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Ques: RBI has increased the collateral-free loan limit for Micro and Small Enterprises (MSEs) to how much?

- A) ₹10 lakh
- B) ₹15 lakh
- C) ₹20 lakh
- D) ₹25 lakh
- E) ₹50 lakh

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) has doubled the collateral-free loan limit for Micro and Small Enterprises (MSEs) from ₹10 lakh to ₹20 lakh.
- The enhanced limit will apply to all loans sanctioned or renewed on or after April 1.
- The move aims to improve access to credit for MSEs and support their growth.
- Collateral-free loans reduce dependence on asset-backed lending, especially for small businesses.
- The decision is part of RBI's broader strategy to strengthen MSME financing in India.

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Ques: The Ministry of Statistics and Programme Implementation (MoSPI) has revised the base year of the Consumer Price Index (CPI) to which year?

- A) 2015
- B) 2018
- C) 2020
- D) 2022
- E) 2024

Answer: Option E

Explanation:

- The Ministry of Statistics and Programme Implementation (MoSPI) has revised the CPI base year from 2011–12 to 2024.
- The revised CPI series is named CPI 2024.
- The weight of Food & Beverages has been reduced from 45.86% to 36.75%.
- The weight of Housing has increased from 10.07% to 17.66% due to improved rent measurement methods.
- The revised CPI basket now includes 358 items, up from 299 earlier.
- Education has been introduced as a standalone category in the reclassified CPI groups.
- Price data will be collected from 1,465 rural markets and 1,395 urban markets across 434 towns.
- Additionally, 12 online markets in cities with a population exceeding 2.5 million will be included to capture weekly prices from e-commerce platforms.
- CPI 2024 adopts the COICOP 2018 (Classification of Individual Consumption According to Purpose) framework to enhance international comparability.





Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) has approved Blackstone's acquisition of up to 9.99% stake in Federal Bank.
- The Reserve Bank of India (RBI) unanimously decided to keep the repo rate unchanged at 5.25%, continuing the pause on interest rates.
- Paysharp has received the Payment Aggregator-Physical (PA-P) licence from the Reserve Bank of India (RBI).
- 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.
- The Reserve Bank of India (RBI) has issued draft guidelines for banks and other regulated entities on resolution plans during natural disasters.
- 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).

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Ques: What is the maximum one-time compensation proposed by RBI for victims of digital fraud?

- A) ₹10,000
- B) ₹15,000
- C) ₹20,000
- D) ₹25,000
- E) ₹50,000

Answer: Option D

Explanation:

- The Reserve Bank of India (RBI) has proposed a one-time compensation for bank customers affected by digital frauds.
- The maximum compensation amount is ₹25,000 per customer.
- The compensation will be provided from RBI's Depositor Education and Awareness (DEA) Fund.
- The scheme will apply only to small-value digital fraudulent transactions.
- The compensation facility will be provided only once per customer.
- The objective is to create awareness and prevent customers from falling prey to online frauds again.
- The announcement was made by RBI Governor Sanjay Malhotra.

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Recent Appointment in different departments :

- **Amelia Valverde** : head coach of the Indian Senior Women's Football Team by the All India Football Federation (AIFF)
- **Kota Ravi** : Chairman and Managing Director (CMD) of Hindustan Aeronautics Limited (HAL). (replaced Dr. D.K. Sunil)
- **Sunetra Pawar** : first woman Deputy Chief Minister of Maharashtra
- **Sheikh Joaan bin Hamad Al Thani** : President of the Olympic Council of Asia (OCA) (Replaced Randhir Singh)
- **Subhash Chandra Bose Disaster Management Award 2026** : Sikkim State Disaster Management Authority (institutional category), Lieutenant Colonel Sita Ashok Shelke (individual category)
- **Ganesh Lakshminarayanan** : Managing Director (MD) and Chief Executive Officer (CEO) of Tata Communications Limited (succeed A. S. Lakshminarayanan)
- **Blinkit founder and CEO Albinder Dhindsa** : Group CEO of Eternal Ltd. (Deepinder Goyal)
- **Parth Jindal** : Chairman of Akzo Nobel India





Ques: Which bank launched the “Rooftop Solar Finance” product to support MSMEs in adopting solar energy systems?

- A) State Bank of India
- B) HDFC Bank
- C) ICICI Bank
- D) Axis Bank
- E) Punjab National Bank

Answer: Option D

Explanation:

- Axis Bank launched “Rooftop Solar Finance”, a dedicated financing product to help Micro, Small & Medium Enterprises (MSMEs) adopt solar energy systems on commercial rooftops.
- Under this product, MSMEs can avail loans ranging from ₹10 lakh to ₹2 crore without any collateral requirement.
- The financing facility is available through Axis Bank’s branch network across India.
- The repayment tenure ranges between 4 to 7 years, helping businesses align repayments with cash flows.
- The initiative promotes clean energy adoption, cost reduction, and sustainability among MSMEs.

About Axis Bank:

- Established: 1993
- Headquarters: Mumbai, Maharashtra
- Chairman: Rakesh Makhija
- MD & CEO: Amitabh Chaudhary
- Tagline: Badhti Ka Naam Zindagi





Ques: Which institution is planning to issue revised guidelines for the Kisan Credit Card (KCC) scheme?

- A) Ministry of Agriculture
- B) NABARD
- C) State Bank of India
- D) Reserve Bank of India
- E) NITI Aayog

Answer: Option D

Explanation:

- The Reserve Bank of India (RBI) is set to issue revised guidelines for banks under the Kisan Credit Card (KCC) scheme.
- The objective is to boost the farm sector by expanding coverage and streamlining KCC operations.
- Proposed changes include standardisation of crop seasons and extension of KCC tenure up to six years.
- Drawing limits will be aligned with the scale of finance for each crop season.
- Expenses on technological interventions may also be included under KCC.
- RBI Governor Sanjay Malhotra stated that draft guidelines will be issued shortly after a comprehensive review of the scheme.
- As per SBI, collateral is waived up to ₹2 lakh, and up to ₹3 lakh under tie-up arrangements.
- A 3% interest subvention is available on timely repayment for loans up to ₹3 lakh.

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Ques: Which district became the first in India to achieve 100% insurance coverage under the “Insurance for All by 2047” initiative?

- A) Jaipur (Rajasthan)
- B) Alwar (Rajasthan)
- C) Indore (Madhya Pradesh)
- D) Surat (Gujarat)
- E) Gurugram (Haryana)

Answer: Option B

Explanation:

- Alwar district in Rajasthan became the first district in India to achieve 100% insurance coverage under the “Insurance for All by 2047” initiative.
- The initiative is a joint effort of the Government of India (GoI) and the Insurance Regulatory and Development Authority of India (IRDAI).
- Under the drive, 1,367 individuals above the age of 10 years were covered through door-to-door surveys, ensuring full saturation.
- The insurance policies were issued by United India Insurance Company Limited (UIIC).
- The achievement supports India’s long-term goal of universal insurance coverage by 2047, marking 100 years of Independence.

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Ques: Which NBFCs have been exempted from mandatory RBI registration as per the latest RBI decision?

- A) All NBFCs operating in rural areas
- B) NBFCs with assets above ₹1,000 crore
- C) NBFCs with assets below ₹1,000 crore and no public funds or customer interface
- D) Only government-owned NBFCs
- E) Foreign NBFCs operating in India

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) has exempted certain NBFCs with assets below ₹1,000 crore from mandatory registration.
- The exemption applies only to NBFCs that do not access public funds and do not have any customer interface.
- The move aims to reduce the compliance burden on smaller NBFCs while maintaining financial stability.
- RBI has also proposed removing the requirement of prior approval for certain NBFCs to open more than 1,000 branches.
- RBI will continue to monitor liquidity and credit flow in the economy.

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Ques: Who has been appointed as the Director (Human Resources) of the Airports Authority of India (AAI), becoming the first woman to hold this position on the AAI Board?

- A) Ritu Maheshwari
- B) Nivedita Dubey
- C) Anjali Chatterjee
- D) Sunita Verma
- E) Kavita Rao

Answer: Option B

Explanation:

- Nivedita Dubey has been appointed as the Director (Human Resources) of the Airports Authority of India (AAI).
- She becomes the first woman to hold the Director (HR) position on the AAI Board.
- The Airports Authority of India (AAI) was established in 1995.
- The headquarters of AAI is located in New Delhi.
- Vipin Kumar is the Chairman of the Airports Authority of India.

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Ques: Who became the first female member from Iran to be elected to the International Olympic Committee (IOC)?

- A) Leila Rahimi
- B) Zahra Nemati
- C) Soraya Aghaei
- D) Maryam Mirzakhani
- E) Kimia Alizadeh

Answer: Option C

Explanation:

- The International Olympic Committee (IOC) elected Soraya Aghaei as its first female member from Iran.
- She also became the youngest current representative of the IOC.
- With this election, Soraya Aghaei became the 107th member of the IOC.
- The headquarters of the IOC is located in Lausanne, Switzerland.
- Her election marks a significant milestone for women's representation and Iran's presence in the global Olympic movement.

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Ques: Which institution signed an MoU with Berhampur University to digitize and preserve rare Ayurvedic palm-leaf manuscripts?

- A) Central Council for Research in Ayurvedic Sciences (CCRAS)
- B) Central Council for Research in Yoga & Naturopathy
- C) National Institute of Ayurveda, Jaipur
- D) All India Institute of Ayurveda (AIIA)
- E) Indian Council of Medical Research (ICMR)

Answer: Option A

Explanation:

- The Central Council for Research in Ayurvedic Sciences (CCRAS) under the Ministry of Ayush signed a 2-year MoU with Berhampur University, Odisha.
- The MoU was signed at the Central Ayurveda Research Institute in Bhubaneswar, Odisha.
- The objective is to digitize, catalogue, and publish rare Ayurvedic manuscripts and palm-leaf documents preserved at the South Odisha Cultural Study Centre.
- The collaboration will be led by the National Institute of Indian Medical Heritage (NIIMH), Hyderabad, a peripheral unit of CCRAS.
- Berhampur University houses over 2,000 palm-leaf manuscripts containing unpublished and rare Ayurvedic knowledge that require scientific preservation.

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Ques: Nalsarovar Bird Sanctuary is located in which state?

- A) Rajasthan
- B) Madhya Pradesh
- C) Maharashtra
- D) Gujarat
- E) Odisha

Answer: Option D

Explanation:

- Nalsarovar Bird Sanctuary, a Ramsar-listed wetland of international importance, is located in the Ahmedabad district of Gujarat.
- In the latest bird census, over 5 lakh birds belonging to around 200 species were recorded.
- This marks a 21% increase compared to 4.12 lakh birds recorded in 2024.
- The rise is mainly attributed to the absence of boating activities, reduced tourist movement, and minimal noise pollution over the past two years.

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Recent News Headlines Related to Summits / conference

- The AI India Impact Summit 2026 has been curated around three core pillars — People, Planet and Progress.
- The second India–Arab Foreign Ministers’ Meeting was held on 31 January 2026 in New Delhi.
- The Ministry of Jal Shakti organised a ‘Samvad Samaroh’ and recognition programme in New Delhi.
- The 6th edition of the National Crop Nutrition Summit was held in Mumbai.
- Bharat Electricity Summit 2026 was held at Yashobhoomi, New Delhi, and hosted by India.
- The National Health Authority (NHA) organized a Federated Intelligence Hackathon at IIT Kanpur.
- The 3rd meeting of the Inland Waterways Development Council was held in Kochi, Kerala.
- Wings India 2026 was inaugurated in Hyderabad by Union Civil Aviation Minister Ram Mohan Naidu Kinjarapu.
- The Election Commission of India (ECI) is organizing an international conference titled “Global Election Year 2024: Reiteration of Democratic Spaces; Takeaway for EMBs” in New Delhi.





Ques: Where was the 14th World Government Summit 2026 held and what was its theme?

- A) Riyadh – Future of Governance
- B) Abu Dhabi – Governing Tomorrow
- C) Manama – Digital Governments
- D) Doha – Innovation in Government
- E) Dubai – Shaping Future Governments

Answer: Option E

Explanation:

- The 14th edition of the World Government Summit 2026 was held in Dubai, UAE.
- The theme of the summit was “Shaping Future Governments”.
- The summit witnessed participation of over 6,250 delegates, including more than 60 heads of state and government.
- It also saw participation of over 500 ministers and representatives from more than 150 governments worldwide.
- The summit serves as a global platform to discuss future governance, innovation, and policy frameworks.

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Ques: Which ministry unveiled the upgraded National Youth Parliament Scheme web portal (NYPS 2.0) to expand the reach of the Youth Parliament Programme in India?

- A) Ministry of Youth Affairs and Sports
- B) Ministry of Education
- C) Ministry of Home Affairs
- D) Ministry of Social Justice and Empowerment
- E) Ministry of Parliamentary Affairs

Answer: Option E

Explanation:

- The Ministry of Parliamentary Affairs unveiled the upgraded National Youth Parliament Scheme (NYPS 2.0) web portal to expand the reach and inclusivity of the Youth Parliament Programme across India.
- Since its launch on 11 September 2024, NYPS has recorded 95,319 participants across 660 Youth Parliament sittings up to 27 January 2026.
- The upgrade removes earlier restrictions limiting participation to recognised educational institutions, now allowing all institutions, groups, and individual citizens to participate.
- The portal enables institutions to organise sittings under Kishore Sabha (school students) and Tarun Sabha (undergraduate/postgraduate students).

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Ques: The Global Soft Power Index 2026 is published by which organisation?

- A) World Economic Forum
- B) United Nations Development Programme (UNDP)
- C) Brand Finance
- D) Transparency International
- E) OECD

Answer: Option C

Explanation:

- The Global Soft Power Index 2026 is published by Brand Finance.
- Soft power refers to a country's ability to influence and attract others through culture, values, ideas, and policies rather than military or economic force.
- The index evaluates countries across eight pillars: Business & Trade, International Relations, Education & Science, Culture & Heritage, Governance, Media & Communication, Sustainable Future, and People & Values.
- In the 2026 index, India ranks 32nd globally with a score of 48.0.
- Compared to the previous year, India dropped two positions and its score declined by 1.8 points.
- The United States continues to rank first, though its score has declined significantly.

Top 5 countries on the Global Soft Power Index 2026 with Scores :

- 1 United States 74.9
- 2 China 73.5
- 3 Japan 70.6
- 4 United Kingdom 69.2
- 5 Germany 67.7
- 32 india 48.0
- 193 Kiribati 19.7





Recent News Headlines Related to launched Apps/portals :

- The PAIMANA (Project Assessment, Infrastructure Monitoring & Analytics for Nation-building) portal has been launched by the Ministry of Statistics & Programme Implementation (MoSPI).
- The Election Commission of India (ECI) launched ECINET, a one-stop digital platform integrating all election-related information and services.
- Digital governance in India has taken another step forward with the integration of SAMPANN, a pension management system, with the UMANG platform
- The Department of Women and Child Development (DWCD), Government of Karnataka, launched the 'Gruha Lakshmi Digital Marketing' portal at Karmani Utsav-2026 in Bengaluru, Karnataka.
- The Indian Army has launched Depot Integration Management Edition (DIME), a new digital platform aimed at transforming logistics management.
- The portal 'PANKHUDI' was launched by Union Minister Annapurna Devi under the Ministry of Women and Child Development (MoWCD).
- Union Minister of State Dr. Chandra Sekhar Pemmasani, Ministry of Rural Development, launched the Land Stack portal, a first-of-its-kind national digital land governance initiative.

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Ques: Agni-3 missile, recently test-fired by India, has a strike range of more than how many kilometres?

- A) 1,500 km
- B) 2,000 km
- C) 2,500 km
- D) 3,000 km
- E) 5,000 km

Answer: Option D

Explanation:

- India successfully test-fired the nuclear-capable Agni-3 ballistic missile from Chandipur, off the Odisha coast.
- Agni-3 is a surface-to-surface ballistic missile with a strike range of more than 3,000 km.
- The launch was conducted by the Strategic Forces Command (SFC).
- The missile was launched from a mobile launcher, enhancing deployment flexibility.
- The test was part of a routine training exercise to ensure operational readiness.
- The successful test validated the missile's reliability and accuracy, strengthening India's strategic deterrence capability.

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Ques: Which team won the Pro Wrestling League (PWL) 2026 title by defeating Delhi Dangal Warriors in the final held at Noida Indoor Stadium?

- A) Punjab Royals
- B) UP Dominators
- C) Maharashtra Kesari
- D) Haryana Thunders
- E) Tiigers of Mumbai Dangals

Answer: Option D

Explanation:

- Haryana Thunders won the Pro Wrestling League (PWL) 2026 title by defeating Delhi Dangal Warriors 5–4 in the final.
- The final was held at the Noida Indoor Stadium.
- PWL 2026 was the 5th edition of the tournament.
- Haryana Thunders received ₹1.5 crore along with the trophy.
- Delhi Dangal Warriors, the runner-up team, was awarded ₹75 lakh.
- A total of 63 wrestlers from 16 nations participated across men's and women's categories.
- Each franchise had a budget of ₹2 crore to purchase 9–12 players, including at least 5 men and 4 women, with 2 overseas players in each category.
- The six franchises participating in PWL 2026 were Delhi Dangal Warriors, Haryana Thunders, Tiigers of Mumbai Dangals, Punjab Royals, Maharashtra Kesari, and UP Dominators.

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Ques: Which company became the first retailer in the world to reach a \$1 trillion market capitalisation?

- A) Amazon
- B) Alibaba
- C) Costco
- D) Walmart
- E) Target

Answer: Option D

Explanation:

- Walmart became the world's first retailer to achieve a market capitalisation of \$1 trillion.
- This milestone reflects Walmart's dominance in the global retail sector and strong investor confidence.
- The growth has been driven by rapid e-commerce expansion, digital payment systems, and an effective omnichannel retail strategy.
- Walmart operates over 10,500 stores across more than 19 countries.
- The company continues to invest in Artificial Intelligence (AI), supply-chain automation, and logistics efficiency.
- Walmart is also one of the largest private employers globally, with over 2 million employees.





Ques: Which state has partnered with BonV Aero to establish India's first National UAV Test & Innovation Corridor?

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

Answer: Option E

Explanation:

- The Government of Odisha partnered with BonV Aero to establish India's first National UAV Test & Innovation Corridor.
- The corridor has been set up at Rangeilunda Airport in Ganjam district, repurposing an operational commercial airport for live drone testing.
- It enables real-time UAV testing in dynamic airspace up to 1,000 metres under actual flight conditions.
- This is India's first operational commercial airport converted into a live UAV test and development facility.
- The initiative aims to promote drone innovation, testing, certification, and industry collaboration in India.

About Odisha :

- Capital : Bhubaneswar
- CM : Mohan Charan Majhi
- Governor : Hari Babu Kambhampati





Ques: Who won the 22nd Upendra Nath Brahma 'Soldier of Humanity' Award 2025?

- A) Jetsun Pema
- B) Dorji Wangmo Wangchuck
- C) Tshering Tobgay
- D) Jigme Singye Wangchuck
- E) Phuntsho Choden

Answer: Option B

Explanation:

- The 22nd Upendra Nath Brahma 'Soldier of Humanity' Award 2025 was conferred upon Dorji Wangmo Wangchuck, the Queen Mother of Bhutan.
- She was honoured for her exemplary humanitarian service and compassionate leadership.
- The award includes a citation, a memento of Bodofa Upendra Nath Brahma, traditional Bodo Aronai, Dokhna, Gwmgra, Endi Sadar, and a cash prize of ₹2 lakh.
- The award was instituted in 2004 by the Upendra Nath Brahma Trust to honour individuals dedicated to humanity and social service.

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Ques: Which organisation has proposed to conduct a comprehensive all-India Survey on Migration from July 2026 to June 2027, as announced by Union Minister Rao Inderjit Singh?

- A) Registrar General of India (RGI)
- B) Labour Bureau
- C) National Sample Survey Office (NSSO)
- D) National Statistics Office (NSO)
- E) NITI Aayog

Answer: Option D

Explanation:

- Union Minister of State (Independent Charge) Rao Inderjit Singh from the Ministry of Statistics and Programme Implementation (MoSPI) announced that the National Statistics Office (NSO) has proposed a comprehensive Survey on Migration across India.
- The proposed Survey on Migration will be conducted from July 2026 to June 2027.
- At present, MoSPI uses migration-related data collected through the Periodic Labour Force Survey (PLFS) 2020–21.
- As per PLFS 2020–21, India's overall migration rate stood at 28.9%.
- The migration rate was 10.7% for males and significantly higher at 47.9% for females.
- Nearly 26.8% of the rural population in India was classified as migrants.
- Marriage was the dominant reason for female migration, accounting for 86.8% of cases.
- Employment or better employment opportunities accounted for 22.8% of male migration.

About National Statistics Office (NSO):

- Established : 2019
- HQ : New Delhi
- Director General : Narender Kumar Santoshi



India's Rankings in Different Indices

- Global Innovation Index (GII) rank : : India (38th)
- 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)

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Ques: Which Indian mountaineer from Arunachal Pradesh successfully summited Mount Aconcagua as part of her 7-Summit Mountaineering Expedition?

- A) Kabak Yano
- B) Premlata Agarwal
- C) Anshu Jamsenpa
- D) Bachendri Pal
- E) Arunima Sinha

Answer: Option A

Explanation:

- Kabak Yano, an Indian mountaineer from Itanagar, Arunachal Pradesh, successfully summited Mount Aconcagua in Argentina as part of her 7-Summit Mountaineering Expedition.
- Mount Aconcagua (22,831 feet) is the highest peak in South America and the Western Hemisphere.
- Kabak Yano is the first woman from the Nyishi community and the fifth woman climber from Arunachal Pradesh to summit Mount Aconcagua.
- Earlier, she scaled Mount Everest (8,849 m), the world's highest peak, in May 2024.
- She also summited Mount Kilimanjaro (5,895 m) in Africa and Mount Elbrus (5,642 m) in Europe in 2025.

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Ques: Under the newly notified **Baggage Rules, 2026**, what is the revised duty-free allowance for passengers bringing imported goods into India?

- A) ₹50,000
- B) ₹60,000
- C) ₹65,000
- D) ₹75,000
- E) ₹1,00,000

Answer: Option D

Explanation:

- The Government of India increased the duty-free allowance for passengers from ₹50,000 to ₹75,000 under the Baggage Rules, 2026.
- The rules come into effect from midnight of February 2, 2026, replacing the decade-old baggage framework.
- For foreign tourists, the duty-free limit has been raised from ₹15,000 to ₹25,000.
- Female passengers can bring jewellery up to 40 grams duty-free if carried in bona fide baggage; for other passengers, the limit is 20 grams.
- Individuals permanently shifting residence to India can avail enhanced duty-free entitlements under the simplified Transfer of Residence (ToR) regime.

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