace inclusion firm Avtar : Bengaluru (1st)
- The Global Food City Rankings 2025–26 were published by TasteAtlas : Mumbai (5th), Naples (1st)
- Bloomberg published the World’s Richest Families 2025 report : The Ambani Family (8th), Walton (1st)
- 2025 Passport Index published by Arton Capital : India (67th) United Arab Emirates(UAE) (1st)





**Ques: Which organisation has been formally designated as a terrorist organisation by the European Union, marking a major escalation in its policy towards Iran?**

- A) Islamic Revolutionary Guard Corps (IRGC)
- B) Hamas
- C) Hezbollah
- D) Al-Qaeda
- E) Houthis

**Answer: Option A**

**Explanation:**

- The European Union (EU) has formally designated Iran's Islamic Revolutionary Guard Corps (IRGC) as a terrorist organisation.
- This decision marks a sharp escalation in EU policy towards Tehran.
- The IRGC was established after the 1979 Islamic Revolution to safeguard Iran's clerical (theocratic) system.
- Under EU law, the IRGC is now placed in the same legal terrorism category as al-Qaeda and ISIS, despite being a state-linked military force.

EXAM  
Genius





**Ques: Coking Coal has been notified as a Critical and Strategic Mineral under which Act?**

- A) Coal Mines Act, 1973
- B) MMDR Act, 1957
- C) Environment Protection Act, 1986
- D) National Steel Policy, 2017
- E) Mines Act, 1952

**Answer: Option B**

**Explanation:**

- The Government of India has notified Coking Coal as a Critical and Strategic Mineral under the Mines and Minerals (Development and Regulation) Act, 1957 (MMDR Act).
- This move supports Aatmanirbhar Bharat and Viksit Bharat 2047 by strengthening domestic mineral security.
- India has about 37.37 billion tonnes of coking coal, mainly in Jharkhand, with reserves in Madhya Pradesh, West Bengal, and Chhattisgarh.
- Despite domestic availability, nearly 95% of the steel sector's coking coal requirement is met through imports.
- Declaring coking coal as critical will enable faster approvals, promote ease of doing business, accelerate exploration and mining, reduce import dependence, and support the National Steel Policy.

EXAM  
Genius





**Ques: The PM SVANidhi Credit Card launched by the Prime Minister aims to provide formal credit access to which group?**

- A) Small farmers
- B) Self-help group members
- C) Street vendors
- D) MSME owners
- E) Gig workers

**Answer: Option C**

**Explanation:**

- The PM SVANidhi Credit Card is designed to provide easy and formal credit access to street vendors.
- Eligibility: Street vendors who have successfully repaid the second tranche under the PM SVANidhi Scheme and are eligible for the third tranche.
- Credit Features:
  - Type: RuPay retail (personal) credit card
  - Credit Limit: ₹30,000
  - Facility: Revolving credit (amount can be reused after repayment)
- Objectives: Promote financial inclusion, reduce dependence on informal moneylenders, encourage digital transactions and credit discipline, and support small livelihoods.

**About PM SVANidhi Scheme | PM SVANidhi योजना के बारे में:**

- PM SVANidhi stands for Prime Minister Street Vendor's AtmaNirbhar Nidhi.
- It was launched in 2020 as a Central Sector Scheme to provide affordable working capital loans to street vendors affected by the COVID-19 lockdown.
- The scheme is implemented by the Ministry of Housing and Urban Affairs (MoHUA) and the Department of Financial Services (DFS).





**Ques: INOXGFL Group signed MoUs worth ₹17,000 crore to invest in the renewable energy sector with which state governments?**

- A) Maharashtra, Gujarat and Rajasthan
- B) Uttar Pradesh, Assam and Kerala
- C) Tamil Nadu, Karnataka and Andhra Pradesh
- D) Rajasthan, Madhya Pradesh and Chhattisgarh
- E) Odisha, West Bengal and Bihar

**Answer: Option B**

**Explanation:**

- INOXGFL Group signed three MoUs worth ₹17,000 crore to invest in the renewable energy sector.
- The agreements were signed with the state governments of Uttar Pradesh, Assam, and Kerala.
- The MoUs were signed at the World Economic Forum (WEF) Summit in Davos, Switzerland.

**• State-wise Investment:**

- Uttar Pradesh: ₹10,500 crore
- Assam & Kerala: ₹6,500 crore combined





**Ques: What is India's Global Innovation Index (GII) rank in 2025?**

- A) 66th
- B) 55th
- C) 45th
- D) 38th
- E) 30th

**Answer: Option D**

**Explanation:**

- India's GII rank improved to 38th in 2025 from 66th in 2019, reflecting steady progress in innovation performance.
- The improvement highlights advances in innovation ecosystems, research, and technological capabilities.
- Initiatives like the India Semiconductor Mission, approving 10 semiconductor manufacturing and packaging projects across 6 states with an investment of about ₹1.60 lakh crore, support this growth.
- The combined progress shows India's focus on innovation-driven and technology-led development.

EXAM  
Genius





**Ques: Why did the Bombay Natural History Society (BNHS) sign a five-year MoU with the Chief Wildlife Warden of Jharkhand?**

- A) To promote eco-tourism in Jharkhand
- B) To conserve critically endangered vulture species
- C) To establish new wildlife sanctuaries
- D) To conduct a nationwide bird census
- E) To promote commercial bird breeding

**Answer: Option B**

**Explanation:**

- BNHS signed a five-year MoU with Jharkhand's Chief Wildlife Warden to strengthen conservation of critically endangered vulture species in the state.
- The MoU focuses on scientific breeding, monitoring, capacity-building, and long-term protection of vultures.
- The two critically endangered species covered are the Oriental White-backed Vulture and the Long-billed Vulture.

EXAM  
Genius





**Ques: Cashless Treatment for Road Accident Victims Scheme, 2025 has been notified under which provision of the Motor Vehicles Act?**

- A) Section 146 of Motor Vehicles Act
- B) Section 159 of Motor Vehicles Act
- C) Section 162 of Motor Vehicles Act
- D) Section 164 of Motor Vehicles Act
- E) Section 166 of Motor Vehicles Act

**Answer: Option C**

**Explanation:**

- The scheme has been notified under Section 162 of the Motor Vehicles Act, 1988.
- It provides cashless medical treatment up to ₹1.5 lakh per victim for a maximum of 7 days from the date of the accident.
- All road accident victims are eligible, regardless of the type of road or vehicle involved.
- Stabilisation treatment is provided for 24 hours in non-life-threatening cases and 48 hours in life-threatening cases.
- Implementation is through the integration of eDAR (electronic Detailed Accident Report) and TMS 2.0 platforms.

EXAM  
Genius





**Ques: Which district became the first in India to implement online property tax collection through the SAMARTH Panchayat portal?**

- A) Raipur, Chhattisgarh
- B) Durg, Chhattisgarh
- C) Bilaspur, Chhattisgarh
- D) Dhamtari, Chhattisgarh
- E) Bastar, Chhattisgarh

**Answer: Option D**

**Explanation:**

- Dhamtari district, Chhattisgarh, became the first district in India to implement online property tax collection via the SAMARTH Panchayat portal.
- The initiative was launched on January 29, 2026, at Saankra Gram Panchayat in Nagri block.
- The system has been rolled out across nearly 400 gram panchayats in the district, digitizing property tax collection and making it more efficient and transparent.

EXAM  
Genius





## Recent News Headlines Related to First in india and world :

- India's first dedicated Glass Museum is being developed in Firozabad, Uttar Pradesh, popularly known as the "Glass City of India."
- Arjunbhai Modhwadia, Gujarat's Minister of Science and Technology, laid the foundation stone of India's first integrated private-sector satellite plant 'Palmnaro'.
- Lucknow became Uttar Pradesh's first 'Zero Fresh Waste Dump City' after achieving 100% scientific processing of municipal solid waste under the Swachh Bharat Mission-Urban.
- Prime Minister Narendra Modi flagged off India's first Vande Bharat Sleeper Train between Howrah and Guwahati (Kamakhya) from Malda Town Railway Station.
- Tamil Nadu has unveiled India's first Deep Tech Startup Policy 2025–26 to promote cutting-edge research and innovation. The policy earmarks an investment of ₹100 crore to support 100 deeptech start-ups across the state.
- Indian Institute of Information Technology, Dharwad (IIIT-D) will deploy India's first commercial quantum computer at its Centre for Excellence in Quantum AI and Computing. The deployment will be carried out in collaboration with Bengaluru-based deeptech startup QpiAI.

EXAM  
Genius





**Ques: From which date will the Solid Waste Management (SWM) Rules, 2026 come into effect?**

- A) 1 January 2026
- B) 1 March 2026
- C) 1 April 2026
- D) 15 April 2026
- E) 1 July 2026

**Answer: Option C**

**Explanation:**

- The Solid Waste Management (SWM) Rules, 2026 have been notified by the Ministry of Environment, Forest and Climate Change (MoEFCC) and will come into effect from 1 April 2026.
- The rules integrate Circular Economy principles and Extended Producer Responsibility (EPR).
- Four-stream segregation of solid waste at the source is now mandatory.
- Non-compliance will attract environmental compensation under the 'Polluter Pays' principle.
- Penalties include violations like operating without registration, false reporting, and improper waste management.
- The rules also introduce graded development criteria for solid waste processing and disposal facilities to facilitate faster land allocation.

EXAM  
Genius





**Ques: In Agriculture Year 2024–25, which sector recorded higher production in India?**

- A) Foodgrains
- B) Pulses
- C) Oilseeds
- D) Horticulture
- E) Cotton

**Answer: Option D**

**Explanation:**

- In Agriculture Year 2024–25, India's foodgrain production is estimated at 357.7 million tonnes (MT).
- Horticulture production reached 362.08 MT, surpassing foodgrain output.
- The increase in foodgrains is due to a good monsoon and higher production of rice, wheat, maize, and coarse cereals.
- This shows diversification in Indian agriculture, with horticulture emerging as a key driver of agricultural growth.
- Horticulture contributes about 33% of agricultural Gross Value Added (GVA).

EXAM  
Genius





**Ques: Which organisation launched the ACASA-India digital platform while reviewing 15 years of the NICRA programme?**

- A) Indian Council of Agricultural Research (ICAR)
- B) NITI Aayog
- C) Ministry of Agriculture & Farmers Welfare
- D) Food and Agriculture Organization (FAO)
- E) Indian Meteorological Department (IMD)

**Answer: Option A**

**Explanation:**

- ICAR reviewed the 15-year progress of the National Innovations in Climate Resilient Agriculture (NICRA) programme and launched the ACASA-India digital platform.
- The initiative was highlighted during a workshop organised by ICAR and the Borlaug Institute for South Asia (BISA).
- The platform aims to enhance the climate resilience of Indian agriculture, focusing on droughts, floods, heat stress, cyclones, and rainfed farming systems.
- NICRA covers 200+ locations across 151 climate-vulnerable districts.
- M L Jat, DG of ICAR and Secretary, DARE, played a key role in this initiative.

EXAM  
Genius





**Ques: Which state presented India's first elderly budget linking local body funds to the senior citizen population?**

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

**Answer: Option B**

**Explanation:**

- Kerala presented India's first-ever budget exclusively focused on senior citizens.
- The budget links local body fund allocation with the proportion of senior citizens in the population.
- The aim is to strengthen healthcare, social security, and elderly care infrastructure at the grassroots level.
- Kerala has one of the highest proportions of elderly population in India, making age-responsive budgeting crucial.
- This initiative aligns with Kerala's focus on inclusive governance and effective management of demographic transition.

EXAM  
Genius





**Ques: Where is the Beating Retreat ceremony usually held in India?**

- A) Vijay Chowk, New Delhi
- B) Rajpath, New Delhi
- C) Red Fort, New Delhi
- D) India Gate, New Delhi
- E) Rashtrapati Bhavan, New Delhi

**Answer: Option A**

**Explanation:**

- The Beating Retreat ceremony marks the formal conclusion of India's Republic Day celebrations.
- It features synchronized musical performances by the bands of the Indian Army, Navy, and Air Force.
- In India, it is held three days after Republic Day, on 29 January.
- The ceremony is traditionally held at Vijay Chowk, New Delhi.

EXAM  
Genius





**Ques: Which day is observed on 27 January to commemorate the victims of the Holocaust?**

- A) International Holocaust Remembrance Day
- B) World Peace Day
- C) International Human Rights Day
- D) International Justice Day
- E) World Refugee Day

**Answer: Option A**

**Explanation:**

- 27 January is observed as the International Holocaust Remembrance Day, commemorating the victims of the Holocaust.
- The day was established in 2006 following a United Nations General Assembly resolution.
- The 2026 theme is: *“Holocaust Remembrance for Dignity and Human Rights.”*
- The observance honours the memory of millions of Holocaust victims and promotes human dignity, tolerance, and human rights.

EXAM  
Genius





## Important days :

- 1 January : Global Family Day (Started in 2000)
- 2 January : World Introvert Day (Theme 2026 Quietly Changing Tomorrow)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day (Started in 2018)
- 5 January : National Bird Day (started in 2002)
- 6 January : World Day of War Orphans (Started in 1995)
- 6 January : 9th National Siddha Day (“Siddha for Global Health.”)
- 8 January : Earth’s Rotation Day
- 9 January : Pravasi Bharatiya Divas (PBD)
- 10 January : World Hindi Day, also known as Vishwa Hindi Diwas
- 12 January : National Youth Day, also known as Rashtriya Yuva Divas and Vivekananda Jayanti
- 15 January : Indian Army Day (theme 2026 “Year of Networking and Data Centricity.”)
- 16 January : Foundation Day of Lokpal of India
- 16 January : National Startup Day (Started in 2016)
- 19 January : 21st National Disaster Response Force (NDRF) Raising Day
- 20 January : Penguin Awareness Day (Started in 1972 )
- 23 January : Parakram Diwas (Marks the 129th birth anniversary of Netaji Subhash Chandra Bose)
- 24 January : International Day of Education (Theme 2026 The power of youth in co-creating education)
- 24 January : 19th National Girl Child Day (NGCD) (Started in 2008 by the Ministry of Women and Child Development (MoWCD))
- 25 January : National Tourism Day (Started in 1982)
- 25 January : National Voters’ Day (Theme : “My India, My Vote”)
- 26 January : International Customs Day (ICD) (Theme 2026 : Customs protecting society through vigilance and commitment)
- 26 January : 3rd International Day of Clean Energy (Theme : “Clean Energy for People and Planet.”)
- 27 to 30 January 2026 : 4th edition of India Energy Week (IEW) 2026
- 27 January : National Geographic Day