

# EXAM GENIUS

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# ***GENIUS CURRENT AFFAIRS***

**In English**

**19 March 2026**



UPSC



SSC



BANK



RAILWAY



STATE EXAMS

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**Ques: What market share is targeted for BHIM on UPI by 2028?**

- A) 2%
- B) 5%
- C) 10%
- D) 15%
- E) 20%

**Answer: Option B**

**Explanation:**

- The government aims for BHIM to achieve 5% market share in UPI by 2028.
- NPCI is promoting BHIM as a sovereign alternative to private payment apps.
- Currently, BHIM holds less than 1% market share in UPI transactions.
- The UPI market is dominated by PhonePe and Google Pay with around 78% combined share.
- NPCI plans to cap market share at 30% for any single player to promote competition.
- BHIM is focusing on better user experience, rewards, and cashback offers.
- The app was launched in 2016 to promote digital payments and financial inclusion.

**Static Part | :**

- **NPCI Founded – 2008**
- **Headquarters – Mumbai**
- **MD & CEO – Dilip Asbe**
- **BHIM Launched – 2016**

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**Ques: Wholesale Price Index (WPI) data in India is released by which of the following?**

- A) Reserve Bank of India
- B) Ministry of Finance
- C) Central Statistics Office
- D) NITI Aayog
- E) Office of the Economic Adviser

**Answer: Option E**

**Explanation:**

- WPI-based inflation in India rose to 2.13% in February 2026, an 11-month high.
- It marked the fourth consecutive month of increase (January 2026: 1.81%).
- The Wholesale Price Index (WPI) data is released by the Office of the Economic Adviser (OEA).
- OEA functions under the Department for Promotion of Industry and Internal Trade (DPIIT).
- DPIIT comes under the Ministry of Commerce and Industry.

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**Ques: How much amount did SBI raise through Tier II bonds in FY26?**

- A) ₹5,000 crore
- B) ₹6,051 crore
- C) ₹7,500 crore
- D) ₹10,000 crore
- E) ₹3,200 crore

**Answer: Option B**

**Explanation:**

- SBI raised ₹6,051 crore through Basel III compliant Tier II bonds in FY26.
- The bonds were issued at a coupon rate of 7.05%.
- The tenor of the bonds is 10 years with a call option after 5 years.
- The issue received strong investor response with bids nearly 2 times the base issue size of ₹5,000 crore.
- A total of 47 bids were received from qualified institutional investors.
- This reflects strong investor confidence in SBI.

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**Ques: According to Nomura's latest forecast, what is India's projected GDP growth for FY 2026–27?**

- A) 6.5%
- B) 6.8%
- C) 7.0%
- D) 7.1%
- E) 7.5%

**Answer: Option C**

**Explanation:**

- Nomura has revised India's GDP growth forecast for FY 2026–27 to 7.0% from 7.1%.
- The revision is due to geopolitical tensions in West Asia affecting global economic conditions.
- CPI inflation is projected at 4.5%, up by 0.7 percentage points.
- Current Account Deficit (CAD) is estimated at 1.6% of GDP.
- Rising energy prices and input cost pressures across Asia led to the downgrade.
- This may challenge India's "Goldilocks" balance of strong growth with stable inflation.

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## Recent News Headlines Related to SBI :

- SBI General Insurance launched a new brand campaign titled “Chuniye Bharosa, Apno Sa.”
- State Bank of India (SBI) has entered into a strategic partnership with MUFG Bank, part of Mitsubishi UFJ Financial Group of Japan.
- State Bank of India (SBI) launched a \$500 million syndicated social term loan facility focused on women’s empowerment initiatives.
- SBI Chairman C.S. Setty virtually inaugurated the SBI Parbung Branch from the bank’s Local Head Office in Guwahati.
- State Bank of India (SBI), India’s largest public sector bank, has announced a plan to increase its green advances portfolio to 7.5–10% of its total advances by 2030.
- State Bank of India (SBI) Chairman Challa Sreenivasulu Setty inaugurated the first-phase Agri Robotics Lab.
- According to a report by State Bank of India (SBI), nearly 75% of India’s agricultural exports to the United States will now face zero tariff.





**Ques: The Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme is implemented by which organization as the Pension Fund Manager?**

- A) Employees' Provident Fund Organisation
- B) Life Insurance Corporation of India
- C) Securities and Exchange Board of India
- D) National Pension System Trust
- E) Reserve Bank of India

**Answer: Option B**

**Explanation:**

- PM-SYM is a Central Sector Scheme under the Ministry of Labour and Employment.
  - It provides old-age protection to unorganised workers like street vendors, construction workers, etc.
  - The scheme is implemented by LIC and CSC e-Governance Services India Ltd.
  - LIC acts as the Pension Fund Manager.
  - Eligibility: Age 18–40 years, income below ₹15,000, and not a member of EPFO, ESIC, or NPS.
  - It is a voluntary, contributory pension scheme with a 50:50 contribution by the subscriber and the Central Government.
  - Subscribers receive a minimum pension of ₹3,000 per month after the age of 60.
  - लाभार्थियों को 60 वर्ष की आयु के बाद ₹3,000 प्रति माह की न्यूनतम पेंशन मिलती है।
  - Contribution is made through auto-debit from bank or Jan Dhan account.
  - Family Pension: After the subscriber's death, the spouse receives 50% of the pension.
- Exit Rules:**
- Before 10 years: Contribution returned with interest.
  - After 10 years but before 60: Contribution returned with accumulated interest.
  - Death before 60: Spouse can continue or exit.





• **Latest Update (2026):**

- Total enrolments: 52.4 lakh workers (as on 4 March 2026).
- Highest registration: 5,06,603 in 2019–20.
- Government contribution: ₹1,837.46 crore (50% share).



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**Ques: What is the budget allocation for the Department of Agriculture & Farmers' Welfare in 2025–26?**

- A) ₹21,933 crore
- B) ₹75,000 crore
- C) ₹1,27,290 crore
- D) ₹95,000 crore
- E) ₹1,50,000 crore

**Answer: Option C**

**Explanation:**

- The budget allocation increased from ₹21,933 crore (2013–14) to ₹1,27,290 crore (2025–26).
- The information was shared in the Lok Sabha by the Minister of State for Agriculture.
- The government has launched multiple schemes for improving production and farmer income.
- Around 18,825 clusters have been formed covering 9 lakh hectares with 19 lakh farmers.
- Urea is provided at a notified Maximum Retail Price (MRP).
- Efforts are being made to promote agriculture as a viable career option for youth.
- ICAR has established 731 Krishi Vigyan Kendras (KVKs) across rural India.

**Static Part | :**

- **ICAR Founded – 1929**
- **Headquarters – New Delhi**





**Ques: The Lower Kopili Hydroelectric Project, recently inaugurated in Assam, is developed on which river basin?**

- A) Kopili River
- B) Barak River
- C) Brahmaputra River
- D) Teesta River
- E) Subansiri River

**Answer: Option A**

**Explanation:**

- The 120 MW Lower Kopili Hydroelectric Project was virtually inaugurated in Assam.
- It is developed on the Kopili River basin as a run-of-river project.
- The project is located in Dima Hasao and Karbi Anglong districts.
- It has been developed by Assam Power Generation Corporation Limited.
- Financial assistance was provided by the Asian Development Bank.

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## Recent Headlines Related to Inauguration :

- Piyush Goyal, Union Minister of Commerce and Industry, inaugurated the 40th edition of the AAHAR International Food and Hospitality Fair in New Delhi.
- Raksha Rajya Mantri (Minister of State for Defence) Sanjay Seth inaugurated the restored Chungthang–Lachen axis and the 400-ft Bailey Suspension Taram Chu Bridge in Sikkim.
- Tamil Nadu's Forest Minister R. S. Rajakannappan inaugurated the State's first Dark Sky Park at Ariyur Shola Reserve Forest in Kolli Hills, Namakkal district.
- Mohan Yadav, Chief Minister of Madhya Pradesh, inaugurated the National Divyangjan Cricket Sports Festival-2026 in Bhopal, Madhya Pradesh.
- The Lengtekai Bridge, also known as 'Faith Bridge', was inaugurated by Mizoram Chief Minister Lalduhoma in Aizawl.
- Prime Minister Narendra Modi will inaugurate Micron Technology's ATMP semiconductor plant in Sanand, Gujarat.
- India's first Namu Bharat Rapid Rail Transit System (RRTS) and the 82 km long Delhi–Meerut Namu Bharat Corridor were inaugurated by Prime Minister Narendra Modi.





**Ques: Which country became India's 3rd-largest export destination in February 2026?**

- A) Netherlands
- B) China
- C) Germany
- D) Japan
- E) Singapore

**Answer: Option B**

**Explanation:**

- China became India's 3rd-largest export destination in February 2026, overtaking the Netherlands.
- Exports to China increased by 32.4% to \$1.67 billion.
- The United States remained the top export destination, followed by the UAE.
- Exports to the Netherlands declined by 31.3% to \$1.29 billion.
- India's total exports were around \$36.61 billion, showing a slight 0.81% decline (YoY).
- Growth was mainly driven by sectors like electronics and marine products.

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**Ques:** Under India's Inter-Regional Power Transmission Expansion initiative, the inter-regional transmission capacity is targeted to reach 168 GW by which year?

- A) 2025
- B) 2027
- C) 2030
- D) 2032
- E) 2035

**Answer:** Option D

**Explanation:**

- The initiative aims to strengthen the National Power Grid and improve power flow across regions.
- Current inter-regional transmission capacity is about 120 GW (as of December 2025).
- Targets: 143 GW by 2027 and 168 GW by 2032.
- The expansion is driven by rising electricity demand in India.
- Peak electricity demand is projected to reach around 388 GW by 2032.
- A strong transmission network is essential for efficient power distribution across states.
- The expansion plan is part of the National Electricity Plan (Transmission) – Volume II.

**Key Targets by 2032 |**

- **Total transmission network length targeted: 6.48 lakh circuit kilometres (ckm).**
- **Total transformation capacity targeted: 2,345 GVA (Giga Volt Ampere).**





**Ques: Removal of the Chief Election Commissioner is done in the same manner as which post?**

- A) President
- B) Prime Minister
- C) Supreme Court Judge
- D) Governor
- E) Attorney General

**Answer: Option C**

**Explanation:**

- As per Article 324(5) of the Constitution, the CEC can be removed in the same manner as a Supreme Court Judge.
- This ensures independence of the Election Commission.
- The removal process involves a special majority in Parliament, similar to impeachment of judges.
- A minimum of 50 MPs (Rajya Sabha) and 100 MPs (Lok Sabha) are required to initiate the motion.
- This constitutional protection safeguards the neutrality and autonomy of the CEC.
- The removal process requires a special majority in Parliament, similar to that of a Supreme Court Judge.

**Static Part |:**

- **Article – 324 (Election Commission)**
- **Removal Authority – Parliament**
- **Law – Judges (Inquiry) Act, 1968**





## Recent Headlines Related to Brand Ambassador :

- Former Indian cricketer Shikhar Dhawan : inaugural Delhi Khel Mahakumbh by the Government of Delhi
- Mahendra Singh Dhoni : Goodwill Ambassador for the Pune Grand Tour 2026
- Harmanpreet Kaur : Shyam Steel
- Seven-time Olympic medallist sprinter Andre De Grasse of Canada : International Event Ambassador for the 21st edition of the Tata Mumbai Marathon (TMM 2025)
- Cristiano Ronaldo : Investor and Brand Ambassador of Perplexity AI
- MS Dhoni : Panasonic AC Brand Ambassador
- Ishaan Khatter : brand ambassador for EUME
- Indian cricketer Abhishek Sharma : newest brand ambassador of global logistics firm DP World.
- Harmanpreet Kaur : first-ever female brand ambassador of Punjab National Bank (PNB)





**Ques: Which Indian cricketer has been appointed as the brand ambassador of Uniqlo in India?**

- A) Virat Kohli
- B) Rohit Sharma
- C) Jasprit Bumrah
- D) KL Rahul
- E) Hardik Pandya

**Answer: Option C**

**Explanation:**

- Jasprit Bumrah has been appointed as the brand ambassador of Uniqlo in India.
- Uniqlo is a global apparel retailer and a subsidiary of Fast Retailing Co., Ltd.
- It is a leading Japanese brand known for its clothing and fashion products.

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**Ques: Which country reintroduced the QR code-based National Fuel Pass system for fuel distribution?**

- A) India
- B) Sri Lanka
- C) Bangladesh
- D) Nepal
- E) Myanmar

**Answer:** Option B

**Explanation:**

- Sri Lanka reintroduced the mandatory QR code-based National Fuel Pass system.
- It was first introduced in 2022 during the economic crisis to manage fuel shortages.
- Consumers must register and obtain a QR code linked to their vehicle to purchase fuel.
- The system ensures fair distribution and prevents hoarding.
- It helps in efficient fuel management amid global uncertainties.

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## Recent News Headlines Related to Summits / conference

- Mobile World Congress 2026 was held at Fira Barcelona Gran Via in Barcelona, Spain. The theme of the event was “The IQ Era.”
- The 21st edition of the Asian Women’s Film Festival (AWFF) 2026 has begun in New Delhi, celebrating women’s voices and stories from across Asia.
- The International Malaria Conference 2026 was held in New Delhi.
- The Ministry of Micro, Small and Medium Enterprises held the 5th National MSME Council meeting in New Delhi. Union Minister Shri Jitan Ram Manjhi launched two major digital initiatives The Udyami Bharat Portal and the MSME Technology Transfer Platform
- Union Minister for Women and Child Development Annapurna Devi reaffirmed that women-led development is central to the government’s policy framework during the inaugural session of the “Sashakt Nari–Viksit Bharat” Conference in New Delhi.
- Prime Minister Narendra Modi inaugurated the 11th edition of the Raisina Dialogue in New Delhi.





**Ques: The International Rail Coach Expo 2026 was inaugurated at which location?**

- A) Chennai
- B) Mumbai
- C) Kolkata
- D) Hyderabad
- E) Bengaluru

**Answer: Option A**

**Explanation:**

- The International Rail Coach Expo 2026 was inaugurated at the Integral Coach Factory in Chennai.
- It was inaugurated by Subba Rao.
- The event was organised by Integral Coach Factory in association with CII.
- The expo was previously held in 2018.

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**Ques:** After revision, how many categories are there for post-issue capital under minimum public shareholding norms?

- A) 3
- B) 4
- C) 5
- D) 6
- E) 7

**Answer:** Option D

**Explanation:**

- The Ministry of Finance revised norms under the Securities Contracts (Regulation) Rules, 1957.
- Post-issue capital categories increased from 3 to 6.
- New categories: ₹1,600 crore; ₹1,600–₹4,000 crore; ₹4,000–₹50,000 crore; ₹50,000–₹1 lakh crore; ₹1–₹5 lakh crore; above ₹5 lakh crore.
- The aim is to balance market liquidity with practical realities, especially for large companies.
- It also ensures smoother compliance with minimum public shareholding norms.

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**Ques: The Haldia Bulk Terminal, recently inaugurated by the Prime Minister, is located at which port?**

- A) Jawaharlal Nehru Port
- B) Paradip Port
- C) Visakhapatnam Port
- D) Syama Prasad Mookerjee Port
- E) Cochin Port

**Answer: Option D**

**Explanation:**

- The Haldia Bulk Terminal was inaugurated at Syama Prasad Mookerjee Port.
- It is located in the Haldia Dock Complex in West Bengal.
- The terminal has been developed by Adani Ports and Special Economic Zone Limited.
- It is India's first fully automated dry bulk cargo handling facility on the Hooghly River.

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**Ques: Which company became the first in India to produce 50 million tonnes of iron ore in a single financial year?**

- A) SAIL
- B) Tata Steel
- C) NMDC Limited
- D) JSW Steel
- E) Coal India

**Answer: Option C**

**Explanation:**

- NMDC Limited became the first Indian company to produce 50 million tonnes of iron ore in a single financial year (FY26).
- It is a Navratna PSU under the Ministry of Steel and India's largest iron ore producer.
- The milestone highlights India's growing mining capacity and efficiency.
- It supports the development of the steel and infrastructure sector.
- Strong operational efficiency and large-scale production enabled this achievement.

**Static Part | :**

- **Founded – 1958**
- **Headquarters – Hyderabad**
- **Ministry – Ministry of Steel**
- **Status – Navratna PSU**





## Recent News headlines related to Sports

- New Delhi, the capital of India, will host the second leg of the Asia Cup Archery in 2027.
- Armand Duplantis, a pole vaulter from Sweden, set a new world record of 6.31 metres.
- Kimi Antonelli, aged 19, won his first Formula 1 race at the Chinese Grand Prix.
- Smriti Mandhana retains No.1 position in Women's ODI batting rankings. Rankings released by International Cricket Council.
- Goa will host the seventh season of Ultimate Table Tennis (UTT) in July 2026. The tournament will be held at the Shyama Prasad Mukherjee Indoor Stadium.
- Mayank Chakraborty became India's 94th Chess Grandmaster (GM).
- Shubman Gill and Smriti Mandhana were named the Best International Cricketers at the BCCI Naman Awards 2026.
- India's badminton player Lakshya Sen finished runner-up at the All England Open Badminton Championships 2026.





**Ques: Where was the 2nd edition of the World Para Athletics Grand Prix 2026 hosted?**

- A) Mumbai
- B) Bengaluru
- C) Hyderabad
- D) New Delhi
- E) Chennai

**Answer: Option D**

**Explanation:**

- The 2nd edition of the World Para Athletics Grand Prix 2026 was hosted in New Delhi.
- The event took place from 11–13 March 2026.
- A total of 257 athletes from 8 countries participated.
- Participating countries included India, Russia, Nepal, Bhutan, Hong Kong, Serbia, Bosnia, and Egypt.
- India had the largest contingent with around 219 athletes.
- The event was held at Jawaharlal Nehru Stadium.
- India finished first in the medal standings.





**Ques: Which state recorded the highest number of tiger deaths in India in 2025?**

- A) Madhya Pradesh
- B) Karnataka
- C) Maharashtra
- D) Uttarakhand
- E) Rajasthan

**Answer: Option C**

**Explanation:**

- Maharashtra recorded the highest number of tiger deaths in 2025 with 41 deaths out of 166 nationwide.
- The data was released by the National Tiger Conservation Authority (NTCA).
- Major causes include poaching, human-wildlife conflict, and habitat loss.
- Authorities are strengthening protection measures like Special Tiger Protection Force and surveillance.
- These efforts aim to reduce mortality and protect tiger populations.

**Static Facts:**

- NTCA Established – 2005
- Ministry – Ministry of Environment, Forest and Climate Change
- Project Tiger Launch – 1 April 1973





**Ques: Who has been re-elected as the Chairman of the Automotive Tyre Manufacturers' Association (ATMA)?**

- A) Sanjay Chatterjee
- B) Arun Mammen
- C) Rajiv Bajaj
- D) Pawan Goenka
- E) Anish Shah

**Answer: Option B**

**Explanation:**

- Arun Mammen has been re-elected as the Chairman of ATMA.
- He is the Vice-Chairman & Managing Director of MRF Ltd.
- Sanjay Chatterjee has been appointed as the Director General of ATMA.

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## Recent Appointment in different departments :

- Shantanu Narayen : Adobe CEO
- Chief Superintendent of Kaiga Generating Station Units 3 and 4 in Karnataka : R.M. Nachammai
- Rahul Bhatia : interim CEO of IndiGo (Replaced Pieter Elbers)
- Dr. Rajeev Singh Raghuvanshi : Drugs Controller General of India (Extended for 1 year from 1st march 2026)
- South Korean filmmaker Park Chan-wook : jury president for the 79th edition of the Cannes Film Festival
- Baroruchi Mishra : CEO of Hindustan Oil Exploration Company
- Saba Shawl : First Kashmiri woman to head (Superintendent) Central Jail Srinagar, Which is a high security correctional facility in Jammu and Kashmir
- Alois Zwinggi : Interim President and Chief Executive Officer (CEO) of the World Economic Forum (WEF) (replaced Børge Brende of Norway)





**Ques: What is the delivery time under “Speed Post 48” service launched by India Post?**

- A) Same day
- B) 24 hours
- C) 48 hours (2 working days)
- D) 72 hours
- E) 5 days

**Answer: Option C**

**Explanation:**

- India Post launched “Speed Post 24” and “Speed Post 48” for time-bound delivery.
- Speed Post 24 ensures next-day delivery.
- Speed Post 48 guarantees delivery within 48 hours (2 working days).
- The service applies to both documents and parcels.
- It enhances competitiveness with private courier services.
- Launched from 17 March under updated postal regulations.
- Aim: Improve efficiency, reliability, and customer satisfaction.

**Static Facts:**

- Organization – India Post
- Ministry – Ministry of Communications
- Established – 1854





**Ques: World Consumer Rights Day is observed every year on which date?**

- A) 10 March
- B) 12 March
- C) 22 March
- D) 20 March
- E) 15 March

**Answer: Option E**

**Explanation:**

- World Consumer Rights Day is observed every year on 15 March.
- It aims to raise awareness about consumer rights and needs globally.
- First observed in 1983.
- Theme: “Safe Products, Confident Consumers.”
- The date marks John F. Kennedy’s address to the US Congress on 15 March 1962, recognizing consumer rights.

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## Important days :

- 20 February : World Day of Social Justice (Theme for 2026: “Renewed Commitment to Social Development and Social Justice”)
- 20 February : Arunachal Pradesh Foundation Day (India’s 24th state in 1987)
- 20 February : Mizoram Foundation Day (23rd state of India in 1987)
- 21 February : International Mother Language Day (Theme 2026 – “Youth voices on multilingual education.”)
- 21 February (third Saturday of February) : World Pangolin Day
- 22 February : 100th World Thinking Day (Theme 2026 Our Friendship)
- 23 February : World Peace and Understanding Day 2026
- 24 February : Central Excise Day
- 27 February : International Polar Bear Day
- 27 February : World non-governmental organizations (NGOs) Day 2026 (13th Edition)
- 27 February : 7th National Protein Day (started in the year 2020)
- 28 February : National Science Day (Theme 2026: Women in Science: Catalysing Viksit Bharat)
- 28 February : Rare Disease Day 2026 (2026 Theme: More than you can imagine: the realities behind rare diseases)
- 1 March : Indian Bureau of Mines (IBM) celebrated its 79th Foundation Day as Khanij Diwas
- 1 March : Zero Discrimination Day (theme for 2026 was “People First”)
- 1 March : World Seagrass Day
- 3 March : World Hearing Day (theme for 2026 is “From communities to classrooms: hearing care for all children.”)
- 4 March : 18th World Day of Fight Against Sexual Exploitation 2026 (Started in 2009)
- 4 March : National Safety Day 2026 (Theme 2026 Engage, Educate & Empower People to Enhance Safety)
- 7 March : Jan Aushadhi Diwas
- 8 March : International Women's Day (Theme "Rights. Justice. Action. For ALL Women and Girls.")
- 10 March : CISF Raising Day





## IMPORTANT ONE - LINER Current Affairs

The Indian Naval Sail Training Ship INS Sudarshini arrived at Valletta, marking a key milestone in its Lokayan-26 transoceanic expedition. After Malta, the ship will sail to the Sète to participate in the Escale à Sète, maritime festival.

The ConnectSafe Cyber Security Facility has been launched by Deloitte in Bengaluru

The Himachal Pradesh government signed an MoU with the National Dairy Development Board to strengthen the dairy sector. A key component of this initiative is the Dagwar dairy project located in Kangra district. Dairy products will be marketed under the “HIM” brand.

The SMART (Swachhata Monitoring and Automated Reporting Tool) was launched by the Delhi Cantonment Board and announced by the Ministry of Defence. The main purpose of the tool is to improve monitoring of sanitation and civic services in cantonment areas.

Nagauri Pan Methi from Nagaur district, Rajasthan has been granted registration by the Protection of Plant Varieties and Farmers' Rights Authority (PPVFRA). The registration has been granted under the Protection of Plant Varieties and Farmers' Rights Act, 2001.

The Reserve Bank of India (RBI) imposed a penalty of ₹3.10 lakh on Cashfree Payments India Private Limited. The key issue was an impermissible debit from an escrow account. An escrow account is a temporary account where customer funds are kept securely before being transferred to merchants.

