

EXAM GENIUS

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Ques: The Reserve Bank of India has approved SBI Mutual Fund to acquire up to what percentage stake in Bandhan Bank?

- A) 5%
- B) 7.5%
- C) 9.99%
- D) 12%
- E) 15%

Answer: Option C

Explanation:

- Reserve Bank of India (RBI) has approved a proposal by SBI Mutual Fund to acquire an aggregate holding of up to 9.99% in Bandhan Bank.
- The approval is subject to compliance with the provisions of the Banking Regulation Act, 1949.
- SBI Mutual Fund has one year from the date of approval to complete the share acquisition up to the 9.99% limit.

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Ques: Who has been appointed as the Interim President and Chief Executive Officer (CEO) of the World Economic Forum (WEF)?

- A) Børge Brende
- B) António Guterres
- C) Klaus Schwab
- D) Kristalina Georgieva
- E) Alois Zwinggi

Answer: Option E

Explanation:

- Alois Zwinggi has been appointed as the Interim President and CEO of the World Economic Forum (WEF).
- He replaced Børge Brende of Norway.
- Alois Zwinggi was earlier appointed as President and CEO of the WEF in 2017.
- The World Economic Forum was established in 1971 and is headquartered in Cologny, Switzerland.

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Ques: India's 1st State Innovation Mission (SIM) was formally launched in which city?

- A) Guwahati
- B) Shillong
- C) Agartala
- D) Aizawl
- E) Imphal

Answer: Option C

Explanation:

- Union Minister of State (Independent Charge) Jitendra Singh formally launched India's 1st State Innovation Mission (SIM) at the Hapania International Exhibition Center in Agartala, Tripura.
- The mission is designed as a long-term institutional framework to support States and Union Territories in building robust and inclusive innovation ecosystems.
- The State Innovation Mission (SIM) is part of the approved Atal Innovation Mission (AIM) 2.0 programme, led by NITI Aayog's State Support Mission (SSM).
- During the event, the Minister described the Northeast as the 'New Engine' of India's growth.

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Recent News Headlines Related to RBI

New India Co-operative Bank Limited., Mumbai, Maharashtra has been removed from the Second Schedule of the Reserve Bank of India Act, 1934, which lists scheduled banks in India, effective from February 2026.

- **Reserve Bank of India (RBI) has issued draft directions allowing AD Category-I banks to undertake Rupee Non-Deliverable Derivative Contracts (NDDCs).**
- **The Reserve Bank of India (RBI) has built a high-security data centre in Bhubaneswar, Odisha.**
- **Airtel Money, a subsidiary of Bharti Airtel, has received a Certificate of Registration (CoR) from the Reserve Bank of India to operate as a Type II, non-deposit accepting NBFC.**
- **The Reserve Bank of India, in consultation with the Government of India, announced that loans sanctioned by banks to the National Cooperative Development Corporation for on-lending to cooperative societies will be eligible for Priority Sector Lending classification with effect from 19 January 2026.**
- **The Reserve Bank of India (RBI) has deferred the implementation of the Unique Transaction Identifier (UTI) for all Over-the-Counter (OTC) derivatives to January 1, 2027.**





Ques: The “Rah-Veer” scheme, aimed at encouraging citizens to help road accident victims within the golden hour, has been launched in which state/UT?

- A) Haryana
- B) Punjab
- C) Rajasthan
- D) Uttar Pradesh
- E) Delhi

Answer: Option E

Explanation:

- The “Rah-Veer” scheme has been announced by Delhi Chief Minister Rekha Gupta.
- Under the scheme, any person who helps a seriously injured road accident victim and ensures transport to a hospital or trauma centre within the golden hour will receive ₹25,000 as a cash reward along with a certificate of appreciation.
- A maximum of ₹25,000 per incident will be provided even if multiple victims are saved in the same incident.
- Every year, ten outstanding “Rah-Veers” selected nationally will receive a special award of ₹1 lakh along with a certificate.

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Ques: The Rail Tech Policy and complete digitisation of the Railway Claims Tribunal (RCT) are part of which initiative of Indian Railways?

- A) Digital India Mission
- B) Gati Shakti Programme
- C) National Rail Plan 2030
- D) 52 Reforms in 52 Weeks
- E) Make in India

Answer: Option D

Explanation:

- Union Minister Ashwini Vaishnaw announced the launch of the Rail Tech Policy and the complete digitisation of the Railway Claims Tribunal (RCT).
- These are Reform Number Three and Reform Number Four under Indian Railways' flagship '52 Reforms in 52 Weeks' initiative.
- A dedicated RailTech Portal will be launched to enable innovators to submit proposals through a fully digital, end-to-end process.
- The Railways will fund up to 50% of development costs for viable solutions and place large-scale orders for successful innovations.
- Under the major procedural reform in RCT, 24x7 e-filing, online hearings, and instant access to orders will simplify accident and untoward incident claims for litigants.





Recent Appointment in different departments :

- **Deepak Gupta** : Chairman & Managing Director (CMD) of GAIL (India) Limited (replaced Sandeep Kumar Gupta)
- **Senior bureaucrat Nidhi Chibber** : Chief Executive Officer (CEO) of NITI Aayog
- **Ajay Kapur** : Group CEO of Suzlon Energy
- **Asha Sharma** : CEO of Microsoft Gaming (Replaced Phil Spencer)
- **Uday Kotak** : Chairman of Gujarat International Finance Tec-City Company Ltd (GIFT City). (Replaced Hasmukh Adhia (From June 2023))
- **Rohit Kumar Singh, former Consumer Affairs Secretary** : Chair of the Global Value Chains Committee of the US–India Strategic Partnership Forum (USISPF)
- **Prasanna Kumar D** : President of the Institute of Chartered Accountants of India (ICAI) for the 2026–27 term. (Replaced CA Charanjot Singh Nanda)
- **Deepak Gupta** : Chairman & Managing Director (CMD) of GAIL (India) Limited (Replace Sandeep Kumar Gupta)





Ques: The National Institute of Pharmaceutical Education and Research (NIPER) Raebareli signed an MoU with which company to strengthen pharmaceutical education and innovation-driven drug development?

- A) Pfizer India
- B) Cipla Limited
- C) Boehringer Ingelheim India Private Limited
- D) Sun Pharmaceutical Industries
- E) Dr. Reddy's Laboratories

Answer: Option C

Explanation:

- National Institute of Pharmaceutical Education and Research Raebareli (NIPER), Uttar Pradesh, along with its Centre of Excellence for Novel Drug Delivery Systems (CoE-NDDS), signed an MoU with Boehringer Ingelheim India Private Limited.
- The collaboration aims to strengthen pharmaceutical education, research collaboration, and innovation-driven drug development in India.
- During the event, Cohort-2 of AMRITVA (Alliance for Medical Research, Innovation, Translation & Value Acceleration) was launched to accelerate medical research translation and commercialization.
- A total of 5 innovators were selected, including 3 faculty-led projects and 2 research-led initiatives.
scholar-led projects.
- Selected innovators will receive grant support for commercialization of research outcomes.
- AMRITVA is implemented by Startup Incubation and Innovation Centre IIT Kanpur (SIIC-IIT Kanpur) in partnership with NIPER Raebareli.





Ques: The 'Meri Rasoi' scheme, recently launched, has been introduced by which state government?

- A) Punjab
- B) Rajasthan
- C) Haryana
- D) Himachal Pradesh
- E) Uttarakhand

Answer: Option A

Explanation:

- The 'Meri Rasoi' scheme has been launched by the Government of Punjab.
- The objective of the scheme is to provide nutritional support to nearly 40 lakh economically weaker families across the state.
- Under this scheme, food kits will be distributed free of cost for three months at a time.
- The first phase will cover April, May and June 2026.

Each eligible family will receive:

- 2 kg chana dal
- 2 kg sugar
- 1 kg iodized salt
- 200 g turmeric powder
- 1 litre mustard oil

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News Headlines Related to Ministry :

- Union Minister for Environment, Forest and Climate Change Bhupender Yadav announced the arrival of nine cheetahs from Botswana.

The Science and Technology Minister announced the establishment of “Bio-AI Mulankur” hubs to create integrated, closed-loop research platforms. The initiative aligns with the BioE3 Policy (Biotechnology for Environment, Economy and Employment)

- The Ministry of Minority Affairs (MoMA) organized ‘Chintan Shivir’, a strategic platform to review and strengthen minority welfare policies and programmes.
- The Ministry of Electronics and Information Technology (MeitY) has constituted a high-level committee to review and improve rules related to DigiLocker.
- Ministry of Environment, Forest and Climate Change (MoEFCC) is organising ‘Him-CONNECT’ as part of the World Sustainable Development Summit (WSDS) 2026.
- The Ministry of Home Affairs (MHA) has released India’s first-ever National Counter Terrorism Policy and Strategy titled PRAHAAR.





Ques: The National Small Industries Corporation Limited (NSIC) has been upgraded to which category of Central Public Sector Enterprise (CPSE)?

- A) Schedule 'A'
- B) Schedule 'B'
- C) Schedule 'C'
- D) Schedule 'D'
- E) Maharatna Category

Answer: Option A

Explanation:

- The Ministry of Micro, Small and Medium Enterprises (MoMSME) has upgraded the National Small Industries Corporation Limited (NSIC) from Schedule 'B' to Schedule 'A' category CPSE.
- Schedule 'A' status provides NSIC greater financial and operational autonomy.
- This upgrade will strengthen NSIC's role in implementing Government of India programmes.
- The Department of Public Enterprises (DPE) classifies CPSEs into four schedules: A, B, C, and D to streamline management and salary structures.

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Ques: The Union Government has introduced a national Access Pass system to promote sustainable fishing within which maritime zone?

- A) Territorial Sea
- B) Contiguous Zone
- C) Exclusive Economic Zone (EEZ)
- D) High Seas
- E) Continental Shelf

Answer: Option C

Explanation:

- The Union Government has introduced a national Access Pass system to encourage sustainable fishing within India's Exclusive Economic Zone (EEZ).
- The EEZ extends up to 200 nautical miles from the baselines from which the breadth of the territorial sea is measured.
- Under the EEZ Rules, the Access Pass aims to promote deep-sea fishing and encourage the formation of Fisheries Cooperatives and Fishermen Fish Producer Organisations (FFPOs).
- The pass is mandatory for around 64,000 mechanised vessels and large motorised vessels above 24 metres, while traditional non-motorised or artisanal fishers are exempted.
- the National Informatics Centre and the Department of Fisheries.
- ReALCRaft is integrated with the Marine Products Export Development Authority (MPEDA) for Catch Certificates and the Export Inspection Council (EIC) for Health Certificates to ensure regulatory compliance and export facilitation.





Ques: Mount Aconcagua, recently summited by a six-member Indian team, is located in which country?

- A) Argentina
- B) Peru
- C) Chile
- D) Bolivia
- E) Ecuador

Answer: Option A

Explanation:

- A six-member team from the Nehru Institute of Mountaineering (NIM), Uttarkashi, and the Jawahar Institute of Mountaineering and Winter Sports (JIM&WS), Pahalgam, successfully summited Mount Aconcagua in Argentina.
- The expedition was formally flagged off by Union Defence Minister Rajnath Singh.
- The team was led by Colonel Hem Chandra Singh, Principal of NIM and JIM&WS.
- Mount Aconcagua is the highest peak in South America.

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Recent News Headlines Related to Schemes

- The scheme 'Banglar Yuva Sathi' has been launched by Mamata Banerjee, Chief Minister of West Bengal.
- The Government of India has launched the PM RAHAT (Road Accident Victim Hospitalization and Assured Treatment) Scheme from the Prime Ministerial office, Seva Teerth.
- The Chief Minister of Kerala, Pinarayi Vijayan, launched the 'Sthree Suraksha Scheme'.
- The Delhi Lakhpati Bitiya Yojana has replaced the Delhi Ladli Scheme (2008) and supports girls from birth to graduation.
- The Ministry of Housing and Urban Affairs (MoHUA) approved the construction of over 3.53 lakh houses under Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0).
- The Ministry of Parliamentary Affairs unveiled the upgraded National Youth Parliament Scheme (NYPS 2.0) web portal to significantly expand the reach and inclusivity of the Youth Parliament Programme across India.
- Mukhyamantri Gramotthan Yojana (MGY) was launched by Bhupendra Patel, the Chief Minister of Gujarat.





Ques: The Ministry of Road Transport and Highways (MoRTH) has launched which initiative to monitor the quality of ongoing National Highway (NH) projects across India?

- A) National Highway Expansion Mission
- B) Mobile Quality Control Vans (MQCVs) Initiative
- C) Bharat Highway Acceleration Project
- D) Smart Toll Monitoring Scheme
- E) Green Corridor Development Programme

Answer: Option B

Explanation:

- The Ministry of Road Transport and Highways (MoRTH) has launched the Mobile Quality Control Vans (MQCVs) Initiative to monitor the quality of ongoing National Highway projects across India.
- The initiative reflects a shift from rapid road expansion towards ensuring high-quality, safe and reliable highway infrastructure.
- Pilot projects have been implemented in Rajasthan, Gujarat, Karnataka and Odisha.
- MQCVs function as mobile laboratories conducting on-site and real-time testing using non-destructive testing technologies.
- The equipment installed in these vans includes Ultrasonic Pulse Velocity Meters, Rebound Hammers, Asphalt Density Gauges and Reflectometers.
- MoRTH is also developing a National Highway Quality Monitoring Portal that will provide online access to quality test reports, real-time GPS tracking of MQCVs and a transparent, data-driven monitoring system.





Ques: Where was the 4th World Ocean Science Congress 2026 held?

- A) Visakhapatnam
- B) Kochi
- C) Panaji, Goa
- D) Chennai
- E) Mumbai

Answer: Option C

Explanation:

- The 4th World Ocean Science Congress 2026 was held at the National Institute of Oceanography in Panaji, Goa.
- The Congress is organised biannually.
- Theme: “Ocean Health and Sustainable Future”.
- It was organised by the National Institute of Oceanography (NIO), the National Centre for Polar and Ocean Research (NCPOR), and Goa University.
- Previous editions were held in Visakhapatnam, Kochi, and Chennai.

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Recent News Headlines Related to MoU and agreement:

- Unique Identification Authority of India (UIDAI) and Google signed MOU to enable the display of authorised Aadhaar centres on Google Maps, a move that will enhance ease of access and convenience for residents across the country
- GalaxEye, an IIT-Madras incubated startup, has officially partnered with NewSpace India Limited (NSIL), the commercial arm of ISRO. Under this agreement, NSIL will act as a global reseller for GalaxEye's highresolution satellite imagery.
- India's Ministry of Environment, Forest and Climate Change (MoEFCC) and Nepal's Ministry of Forests and Environment signed a MOU to strengthen the bilateral cooperation in protecting shared ecosystems and restoring transboundary wildlife corridors. Key species identified under the pact are Elephant, Gangetic dolphin, Rhinoceros, Snow leopard, Tiger and Vultures
- India signed an Implementation Framework Agreement with Kenya to launch a DigiLocker pilot project. Ministry of Electronics and Information Technology (MeitY) launched DigiLocker as a flagship initiative under the Digital India programme





Ques: Teacher App 2.0, aimed at accelerating AI adoption in India's K-12 ecosystem, was launched by whom?

- A) Ashwini Vaishnaw
- B) Dharmendra Pradhan
- C) Jitendra Singh
- D) Nirmala Sitharaman
- E) Rajnath Singh

Answer: Option B

Explanation:

- Teacher App 2.0 was launched by Union Minister of Education Dharmendra Pradhan.
- The app has been developed by Bharti Airtel Foundation in collaboration with CK-12 Foundation.
- Its objective is to accelerate Artificial Intelligence (AI) adoption in India's K-12 ecosystem.
- The initiative is aligned with the National Education Policy (NEP) 2020 and the Viksit Bharat @2047 vision.
- The app currently supports over two lakh educators across India and is available as a free-for-life digital platform.





Ques: The Government of India has reduced duty benefits under which export support scheme by 50% with immediate effect?

- A) MEIS (Merchandise Exports from India Scheme)
- B) SEIS (Service Exports from India Scheme)
- C) RoDTEP (Remission of Duties and Taxes on Exported Products)
- D) EPCG (Export Promotion Capital Goods)
- E) PLI (Production Linked Incentive)

Answer: Option C

Explanation:

- The Government of India has reduced duty benefits under the RoDTEP (Remission of Duties and Taxes on Exported Products) scheme by 50% with immediate effect.
- The decision was notified by the Directorate General of Foreign Trade (DGFT).
- The RoDTEP scheme was launched in 2021 to refund taxes, duties, and levies incurred during manufacturing, transportation, and distribution of export goods.
- Under the new change, benefits are now restricted to 50% of the existing notified rates, and value caps have also been reduced by 50%.

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Ques: The “CM Jan Sunwai Portal & Mobile App”, a centralised grievance redressal system, has been launched in which state/UT?

- A) Uttar Pradesh
- B) Delhi
- C) Delhi
- D) Haryana
- E) Punjab

Answer: Option C

Explanation:

- The initiative was launched by Delhi Chief Minister Rekha Gupta at the Delhi Secretariat, New Delhi.
- The objective is to strengthen digital public service delivery and citizen grievance redressal through IT-based governance initiatives.

Major Initiatives Launched:

1. CM Jan Sunwai Portal & Mobile App:
2. A centralised grievance redressal system enabling citizens to submit complaints across departments.
3. Integration of e-District Services with Common Service Centre (CSC) Network:
4. To enhance accessibility of government services at the grassroots level.
3. Secure Online Admission Platform:
To ensure transparent and secure digital admission processes.





Recent News Headlines Related to Summits / conference

At the India AI Impact Summit 2026 held in New Delhi, Reliance Industries Chairman Mukesh Ambani announced a ₹10 trillion investment in Artificial Intelligence over the next seven years.

- The 5th edition of the Goa Maritime Conclave (GMC-26) will be held on 21 February 2026 at the Naval War College, Goa.
- The third International AYUSH Conference and Expo concluded at the Dubai World Trade Centre.
- RISE (Research–Industry–Startup–Entrepreneurship) Conclave 2026 was organized to bridge the gap between laboratory research and market needs by bringing together researchers, industry leaders, academia, and startups.
- India attended the first Board of Peace for Gaza meeting in Washington, D.C. as an observer.
- Union Minister of Health & Family Welfare J. P. Nadda will launch two major national initiatives at the India AI Summit held at Bharat Mandapam.
- Guy Parmelin, President of Switzerland, announced that the 2027 AI Impact Summit will be held in Geneva.





Recent News Headlines Related to launched Apps/portals :

- The Chief Minister of Assam, Himanta Biswa Sarma, launched the Provincialization Management System (PMS) portal.
- Kiren Rijju, Union Minister of Ministry of Minority Affairs, launched the NIGRANI App at Nalanda University, Bihar.
- Indian Army showcased 'EKAM', an indigenous AI-as-a-Service (AlaaS) cloud platform.
- India launched iLive Connect, the world's first doctor-led, Artificial Intelligence (AI) powered healthcare ecosystem, aimed at providing 24×7 medical monitoring from patients' homes.
- Jitin Prasada, Minister of State for Electronics and Information Technology, inaugurated the STQC Lab Automation Portal named 'SATYA'.
- From March 1, 2026, the UTS (Unreserved Ticketing System) mobile app will be discontinued, and passengers must use the RailOne super app for ticket booking.
- Om Birla, Speaker of the Lok Sabha (Lower House of Parliament), launched the National e-Vidhan Application (NeVA) at the Central Hall of the Bihar State Legislative Assembly in Patna.

