

EXAM GENIUS

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Ques: RBI purchases or sells government securities in the market through which monetary policy tool?

- A) Repo Rate
- B) Open Market Operations
- C) Cash Reserve Ratio
- D) Statutory Liquidity Ratio
- E) Reverse Repo Rate

Answer: Option B

Explanation:

- The Reserve Bank of India (RBI) buys or sells government securities in the market through Open Market Operations (OMO) to regulate money supply and maintain liquidity in the financial system.
- For example, RBI purchased ₹50,000 crore worth of Government Securities under OMO as part of a ₹1,00,000 crore liquidity injection plan.
- OMOs are a key tool used by RBI to increase or decrease liquidity in the banking system by buying or selling government securities.

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Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) has proposed a compensation framework for small-value fraudulent digital banking transactions up to ₹50,000.
- The Reserve Bank of India (RBI) has approved SBI Mutual Fund to acquire an aggregate holding of up to 9.99% in private sector lender Bandhan Bank.
- The Government of India, in coordination with the Reserve Bank of India, will conduct a ₹25,000-crore switch auction of dated Government Securities (G-Secs) to manage public debt efficiently.
- The 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.

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.





Ques: J&K Bank has partnered with which NBFCs to expand home and gold loan lending?

- A) Bajaj Finance & Muthoot Finance
- B) IIFL Finance & Home First Finance Company India
- C) Shriram Finance & Tata Capital
- D) LIC Housing Finance & PNB Housing Finance
- E) L&T Finance & Manappuram Finance

Answer: Option B

Explanation:

- Jammu & Kashmir Bank has partnered with Home First Finance Company India and IIFL Finance to expand its retail lending business, particularly home loans and gold loans, beyond Jammu & Kashmir.
- The agreements were signed at the Jammu Zonal Office in the presence of Amitava Chatterjee (MD & CEO) and Sudhir Gupta (Executive Director).
- Under the co-lending model, banks and NBFCs jointly finance loans by combining the bank's deposit base and branch network with the NBFCs' credit delivery expertise.
- J&K Bank – Headquarters: Srinagar, Jammu & Kashmir; MD & CEO: Amitava Chatterjee; Founded: 1938.

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Recently signed banking agreements

- SK Finance Limited, a leading Non-Banking Financial Company (NBFC), has entered into a strategic partnership with ICICI Prudential Life Insurance Company Limited to provide group credit protection insurance solutions to its borrowers
- Central Bank of India has signed a Distribution Agreement with Canara Robeco Asset Management Company Limited (CRAMC).
- Indian Artificial Intelligence (AI) startup firm, Sarvam entered into a strategic partnership with SBI Life Insurance Company Limited, a subsidiary of the State Bank of India (SBI), for the deployment of AI tools across its nationwide insurance distribution network.
- Axis Bank, India's third-largest private sector bank, has partnered with IndiGo (InterGlobe Aviation Limited) to launch two co-branded credit cards.
- Ashok Leyland, the flagship company of the Hinduja Group, signed an MoU with Rajasthan Gramin Bank to establish a strategic vehicle financing partnership.





Ques: Which NBFC launched the “Spoorthi” programme to support women entrepreneurs?

- A) Bajaj Finance Ltd
- B) Tata Capital Ltd
- C) Mahindra Finance Ltd
- D) Muthoot Finance Ltd
- E) L&T Finance Ltd

Answer: Option E

Explanation:

- L&T Finance Ltd, a Non-Banking Financial Company (NBFC), launched the “Spoorthi” programme to support women entrepreneurs.
- The programme provides easier access to finance for women-led businesses.
- It offers home loans and Loan Against Property (LAP) to help women entrepreneurs expand their businesses and meet working capital needs.
- The initiative is designed to encourage financial inclusion and promote women-led enterprises in India.

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Recent Facilities Launched in Banking & Insurance Sector:

- Jio Finance Platform and Service Limited (JFPSL), a wholly owned subsidiary of Jio Financial Services Limited (JFSL), has launched a new mobile app called Finsider.
- One 97 Communications Limited, the parent company of Paytm, has launched Paytm Silver on the Paytm app. The minimum investment starts from ₹20. The silver is sourced from MMTC-PAMP India Private Limited
- Jio Finance Platform and Service Limited (JFPSL) launched the 'Finsider' app for early access program featuring Agentic Artificial Intelligence(AI)
- ICICI Prudential Pension Funds Management Company Limited has launched India's first Swasthya Scheme — "ICICI PF NPS Swasthya Equity Plus" under the National Pension System (NPS).
- PhonePe has launched an AI-powered natural language search feature built on Microsoft Foundry. The new tool allows users to navigate, pay, recharge, and track transactions using simple voice or text commands.
- PhonePe has introduced biometric authentication for Unified Payments Interface (UPI) transactions.





Ques: Which state government launched the Chief Minister Krishi Vistara Scheme to increase farmers' income?

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

Answer: Option C

Explanation:

- Karnataka Chief Minister Siddaramaiah announced the Chief Minister Krishi Vistara Scheme in the Karnataka Budget 2026–27 to increase farmers' income.
- The scheme has an outlay of ₹2,100 crore for the next three years.
- It aims to strengthen post-harvest activities and improve market linkages for farmers.
- The initiative focuses on processing, value addition, value-chain development, recycling of agricultural waste, and improved market access to generate additional income for rural farmers.

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Recent News Headlines Related to Schemes

- The SANKALP (Skill Acquisition and Knowledge Awareness for Livelihood Promotion) scheme is a Centrally Sponsored Scheme aimed at strengthening India's skill development ecosystem.
- The Eligible Manufacturer Importers (EMI) scheme will be implemented from April 1 by the Central Board of Indirect Taxes and Customs (CBIC).
- 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 "Rah-Veer" scheme has been announced by Delhi Chief Minister Rekha Gupta.
- The 'Meri Rasoi' scheme has been launched by the Punjab government.
- 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.





Ques: Indonesia recently signed an initial agreement with India to acquire which missile system?

- A) Agni Missile
- B) Prithvi Missile
- C) BrahMos Missile
- D) Akash Missile
- E) Nag Missile

Answer: Option C

Explanation:

- Indonesia signed an initial agreement with India to acquire the BrahMos Missile, a supersonic cruise missile system.
- The BrahMos Missile is jointly developed by India and Russia.
- Indonesia will become the second country after the Philippines to purchase this missile system from India.
- The deal aims to strengthen Indonesia's maritime defence capabilities and enhance strategic defence cooperation with India in the Indo-Pacific region.

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Recent News Headlines Related to MoU and agreement:

- Kempegowda International Airport (BLR Airport), Bengaluru, signed a Memorandum of Understanding (MoU) with Frankfurt Airport (FRA), Germany, to strengthen air cargo connectivity between India and Europe.
- The Government of Uttar Pradesh signed an agreement with RAILONE GmbH, a Germany-based railway infrastructure company. The project has an estimated cost of ₹200 crore
- Uttar Pradesh Chief Minister Yogi Adityanath signed Memorandums of Understanding (MoUs) worth nearly ₹11,000 crore with multiple Japanese companies during his two-day official visit to Japan.
- India and Germany have strengthened their climate partnership with a new €20 million initiative. The funding will be provided by Germany's International Climate Initiative (IKI).
- Two MoUs were signed by ESIC. first MoU for healthcare convergence was signed between the National Health Authority (NHA) and ESIC. second MoU was signed between ESIC and the National Accreditation Board for Testing and Calibration Laboratories (NABL).





Ques: The Mumbai Cricket Association (MCA) has approved naming a stadium stand at Wankhede Stadium after which former Indian cricket captain?

- A) Kapil Dev
- B) Ravi Shastri
- C) Sunil Gavaskar
- D) Sourav Ganguly
- E) Rahul Dravid

Answer: Option B

Explanation:

- The Mumbai Cricket Association (MCA) approved naming a stadium stand at Wankhede Stadium, Mumbai after former Indian cricket captain Ravi Shastri.
- The decision was made during the MCA Apex Council Meeting to honour his contributions to Indian cricket.
- Additionally, three stadium gates will be named after legendary Mumbai cricketers Dilip Sardesai, Eknath Solkar, and Diana Edulji.
- Ravi Shastri was an all-rounder and part of the 1983 Cricket World Cup-winning Indian team.
- After retirement, he served as a prominent cricket commentator and later became the head coach of the Indian national team.

About Wankhede Stadium

- Wankhede Stadium was established in 1974 in Mumbai, Maharashtra.
- It is one of India's most historic cricket venues and has hosted major international matches, including World Cup games and international finals.





Ques: According to the SIPRI report (2021–2025), which country remained the world's second-largest arms importer?

- A) China
- B) India
- C) Saudi Arabia
- D) Pakistan
- E) Japan

Answer: Option B

Explanation:

- According to the Stockholm International Peace Research Institute (SIPRI) report, India was the second-largest importer of major arms globally during 2021–2025.
- India accounted for 8.2% of global arms imports in this period.
- The United States remained the largest arms exporter with 42% of global exports, followed by France (9.8%) and Russia (6.8%).
- SIPRI was founded in 1966 and is headquartered in Stockholm, Sweden.

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Ques: The Solar Energy Corporation of India conducted a landmark auction for Green Ammonia under which scheme?

- A) National Solar Mission
- B) SIGHT Programme
- C) National Bio-Energy Mission
- D) PM-KUSUM Scheme
- E) National Electric Mobility Mission

Answer: Option B

Explanation:

- The Solar Energy Corporation of India (SECI) conducted a landmark auction for Green Ammonia under the SIGHT Programme (Strategic Interventions for Green Hydrogen Transition).
- The initiative aims to decarbonize India's industrial sectors, especially the fertilizer industry, and reduce dependence on fossil fuel imports.
- Green Ammonia is produced using renewable energy sources such as solar, wind, or hydro power, unlike conventional ammonia produced from fossil fuels.
- The SIGHT Programme is part of the National Green Hydrogen Mission, with a total budget of ₹17,490 crore and will remain active until 2029–30.
- Component I of SIGHT focuses on electrolyser manufacturing in India, while Component II promotes green hydrogen and derivatives like green ammonia.
- Outlay : ₹4,440 crore (Component I), ₹13,050 crore (Component II)

About Solar Energy Corporation of India Limited :

- Establishment : 2011
- HQ : New Delhi
- MD : Shri Akash Tripathi
- Theme / Tagline : (Vision: Energy transformation towards a greener planet)





Ques: India and Uzbekistan recently launched a Pharma-Nutra Trade Corridor mainly to expand access to which regional market?

- A) ASEAN Market
- B) European Union
- C) CIS & Eurasian Healthcare Market
- D) African Union Market
- E) Middle East Market

Answer: Option C

Explanation:

- India and Uzbekistan launched a Pharma-Nutra Trade Corridor to expand access to the CIS and wider Eurasian healthcare market, valued at around \$7–10 billion.
- The initiative involves Uzbekistan’s Ministry of Health, Nutrifty Today, and Pharma Eurasia to create a policy-backed platform for regulatory alignment, investment, and market entry for global manufacturers, especially from India.
- The corridor will promote partnerships, joint ventures, supply-chain integration, and trade facilitation in the pharmaceutical and nutraceutical sectors.
- Its commercial execution will be showcased at Pharma Eurasia 2026 in Tashkent (20–22 May 2026).

About Uzbekistan :

- Capital – Tashkent
- Currency – Uzbekistani Som
- President – Shavkat Mirziyoyev





Ques: Which state government launched the 'MeHEALTH' app to provide information about nearby government health facilities?

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

Answer: Option B

Explanation:

- The Health Department of Kerala launched the 'MeHEALTH' mobile app to help citizens access information about nearby government health facilities.
- The app allows users to locate hospitals within a 10-kilometre radius, view available specialties, laboratory tests, charges, and also provides information about blood banks, radiology units, pharmacies, and pay wards.
- Patients can also book doctor appointments through the app.
- This initiative aims to enhance healthcare accessibility and digital services for citizens in Kerala.

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Recent News Headlines Related to launched Apps/portals :

- On the 40th Foundation Day of the Department of Biotechnology (DBT), Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science & Technology and Earth Sciences, launched “SUJVIKA”, an Artificial Intelligence (AI)-driven Biotech Product Data Portal.
- Teacher App 2.0 was launched by Union Minister of Education Dharmendra Pradhan.
- 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’.





Ques: Which organization is leading India's initiative that resulted in a 400% increase in organ transplants over the last decade?

- A) Indian Council of Medical Research
- B) National Organ and Tissue Transplant Organization
- C) World Health Organization
- D) All India Institute of Medical Sciences
- E) National Health Authority

Answer: Option B

Explanation:

- The National Organ and Tissue Transplant Organization (NOTTO) is leading India's initiative that has resulted in a 400% increase in organ transplants over the last decade.
- This effort is helping India become a global hub for low-cost, high-quality life-saving transplant surgeries.
- The initiative focuses on building an ethical, transparent, and self-reliant organ transplant system across the country.
- Technology and public awareness campaigns aim to bridge the gap between organ demand and supply, especially in underserved regions.
- The program's theme is "Angdaan – Jeevan Sanjeevani" (Organ Donation – Life-Saving Mission).
- Total transplants increased from about 5,000 in 2013 to nearly 20,000 in 2025, while deceased donations account for about 18% of total transplants.
- The National Organ and Tissue Transplant Registry (NOTTR) was launched on 17 September 2023 with an Aadhaar-based registry, where over 4.8 lakh citizens have registered for organ donation.
- India now performs the highest number of hand transplants globally and ranks 3rd in the world in total organ transplants, after United States and China.
- Green Corridors are also created to ensure traffic-free movement of organs between hospitals for faster transplantation.





About NOTTO :

- Established : 2014 (Established after the 2011 THOTA Amendment)
- Director : Dr. Anil Kumar
- HQ : New Delhi



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Ques: How many Indian players were named in the ICC Team of the Tournament for the 2026 T20 World Cup?

- A) Two
- B) Three
- C) Four
- D) Five
- E) Six

Answer: Option C

Explanation:

- The International Cricket Council (ICC) announced the Team of the Tournament for the 2026 ICC Men's T20 World Cup.
- Four Indian players — Sanju Samson, Ishan Kishan, Hardik Pandya, and Jasprit Bumrah — were included.
- Sanju Samson was selected as the wicketkeeper, Ishan Kishan as a top-order batter, Hardik Pandya as an all-rounder, and Jasprit Bumrah as the lead fast bowler.
- Their selection reflects India's strong performance throughout the tournament.

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Ques: Who became India's 92nd Grandmaster (GM) in January 2026, marking another milestone in India's rapidly growing chess talent pool?

- A) Aarav Dengla
- B) Aaryan Varshney
- C) R Praggnanandhaa
- D) Nihal Sarin
- E) Arjun Erigaisi

Answer: Option B

Explanation:

- Aaryan Varshney became India's 92nd Grandmaster (GM) in January 2026, highlighting the rapid growth of Indian chess on the global stage.
- His achievement adds to India's expanding pool of elite chess talent, alongside players like Aarav Dengla, who has also recently made notable international successes.
- Viswanathan Anand was India's first Grandmaster in 1988 and a five-time World Chess Champion, famously known as the "Tiger of Madras."
- India is now recognized as one of the fastest-growing chess nations, producing a steady stream of young grandmasters and international champions.





Recent News headlines related to Sports

- India national cricket team won the ICC Men's T20 World Cup 2026 by defeating New Zealand national cricket team by 96 runs in the final.
- Minister of State for Youth Affairs and Sports Raksha Nikhil Khadse announced a special edition of the ASMITA Women's Sports League in New Delhi.
- India national cricket team scored 255/5, the highest-ever T20 total recorded at Narendra Modi Stadium.
- Finn Allen, opener of New Zealand national cricket team, smashed the fastest century in ICC Men's T20 World Cup history.
- The prestigious Indian Air Force (IAF) Cup and Eastern Air Command (EAC) Cup horse races were organised on 25 February 2026 at the Royal Calcutta Turf Club. The Royal Calcutta Turf Club was established in 1847 and was granted the title "Royal" in 1912.
- The India women's national cricket team has been nominated for the Laureus World Team of the Year Award 2026, one of the most prestigious global sports honours.





Ques: India conducts the joint military exercise 'Lamitiye' with which country?

- A) Maldives
- B) Mauritius
- C) Seychelles
- D) Madagascar
- E) Sri Lanka

Answer: Option C

Explanation:

- India conducts the joint military exercise 'Lamitiye' with the Seychelles Defence Forces (SDF).
- The 11th edition, Lamitiye 2026, was held at the Seychelles Defence Academy from 9–20 March.
- 'Lamitiye' means "friendship" in the Creole language.
- The exercise involves all three services of the Indian Armed Forces, including the Assam Regiment, INS Trikanth of the Navy, and a C-130J Super Hercules aircraft of the Air Force.
- It aims to strengthen defence cooperation, interoperability, and maritime security between India and Seychelles.

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Recent News Headlines Related to Defence Exercise :

- The Southern Air Command of the Indian Air Force (IAF) successfully conducted a high-tempo joint maritime exercise named Kalari Leap in the Lakshadweep and Minicoy archipelago
- 'Exercise Vayushakti-26 Held at Pokhran Field Firing Range in Jaisalmer, Rajasthan Organised by Indian Air Force (IAF)
- The Indian Army (IA) conducted Exercise Agni Varsha at the Pokhran Field Firing Range, Rajasthan, to assess operational preparedness and combat effectiveness under realistic battlefield conditions.
- The 16th edition of Exercise 'Vajra Prahar' will be conducted at Special Forces Training School, Bakloh (Himachal Pradesh).
- The 7th edition of Joint Military Exercise 'DHARMA GUARDIAN' commenced at Foreign Training Node, Chaubattia (Uttarakhand).
- The 9th Conclave of Chiefs of the Indian Ocean Naval Symposium (IONS) convened at Visakhapatnam on 20 February 2026, bringing together Chiefs of Navies and Heads of Maritime Security Agencies from 33 countries.





Ques: Which NBA player broke the all-time field goal record, surpassing Kareem Abdul-Jabbar?

- A) Stephen Curry
- B) Michael Jordan
- C) Kobe Bryant
- D) Kevin Durant
- E) LeBron James

Answer: Option E

Explanation:

- LeBron James broke the NBA all-time field goal record, surpassing Kareem Abdul-Jabbar.
- He reached 15,838 career field goals during his 23rd NBA season.
- Kareem Abdul-Jabbar previously held the record with 15,837 field goals over his 20-year career.
- This milestone further cements LeBron James's legacy as one of the greatest players in NBA history.

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Ques: World Hearing Day is observed globally every year on which date?

- A) 1 March
- B) 2 March
- C) 7 March
- D) 5 March
- E) 3 March

Answer: Option E

Explanation:

- The World Health Organization (WHO) observes World Hearing Day every year on 3 March to raise awareness about hearing loss and promote ear and hearing care globally.
- The 2026 theme is: "From communities to classrooms: hearing care for all children."
- The year 2026 marks the 20th global observance of World Hearing Day.

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Ques: CISF Raising Day is celebrated every year on which date?

- A) March 10
- B) March 9
- C) March 8
- D) March 12
- E) March 15

Answer: Option A

Explanation:

- CISF Raising Day is observed every year on 10 March to mark the establishment of the Central Industrial Security Force in 1969.
- The CISF provides security to airports and critical installations across India and has been designated as the nodal agency for drone security.
- The Ministry of Home Affairs has also mandated CISF to provide security at all ports in India.

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IMPORTANT ONE - LINER Current Affairs

The Casebook on AI and Gender Empowerment was officially launched at the India AI Impact Summit 2026, highlighting India's commitment toward inclusive, ethical, and gender-responsive Artificial Intelligence (AI) development.

The Food Safety and Standards Authority of India (FSSAI) introduced a new rule requiring coffee–chicory mixtures to clearly display the percentage of coffee and chicory on the front of the packet. As per standards, a coffee–chicory mixture must contain at least 51% coffee by mass, while products labeled “Pure Coffee” must contain 0% chicory.

The Supreme Court of India dismissed a petition from an Overseas Citizen of India (OCI) seeking to be treated as a Non-Resident Indian (NRI) to practice law and join a State Bar Council. A bench led by Surya Kant and Joymalya Bagchi ruled that OCI cardholders are legally foreign nationals and do not possess Indian citizenship.

According to the latest AI Benchmarking Index released by Evident Insights, Visa Inc. has emerged as the global leader in AI adoption in the payments industry. In the rankings, Mastercard secured the 2nd position, while PayPal ranked 3rd.

Jeevan Gaurav Samman was conferred upon Vaidya Devendra Triguna, a renowned Ayurvedic scholar. The Ayurveda Gaurav Samman was conferred upon the following eminent Vaidyas Rakesh Amarnath Sharma, P. M. Warriar, Ramdas Avhad, Maneesha Upendra Kothekar and Ashutosh Satish Gupta

