

EXAM GENIUS

— Presents —

GENIUS CURRENT AFFAIRS

In English
15 & 16 February 2026



 UPSC

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 BANK

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Ques: As per Reserve Bank of India's draft directions, what action must banks take if mis-selling is established?

- A) Issue warning to employee only
- B) Pay 10% penalty to RBI
- C) Refund full amount and compensate for loss
- D) Close customer's account
- E) No action required

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) has issued draft directions on advertising, marketing, and sale of financial products by banks.
- The objective is to prevent mis-selling and compulsory bundling of financial products.
- As per the Draft RBI (Commercial Banks – Responsible Business Conduct) Amendment Directions, 2026, banks must obtain customer feedback within 30 days of sale.
- The directions are proposed to come into effect from July 1, 2026.
- If mis-selling is established, banks must refund the entire amount paid by the customer.
- Additionally, banks must compensate the customer for any financial loss arising from such mis-selling.
- These provisions aim to strengthen consumer protection and responsible business conduct in the banking sector.

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Recent News Headlines Related to RBI

- Reserve Bank of India (RBI) has proposed to double the aggregate ceiling of unsecured advances for Urban Cooperative Banks (UCBs) to 20% of total assets, from the earlier limit of 10%.
- Reserve Bank of India (RBI) has proposed to enhance individual and aggregate unsecured loan limits for Urban Cooperative Banks (UCBs).
- Transcorp International Limited received in-principle approval from the Reserve Bank of India (RBI) to participate in Centralized Payment Systems (CPS).
- On February 6, the Reserve Bank of India (RBI) revised the GDP growth forecast for the ongoing financial year to 7.4%, up from the earlier estimate of 7.3%.
- The Reserve Bank of India (RBI) has removed the overall investment cap of ₹2.5 lakh crore under the Voluntary Retention Route (VRR) for FPIs.
- Mission SAKSHAM (Sahakari Bank Kshamta Nirman) is an initiative of the Reserve Bank of India (RBI) to strengthen Urban Cooperative Banks (UCBs).
- The Reserve Bank of India (RBI) will observe Financial Literacy Week (FLW) 2026 from February 9 to 13, 2026.

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Ques: Which international financial institution approved a USD 182 million loan to Assam to strengthen resilience against flooding and riverbank erosion?

- A) World Bank
- B) International Monetary Fund (IMF)
- C) Asian Infrastructure Investment Bank (AIIB)
- D) Asian Development Bank (ADB)
- E) New Development Bank (NDB)

Answer: Option D

Explanation:

- The Asian Development Bank approved a USD 182 million loan to Assam.
- Objective: To strengthen Assam's resilience against chronic flooding and severe riverbank erosion along the Brahmaputra River.
- ADB supports sustainable, inclusive, and resilient development in Asia and the Pacific region.

About Asian Development Bank (ADB):

- Established: 19 December 1966
- Headquarters: Manila, Philippines
- Members: 69
- Chief Economist: Albert Park
- President: Masato Kanda

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Ques: Which two institutions signed an MoU to deepen financial inclusion by providing access to mutual fund products in rural and semi-urban areas?

- A) Department of Posts and BSE
- B) Department of Posts and NSE
- C) RBI and NSE
- D) SEBI and India Post Payments Bank
- E) LIC and NSE

Answer: Option B

Explanation:

- The Department of Posts under the Ministry of Communications and the National Stock Exchange of India (NSE) signed a Memorandum of Understanding (MoU) to deepen financial inclusion.
- The initiative aims to provide access to mutual fund products in rural and semi-urban areas.
- The partnership will leverage India Post's vast network of over 1.64 lakh post offices across the country.
- The objective is to promote transparency, investor literacy, and participation in capital market-linked products.
- The MoU is valid for three years and may be renewed with mutual consent of both parties.

National Stock Exchange :

- Established : 1992 (Commenced operations in 1994)
- HQ : Mumbai, Maharashtra
- MD & CEO : Ashishkumar Chauhan (Current as of 2026)





RECENT LOANS AND AGREEMENTS :

- Japan's Mitsubishi UFJ Financial Group (MUFG) has extended a USD 1 billion (₹7,100 crore) loan to the State Bank of India (SBI).
- The World Bank approved USD 830 million for India's Pradhan Mantri – Skilling and Employability Transformation through Upgraded ITIs (PM-SETU) programme.
- 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.

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Ques: What was the value of the RBI Digital Payments Index (RBI-DPI) for September 2025?

- A) 493.22
- B) 465.33
- C) 516.76
- D) 445.50
- E) 395.57

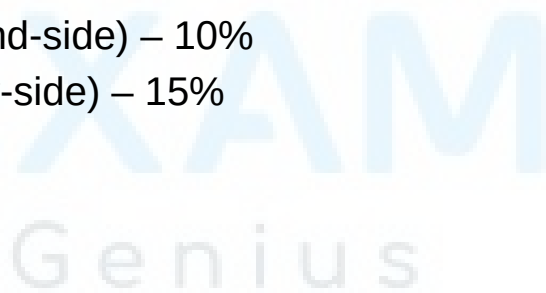
Answer: Option C

Explanation:

- The Reserve Bank of India has been publishing the RBI–Digital Payments Index (RBI-DPI) since 1 January 2021, with March 2018 as the base year (Index = 100).
- The RBI-DPI for September 2025 stood at 516.76, up from 493.22 in March 2025.
- The rise reflects strong growth in digital payment adoption and performance across India.
- RBI-DPI measures the extent and depth of digitisation of payments over time.

Five Broad Parameters (with weights):

- Payment Enablers – 25%
- Payment Infrastructure (Demand-side) – 10%
- Payment Infrastructure (Supply-side) – 15%
- Payment Performance – 45%
- Consumer Centricity – 5%





Ques: What major regulatory change has the RBI introduced for Real Estate Investment Trusts (REITs)?

- A) RBI has allowed foreign banks to directly own REITs
- B) RBI has permitted banks to lend directly to REITs with prudential safeguards
- C) RBI has removed listing requirements for REITs
- D) RBI has merged REIT regulations with mutual fund norms
- E) RBI has restricted REIT funding only to NBFCs

Answer: Option B

Explanation:

- The Reserve Bank of India has permitted banks to lend directly to Real Estate Investment Trusts (REITs) with prudential safeguards.
- The move aims to enhance credit access for the real estate sector and address long-term funding requirements.
- Earlier, banks were not allowed to lend to REITs, although lending to Infrastructure Investment Trusts (InvITs) was permitted.
- The existing InvIT lending norms will now be harmonised with the safeguards applicable to REITs.

• Currently, India has five listed REITs:

- Brookfield India Real Estate Trust
- Embassy Office Parks REIT
- Mindspace Business Parks REIT
- Nexus Select Trust
- Knowledge Realty Trust

- Earlier, REITs largely relied on short-term bonds (3–5 years) subscribed by mutual funds, NBFCs, and others, leading to long-term funding challenges.





Ques: Which organisations signed an agreement to enable UPI-based cross-border merchant payments between India and Malaysia?

- A) RBI and Bank Negara Malaysia
- B) NPCI and Maybank
- C) NPCI International Payments Limited and Payments Network Malaysia (PayNet)
- D) SEBI and CIMB Bank
- E) SBI and RHB Bank

Answer: Option C

Explanation:

- NPCI International Payments Limited (NIPL) signed an agreement with Payments Network Malaysia (PayNet).
- The agreement enables QR-based cross-border merchant payments between India and Malaysia.
- In the first phase, Indian travellers visiting Malaysia can scan DuitNow QR codes using Unified Payments Interface (UPI)-enabled apps.
- This allows seamless merchant payments directly through UPI apps at DuitNow QR acceptance points.
- The initiative strengthens India's global digital payments footprint and promotes UPI as a cross-border payment solution.

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Ques: Which two institutions signed an agreement to enable cashless Ayurveda treatment under general health insurance in India?

- A) Ministry of AYUSH and IRDAI
- B) AIIMS New Delhi and General Insurance Council
- C) AIIA New Delhi and General Insurance Council
- D) NITI Aayog and LIC
- E) National Health Authority and GIC

Answer: Option C

Explanation:

- The All India Institute of Ayurveda (AIIA), New Delhi and the General Insurance Council (GIC) signed an agreement to integrate Ayurveda into India's mainstream health insurance ecosystem.
- The agreement enables cashless treatment facilities for eligible Ayurveda-based healthcare services across all 32 general insurance companies in India.
- This initiative marks a major step toward mainstreaming traditional medicine and improving patient access to alternative healthcare systems.
- AYUSH stands for Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homoeopathy.
research, and development of India's traditional systems of medicine.
- For the first time, the Government of India(GoI) has launched a dedicated Ayush Health Insurance Helpline '1800-11-0008' to support beneficiaries

About All India Institute of Ayurveda :

- Established : 2015
- HQ : New Delhi
- Director : Pradeep Kumar Prajapati

About General Insurance Council :

- Established : 1957
- HQ : Mumbai
- MD & CEO : Tapan Kumar Singhel





Recently signed banking agreements

- Indian Army and IDFC FIRST Bank have signed a Memorandum of Understanding (MoU) to provide specialised banking services and enhanced insurance benefits to serving and retired Army personnel.
- Tripura Gramin Bank (TGB), in collaboration with its sponsor bank Punjab National Bank (PNB), launched a co-branded RuPay credit card.
- Equitas Small Finance Bank (Equitas SFB) signed a strategic bancassurance partnership with Bharti AXA Life Insurance, backed by Bharti Enterprises and France's AXA, to expand the reach of life insurance across India.
- Central Bank of India (CBI) has signed a distribution agreement with HSBC Asset Management (India) Private Limited.
- The Department of Posts (DoP), Ministry of Communications, Government of India, signed an agreement with Stock Holding Services Limited (SSL) to promote access to regulated capital market services for citizens across the country.
- SMFG India Credit (SMICC) has partnered with Google Pay to offer collateral-free personal loans to users across India.

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Ques: Which initiative was flagged off to promote AI awareness under the National AI Literacy programme “Yuva AI for All”?

- A) DigiShakti
- B) Kaushal Rath
- C) AI Pathshala
- D) Bharat AI Bus
- E) Tech Saksham\

Answer: Option B

Explanation:

- The Ministry of Electronics and Information Technology (MeitY), in collaboration with All India Society for Electronics and Computer Technology (AISECT), flagged off Kaushal Rath, an AI awareness initiative.
- Kaushal Rath is part of the National AI Literacy programme “Yuva AI for All.”
- The initiative aims to expand access to foundational AI education and bridge the digital divide, especially in semi-urban and underserved regions.
- It is a fully equipped mobile computer lab with internet-enabled systems, audio-visual tools, and structured training modules.
- The Rath will travel to schools, colleges, ITIs, and community spaces to provide hands-on exposure to AI and Generative AI tools.

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Ques: What was the allocation made to the Department of Telecommunications (DoT) in the Union Budget 2026–27 to revive telecom infrastructure and strengthen BSNL?

- A) ₹53,398.17 crore
- B) ₹73,990.94 crore
- C) ₹80,927.94 crore
- D) ₹81,005.24 crore
- E) ₹69,000 crore

Answer: Option B

Explanation:

- The Union Budget 2026–27 allocated ₹73,990.94 crore to the Department of Telecommunications (DoT) to revive telecom infrastructure and strengthen Bharat Sanchar Nigam Limited (BSNL).
- The FY27 allocation is 8.65% lower than the FY26 Budget Estimate of ₹81,005.24 crore, but 38.56% higher than the FY26 Revised Estimate of ₹53,398.17 crore.
- The total net allocation for DoT in FY27 stands at ₹80,927.94 crore, including ₹6,937 crore from the Universal Service Obligation Fund (USOF).
- Union Minister for Communications Jyotiraditya Scindia stated that the government is strengthening BSNL's financial and operational position, with ARPU rising from ₹90 to ₹99 and a target of ₹100.

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Ques: What was a key outcome of Prime Minister Narendra Modi's visit to Malaysia?

- A) Signing of 11 bilateral agreements across multiple sectors
- B) Launch of a joint space mission
- C) Announcement of a free trade agreement
- D) Establishment of a common currency
- E) Suspension of palm oil imports

Answer: Option A

Explanation:

- During Prime Minister Narendra Modi's visit to Kuala Lumpur, India and Malaysia signed 11 bilateral agreements covering trade, technology, digital payments, and security.
- Both sides agreed to expand bilateral trade beyond USD 18.6 billion and enhance investment cooperation.
- Leaders appreciated collaboration between the Reserve Bank of India and Bank Negara Malaysia to promote invoicing and payments in Indian Rupee and Malaysian Ringgit.
- Malaysia reaffirmed its commitment as a reliable supplier of sustainable palm oil to India.

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Recent News Headlines Related to MoU and agreement:

- Indian Pharmacopoeia Commission (IPC) signed three major MoUs to enhance drug safety, pharmacovigilance, and healthcare quality standards across India.
- The Government of Himachal Pradesh signed a Memorandum of Understanding (MoU) with Geotropy India Private Limited to explore and harness the state's geothermal energy potential.
- Raksha Rajya Mantri Sanjay Seth will lead Indian delegation to Saudi Arabia for the 3rd World Defence Show at Saudi Arabia. Mr. Sanjay Seth will inaugurate the first-ever India Pavilion at WDS, spread over an area of 400 square meters will showcase India's capabilities in defence.
- National Test House signed MoU with STQC Directorate - Electronics Regional Test Laboratory (North) for drone testing. Drones will undergo Electromagnetic Interference (EMI) and Electromagnetic Compatibility (EMC) testing, which will strengthen India's drone testing and certification ecosystem.
- India's defence minister "Rajnath Singh" and Greece's minister of national defence "Nikolaos Georgios Dendias" signed MOU for Greece's 'Agenda 2030' aims at modernising its armed forces and defence industry.

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Ques: Bodhan AI was launched to build which open-source digital public infrastructure?

- A) National AI Stack
- B) India Digital Learning Grid
- C) Bharat EduAI Stack
- D) EduTech India Network
- E) National Education AI Portal

Answer: Option C

Explanation:

- Dharmendra Pradhan launched Bodhan AI at the Bharat Bodhan AI Conclave.
- Bodhan AI has been established as a non-profit organisation under the Ministry of Education.
- Its primary objective is to develop the open-source Bharat EduAI Stack as a Digital Public Infrastructure (DPI).
- The Bharat EduAI Stack will integrate Artificial Intelligence across all levels of education to personalise learning, support teachers, and improve governance.
- The initiative aims to make education more equitable, affordable, and accessible through AI-driven tools.

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Ques: Under the Companies Act, 2013, what does Corporate Social Responsibility (CSR) require eligible companies to do?

- A) Donate 5% of annual turnover to the government
- B) Spend at least 2% of average net profits on social development projects
- C) Invest only in government-identified CSR projects
- D) Contribute a fixed amount of ₹10 crore every year
- E) Spend CSR funds only through government agencies

Answer: Option B

Explanation:

- As per Section 135(5) of the Companies Act 2013, certain eligible companies must spend at least 2% of their average net profits of the preceding three financial years on CSR activities.
- In the last five financial years (2019–20 to 2023–24), Indian companies spent over ₹1,44,159 crore on CSR initiatives.
- CSR-related data (state-wise, project-wise, and company-wise) is publicly available on the Ministry of Corporate Affairs MCA21 Portal.

CSR (2% Rule):

Eligible companies meeting prescribed financial thresholds are mandatorily required to contribute to social development through approved CSR activities.

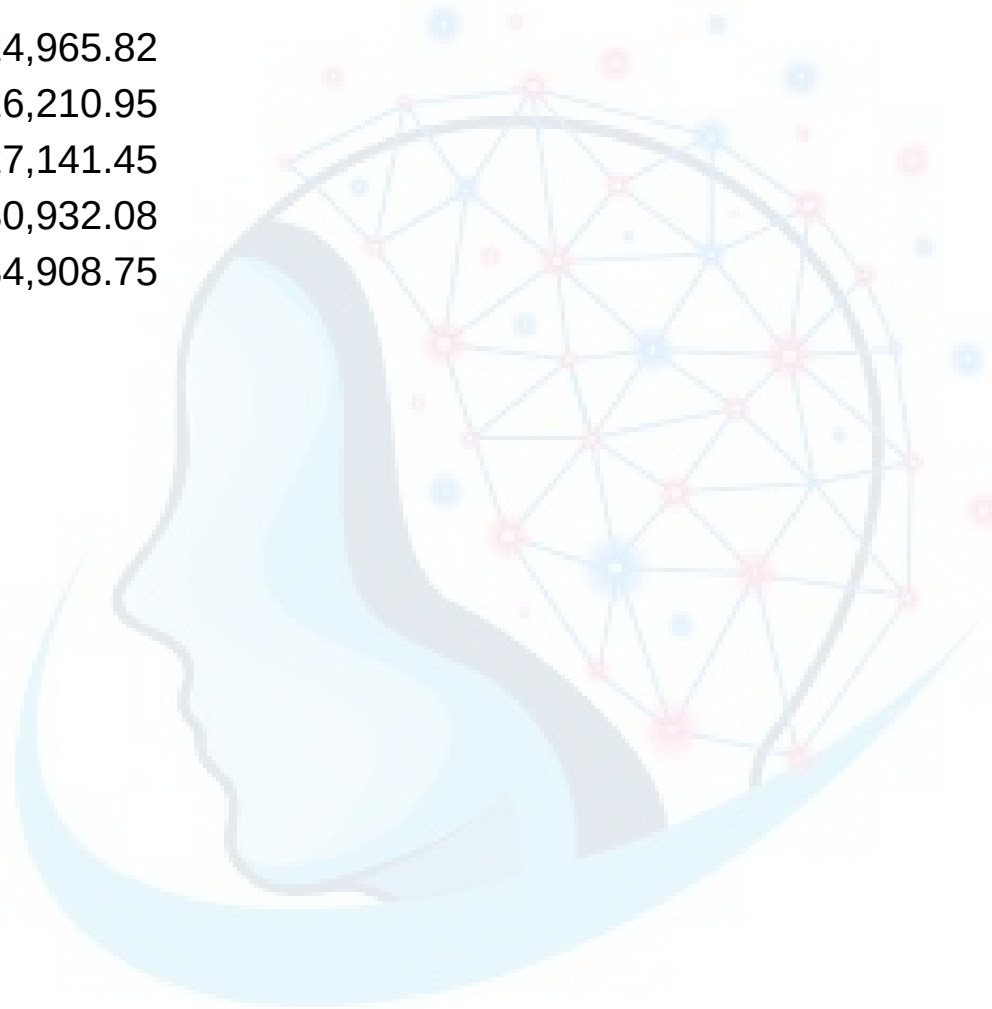
- Eligible companies must spend at least 2% of their average net profits of the previous three financial years on CSR activities.
- If a company's CSR obligation is ₹10 crore or more, it must appoint an independent agency for Impact Assessment.
- Impact Assessment evaluates projects costing ₹1 crore or more and completed at least one year earlier to assess real outcomes.
- The government does not allocate CSR funds; companies independently choose projects from Schedule VII areas like education, healthcare, poverty alleviation, and environmental sustainability.
- The MCA21 portal is an e-governance initiative of the Ministry of Corporate Affairs providing a single window for company filings, registrations, and statutory compliance.





FY 2019-20 to FY 2023-24 are as follows:

- FY 2019-20 : 24,965.82
- FY 2020-21 : 26,210.95
- FY 2021-22 : 27,141.45
- FY 2022-23 : 30,932.08
- FY 2023-24 : 34,908.75



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Ques: The Union Ministry of Home Affairs plans to compile a standard English medical dictionary under which policy?

- A) National Health Policy 2017
- B) National Education Policy 2020
- C) National Digital Health Mission
- D) National Skill Development Policy
- E) Rashtriya Uchchatar Shiksha Abhiyan

Answer: Option B

Explanation:

- The Ministry of Home Affairs (MHA) plans to compile a standard English medical dictionary under the National Education Policy 2020.
- The dictionary will be translated into 15 Indian languages to promote medical education in mother tongues.
- It will include at least 1,00,000 unique medical terms along with explanatory words.
- The Department of Official Language under MHA has invited bids from reputed international publishers to compile the dictionary titled “Medical Shabd Sindhu.”
- In the first phase, translations will be done in Hindi, Telugu, Assamese, Gujarati, Kashmiri, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Bengali, Manipuri, Mizo and Konkani.

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Recent Penalties imposed on Banks:

- The Competition Commission of India imposed a penalty of ₹27.38 crore on Intel Corporation.
- The Directorate General of Civil Aviation (DGCA) imposed a ₹22.20 crore fine on IndiGo Airlines due to large-scale flight delays and cancellations in early December.
- In FY25 / CY25, the Reserve Bank of India (RBI) imposed monetary penalties totalling about ₹16.28 crore on private sector banks for various regulatory and compliance violations.
- The Insurance Regulatory and Development Authority of India (IRDAI) imposed a penalty of ₹1 crore on Care Health Insurance following a remote inspection.
- The Reserve Bank of India (RBI) imposed regulatory restrictions on two Urban Cooperative Banks—The Gauhati Cooperative Urban Bank Limited in Assam and The Valsad Mahila Nagrik Sahakari Bank Limited in Gujarat.
- The Reserve Bank of India imposed a monetary penalty of ₹99.30 lakh on Jammu and Kashmir Bank Limited.
- RBI imposed a penalty of ₹91 lakh on HDFC Bank for violations related to the Banking Regulation Act and deficiencies in statutory and regulatory compliance,





Ques: Which Indian space-tech startup signed a landmark agreement with Singapore's Defence Science and Technology Agency (DSTA) to protect satellites from space debris?

- A) Skyroot Aerospace
- B) Agnikul Cosmos
- C) Digantara Industries
- D) Pixxel
- E) Bellatrix Aerospace

Answer: Option C

Explanation:

- Digantara Industries, a Bengaluru-based space-tech startup, signed a landmark agreement with Defence Science and Technology Agency (DSTA).
- This marks the first formal collaboration between Singapore's defence establishment and an Indian space-tech company.
- The partnership focuses on protecting national satellites from space debris and orbital congestion.
- Digantara will provide satellite tracking and conjunction screening services to issue alerts in case of potential collision risks.
- The agreement follows Digantara's \$50 million Series B funding round led by Reliance Business Ventures.

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Ques: Why did the Directorate General of Civil Aviation (DGCA) impose a ₹1 crore fine on Air India?

- A) For flight delay issues
- B) For safety violations by pilots
- C) For operating an aircraft without valid airworthiness certification
- D) For overcharging passengers
- E) For baggage mishandling

Answer: Option C

Explanation:

- The Directorate General of Civil Aviation (DGCA) imposed a ₹1 crore penalty on Air India.
- The fine was for operating an Airbus A320neo without valid airworthiness certification.
- The aircraft was reportedly operated on at least eight routes without proper certification.
- Air India stated that the issue was voluntarily reported in 2025 and that corrective measures have since been taken.
- DGCA is the regulatory authority responsible for civil aviation safety and compliance in India.

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Ques: What is the key change introduced by the Ex-servicemen Amendment Rules, 2026?

- A) Introduction of new pension benefits for ex-servicemen
- B) Inclusion of paramilitary forces under the ex-servicemen category
- C) Official inclusion of the Military Nursing Service (MNS) under the definition of ex-servicemen
- D) Increase in reservation percentage for Group 'A' services
- E) Abolition of age relaxation for ex-servicemen

Answer: Option C

Explanation:

- The Government notified the Ex-servicemen Amendment Rules, 2026 under Constitution of India (Article 309), effective from 9 February 2026.

Core Change:

- Rule 2(c)(i) has been amended to explicitly include the Military Nursing Service (MNS) within the definition of “Ex-servicemen.”
- MNS is now officially listed alongside the Regular Army, Navy, and Air Force.
- The provision applies to all personnel, in any rank, whether combatants or non-combatants.

Why This Matters :

- Earlier, there was ambiguity regarding the eligibility of MNS officers (who are commissioned officers) for ex-servicemen benefits.
- The amendment removes this ambiguity and officially recognizes MNS personnel as veterans.
- This strengthens their rehabilitation prospects and second-career opportunities in the civil sector.





Benefits Available to MNS Personnel :

- 10% reservation in Group 'C' Central Government posts.
- 20% reservation in Group 'D' Central Government posts.
- Age relaxation: Total years of military service plus 3 years can be deducted from actual age for civil job eligibility.
- Rule 2(c)(i) remains the defining clause for who qualifies as an ex-serviceman for re-employment benefits, now clearly including MNS.

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India's Rankings in Different Indices

- Corruption Perceptions Index (CPI) : India (91st), Denmark (1st)
- The Global Soft Power Index 2026 is published by Brand Finance : india (32nd), United States (1st)
- 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)

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Ques: As per the latest guidelines issued by the Union Home Ministry, which statement regarding Vande Mataram is correct?

- A) Only the first two stanzas of Vande Mataram will be sung
- B) Vande Mataram will be sung after the National Anthem
- C) All six stanzas of Vande Mataram must be sung for 3 minutes 10 seconds and played before the National Anthem
- D) Singing Vande Mataram is compulsory in cinema halls
- E) The guidelines have no relation to the anniversary of the song

Answer: Option C

Explanation:

- The Ministry of Home Affairs has issued fresh guidelines mandating that all six stanzas of Vande Mataram be sung at official functions and educational institutions.
- The total duration has been fixed at 3 minutes and 10 seconds, and it is to be played before the National Anthem.
- Vande Mataram was originally composed by Bankim Chandra Chatterjee, and the decision coincides with the 150th anniversary of the song's creation.
- Earlier, only the first two stanzas were commonly sung.

- All persons present must stand in attention when the song is played; however, this rule is not compulsory in cinema halls if the song appears as part of a film or newsreel.
- The order clearly states that when both the national song and the national anthem are played, Vande Mataram will be played first, including the four stanzas removed in 1937.

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Ques: Which organisation signed an agreement with the Technology Development Board to develop indigenous high-pressure hydrogen storage systems?

- A) Tata Advanced Systems Limited
- B) Larsen & Toubro Limited
- C) Reliance New Energy Limited
- D) Ashok Leyland Limited
- E) Gudlyf Mobility Private Limited

Answer: Option E

Explanation:

- The Technology Development Board (TDB), under the Department of Science and Technology, signed an agreement with Gudlyf Mobility Private Limited for financial assistance.
- The project focuses on the development and commercialisation of indigenous high-pressure hydrogen storage systems based on advanced composite technologies.

Key Applications:

- Hydrogen Storage: For vehicles and stationary energy systems
- UAVs (Drones): Lightweight fuel storage solutions
- CNG & CBG: Advanced storage systems for Compressed Natural Gas and Compressed BioGas
- Defence & Aerospace: High-grade systems for mission-critical applications
- The technology caters to both commercial and strategic sectors, strengthening India's indigenous clean energy and defence capabilities.

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Ques: The Defence Acquisition Council (DAC) recently approved procurement of 114 Rafale jets for which force?

- A) Indian Navy
- B) Indian Army
- C) Indian Air Force
- D) Indian Coast Guard
- E) Border Security Force

Answer: Option C — Indian Air Force

Explanation:

- The Defence Acquisition Council (DAC), chaired by Rajnath Singh, granted Acceptance of Necessity (AoN) for capital acquisition proposals worth approximately ₹3.6 lakh crore.
- The approval includes procurement of 114 Multi-Role Fighter Aircraft (MRFA) — Rafale jets — for the Indian Air Force.
- Most of these Rafale aircraft are expected to be manufactured in India under the Make in India initiative, boosting domestic defence production.

Other Key Approvals:

- The Indian Navy received AoN for six additional P-8I long-range maritime reconnaissance aircraft from the United States.
 - The Indian Army will procure Vibhav anti-tank mines and undertake overhaul of T-72 tanks, BMP-II vehicles, and Armoured Recovery Vehicles (ARVs).
- These approvals represent one of the largest defence capital acquisition clearances in recent years, highlighting India's focus on military modernisation and self-reliance.





Ques: India and Vietnam recently deepened cooperation in which sector to promote sericulture, technical textiles, and R&D, aiming to create a new 'Silk Corridor' in Asia?

- A) Information Technology
- B) Defence Manufacturing
- C) Pharmaceuticals
- D) Agriculture and Food Processing
- E) Textile and Sericulture

Answer: Option E — Textile and Sericulture

Explanation:

- India and Vietnam strengthened cooperation in the textile and sericulture sector through a 5-day strategic collaboration.
- The partnership focuses on promoting sericulture, technical textiles, and research & development (R&D) to establish a modern 'Silk Corridor' in Asia.
- India's Central Silk Board has aligned with major Vietnamese textile industry stakeholders to enhance innovation and sectoral growth.

Key Focus Areas:

- Sericulture: Improving silk farming and mulberry cultivation
- Technical Textiles: Developing high-tech and industrial-grade fabrics
- R&D Collaboration: Joint research and technology transfer, especially in automatic silk reeling technologies

This initiative aims to strengthen textile trade, innovation, and regional value chains across Asia.

About the Silk Corridor in Asia | एशिया में सिल्क कॉरिडोर के बारे में

- The Silk Corridor refers to the historic Silk Roads, a vast network of land and sea trade routes operating from the 2nd century BCE to the 15th century CE, linking East and West.





- The land routes extended over 6,400 km, crossing difficult terrains like the Gobi Desert and Pamir Mountains.
- A key section is the Chang'an–Tianshan Corridor, a 5,000 km UNESCO-listed route, connecting Central China to the Zhetysu region of Central Asia via Kazakhstan and Kyrgyzstan.
- Major trading cities included Xi'an, Samarkand, Bukhara, Merv, and Kashgar, which served as hubs for trade and cultural exchange.

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Ques: Which aircraft platform is associated with Apogee Aerospace's ₹3,500 crore amphibian aircraft deal with Australia?

- A) Albatross 2.0
- B) Twin Otter
- C) Dornier 228
- D) C-295
- E) Be-200

Answer: Option A — Albatross 2.0

Explanation:

- Apogee Aerospace Private Limited placed an order worth ₹3,500 crore for 15 amphibian aircraft (seaplanes) with Amphibian Aerospace Industries.
- Under this agreement, Apogee Aerospace became the authorized partner of AAI across the Indian subcontinent, anchored on the Albatross 2.0 platform.
- The partnership operates under the “Restricted Category”, catering to Defence and Government aviation requirements.
- Apogee Aerospace will invest ₹500 crore in India to support manufacturing and ecosystem development.

About Albatross 2.0:

- World's first and only transport-category amphibious aircraft in the Registered Passenger Transport segment
- Certified by the Federal Aviation Administration (FAA)
- Also certified by the European Union Aviation Safety Agency (EASA)

This deal strengthens India–Australia aerospace cooperation and boosts indigenous amphibious aviation capabilities.





Ques: Which state was the largest wool-producing state in India in FY24?

- A) Jammu & Kashmir
- B) Karnataka
- C) Rajasthan
- D) Telangana
- E) Gujarat

Answer: Option C — Rajasthan

Explanation:

- Rajasthan emerged as India's largest wool-producing state in FY24.
- The state produced 16,013.50 thousand kg of wool, accounting for 47.53% of the country's total wool output.
- Jammu and Kashmir ranked second with 7,770 thousand kg, followed by Karnataka with 6,472 thousand kg.
- Telangana and Gujarat secured the fourth and fifth positions respectively.

Additional Facts:

- India has the second-largest sheep population in the world, with about 77.4 million sheep.
- Globally, India ranks 9th in wool production.

EXAM
Genius





Ques: Which country has been designated as the Country of the Year at BIOFACH 2026, the world's leading trade fair for organic products?

- A) Germany
- B) France
- C) Australia
- D) Brazil
- E) India

Answer: Option E — India

Explanation:

- India has been designated as the Country of the Year at BIOFACH 2026, marking a significant global recognition in sustainable and organic agriculture.
- BIOFACH 2026 will be held from 10–13 February 2026 in Nuremberg, Germany.
- India's participation is being organised by the Agricultural and Processed Food Products Export Development Authority (APEDA) under the Ministry of Commerce and Industry.
- This recognition marks India's strong return to the global organic farming spotlight after 14 years.
- The India Country Pavilion will cover 1,074 square metres, making it one of the largest national pavilions at the event.
- The pavilion will also showcase GI-tagged products, including traditional rice varieties such as Indrayani Rice (Maharashtra) and Navara Rice.

EXAM
Genius





Ques: What is India's rank in the 2026 Henley Passport Index?

- A) 65th
- B) 70th
- C) 75th
- D) 80th
- E) 85th

Answer: Option C — 75th

Explanation:

- India jumped 10 places to rank 75th in the Henley Passport Index 2026.
- Indian passport holders now enjoy easier or visa-free access to 56 countries worldwide.
- The improvement reflects enhanced global mobility and strengthening diplomatic relations.
- The Henley Passport Index ranks passports based on the number of destinations their holders can access without a prior visa.

EXAM
Genius





Ques: Where will the National Large Optical–Near Infrared Telescope (NLOT) be built?

- A) Merak near Pangong Tso
- B) Hanle, Ladakh
- C) Kodaikanal, Tamil Nadu
- D) Udaipur, Rajasthan
- E) Leh, Ladakh

Answer: Option B — Hanle, Ladakh

Explanation:

- The Government of India has approved the establishment of two new telescopes in Ladakh in the Union Budget, along with the upgradation of an existing one.
- The National Large Optical–Near Infrared Telescope (NLOT) will be built at Hanle, Ladakh. It will be a 13.7-metre segmented-mirror optical–near infrared telescope.
- Separately, the National Large Solar Telescope (NLST) will be a 2-metre aperture solar telescope set up at Merak near Pangong Tso lake.

Existing Solar Observatories in India:

- Kodaikanal Solar Observatory (established in 1899)
- Udaipur Solar Observatory (established in 1975)

Once operational, the new facilities will significantly strengthen India’s ground-based astronomical research capabilities.





Ques: On which date is World Radio Day observed annually?

- A) 1 January
- B) 13 February
- C) 15 March
- D) 21 June
- E) 10 December

Answer: Option B — 13 February

Explanation:

- World Radio Day is observed every year on 13 February to commemorate the establishment of United Nations Radio in 1946.
- The theme for World Radio Day 2026 is: “Radio and Artificial Intelligence: AI is a tool, not a voice.”
- India’s first Community Radio Station was inaugurated on 1 February 2004 by Lal Krishna Advani.
- Ram Singh Bouddh from Amroha, Uttar Pradesh—popularly known as the “Radio Man of India”—was recognised by Guinness World Records in 2025.
- He owns the world’s largest collection of 1,257 radios.

EXAM
Genius





Important days

- 25 January : National Tourism Day (Started in 1982)
- 25 January : National Voters' Day (Theme : "My India, My Vote")
- 25 January (last Sunday of January): World Leprosy Day (Theme : "Leprosy is curable, the real challenge is stigma".)
- 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
- 27 January : International Day of Commemoration in Memory of the Victims of the Holocaust, also known as International Holocaust Remembrance Day (theme for 2026 is "Holocaust Remembrance for Dignity and Human Rights.")
- 30 January : Martyrs' Day, also known as Sarvodaya Day or Shaheed Diwas (commemorates the assassination of Mahatma Gandhi on 30 January 1948)
- 30 January : National Leprosy Day
- 31 January : International Zebra Day
- 1 February : Raising Day of the Indian Coast Guard (ICG)
- 2 February : 50th World Wetlands Day (Theme 2026 Wetlands and Traditional Knowledge: Celebrating Cultural Heritage)
- 4 February : World Cancer Day (theme : "United by Unique")
- 9 February : International Epilepsy Day (Theme 2026 #EpilepsyPledge campaign)
- 10 February : 8th World Pulses Day (WPD) (theme for 2026 is "Pulses of the World: From Modesty to Excellence.")

