

EXAM GENIUS

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Ques: Which Public Sector Bank (PSB) earned the highest revenue from selling third-party financial products in the last five years?

- A) Punjab National Bank
- B) Canara Bank
- C) Bank of Baroda
- D) State Bank of India
- E) Union Bank of India

Answer: Option D

Explanation:

- Public Sector Banks (PSBs) in India earned over ₹28,600 crore in the last five years by selling third-party financial products like insurance, mutual funds, and demat accounts.
- State Bank of India (SBI) was the highest earner, generating about ₹17,043.49 crore.
- SBI alone accounted for around 59% share of total earnings.
- Other major earners include Punjab National Bank (₹2,865.54 crore), Canara Bank (₹2,059.54 crore), Bank of Baroda (₹1,904.52 crore), and Union Bank of India (₹1,832.69 crore).

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Ques: Which company has launched the 'Women's Mode' feature to support women investors?

- A) HDFC Securities
- B) ICICI Direct
- C) SBI Securities
- D) Zerodha
- E) Angel One

Answer: Option C

Explanation:

- SBI Securities has launched the "Women's Mode" feature on its mobile application to empower women investors.
- The feature provides simplified, goal-based investing tools and curated investment themes.
- It aims to promote financial inclusion and increase women's participation in the investment ecosystem.

Static Part:

- Parent Organization – State Bank of India
- Headquarters – Mumbai
- Founded – 2006





Recent News Headlines Related to SBI :

- State Bank of India (SBI) raised ₹6,051 crore through Basel III compliant Tier II bonds in FY26.
- 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.





Ques: RBI was awarded the “Initiative of the Year” for launching which domain to enhance digital banking security?

- A) .gov.in
- B) .bank.in
- C) .org.in
- D) .nic.in
- E) .fin.in

Answer: Option B

Explanation:

- Reserve Bank of India (RBI) received the “Initiative of the Year” award from Central Banking, London.
- The award was given for launching the “.bank.in” domain to strengthen India’s digital banking security ecosystem.
- India became the first country to mandate a dedicated banking domain exclusively for banks.
- The domain helps users identify genuine banking websites and prevents fraud.
- The rollout involved coordination with multiple stakeholders including Government of India, National Internet Exchange of India (NIXI), and Institute for Development and Research in Banking Technology (IDRBT).





Recent News Headlines Related to RBI

- Reserve Bank of India (RBI) cancelled the Certificate of Registration (CoR) of 36 Non-Banking Financial Companies (NBFCs) as part of its regulatory actions, while 9 other NBFCs surrendered their licences due to business exits, structural changes, or mergers.
- The Reserve Bank of India (RBI) revised the Counterparty Credit Risk (CCR) framework to align it with Basel III international banking norms.
- Reserve Bank of India has issued revised prudential norms for dividend payouts by commercial banks, which will come into effect from FY27.
- Reserve Bank of India (RBI) issued the NBFC–Miscellaneous Amendment Directions, 2026 to support the functioning of National Urban Co-operative Finance and Development Corporation Ltd. (NUCFDC) as the Umbrella Organisation (UO) for Urban Co-operative Banks (UCBs). These special provisions will remain effective until 31 March 2029, unless modified, withdrawn, or extended by the Reserve Bank of India.
- The Reserve Bank of India (RBI) purchased ₹50,000 crore worth of Government Securities (G-Secs) through Open Market Operations (OMO) to increase liquidity in the banking system.





Ques: Who has been appointed as the brand ambassador of the BHIM Payments App?

- A) Virat Kohli
- B) Rohit Sharma
- C) Mahendra Singh Dhoni
- D) Sachin Tendulkar
- E) KL Rahul

Answer: Option C

Explanation:

- NPCI BHIM Services Limited has appointed Mahendra Singh Dhoni as the brand ambassador for the BHIM Payments App.
- The BHIM App has been rebranded as “Bharat Ka Apna Payments App” to promote digital payments.
- The initiative aims to increase user trust, expand reach, and strengthen India’s digital payment ecosystem.
- BHIM is based on UPI (Unified Payments Interface), enabling instant and secure transactions across banks.

Static Part:

- Launched by – National Payments Corporation of India
- Year – 2016





Recent Headlines Related to Brand Ambassador :

- cricketer Ravindra Jadeja : primary Brand Ambassador of City Union Bank for 2 years
- Jasprit Bumrah : brand ambassador of Uniqlo
- 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.





Ques: Which bank collected the highest penalty for non-maintenance of minimum balance among private sector banks (FY23–FY25)?

- A) HDFC Bank
- B) ICICI Bank
- C) Axis Bank
- D) Kotak Mahindra Bank
- E) Yes Bank

Answer: Option A

Explanation:

- Private sector banks in India collected about ₹11,000 crore as penalties for non-maintenance of minimum balance between FY2022–23 and FY2024–25.
- Public Sector Banks (PSBs) collected around ₹8,093 crore during the same period, which is lower than private banks.
- Among private banks, HDFC Bank was the highest earner, collecting over ₹3,800 crore.
- It was followed by Axis Bank (₹2,700 crore) and ICICI Bank (₹1,200 crore).
- Among PSBs, Punjab National Bank collected the highest (₹1,500 crore), followed by Bank of Baroda (₹1,200 crore) and Indian Bank (~₹1,100 crore).
- State Bank of India (SBI) waived penalties for non-maintenance of minimum balance in savings accounts from March 2020, followed by other PSBs like PNB and Canara Bank.





Ques: Who has been appointed as the brand ambassador of City Union Bank (CUB) for two years?

- A) Rohit Sharma
- B) Virat Kohli
- C) Ravindra Jadeja
- D) MS Dhoni
- E) KL Rahul

Answer: Option C

Explanation:

- City Union Bank (CUB) has appointed Ravindra Jadeja as its primary brand ambassador for two years.
- The partnership aims to enhance brand visibility and strengthen customer engagement across India.
- Ravindra Jadeja's performance, reliability, and mass appeal align with the bank's values and outreach strategy.

Static Part:

- Headquarters – Kumbakonam, Tamil Nadu
- Founded – 1904
- Type – Private Sector Bank





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Recent News Headlines Related to First in india and world :

- Chile has officially become the first country in the Americas and the second country globally to eliminate leprosy as a public health problem, as verified by the World Health Organization (WHO).
- V.O. Chidambaranar Port Authority has become the first port in India to launch the Digital Twin initiative for port management.
- International Business Machines Corporation (IBM) launched its first Sangam Infrastructure Innovation Center at the India Systems Development Lab (ISDL) campus in Bengaluru, Karnataka.
- Telangana will recruit its first-ever batch of women firefighters under newly introduced recruitment rules.
- Union Minister Sarbananda Sonowal laid the foundation stone for India's first river lighthouses.
- The total project length of India's first underwater Road-cum-Rail tunnel is 33.7 km.
- The Kerala State Cabinet, chaired by Chief Minister Pinarayi Vijayan, approved India's first comprehensive graphene policy.





Ques: “RISA: Timeless Tribal” brand, recently launched, is associated with which sector?

- A) Digital Banking
- B) Tribal Handicrafts & Textiles
- C) Space Technology
- D) Renewable Energy
- E) Automobile Industry

Answer: Option B

Explanation:

- Ministry of Tribal Affairs launched the premium brand “RISA: Timeless Tribal”.
- The launch was done by Jual Oram on 18 March 2026 at Sunder Nursery.
- The initiative aims to promote tribal heritage, handicrafts, and textiles globally through TRIFED.
- “RISA” is inspired by Tripura’s traditional handwoven stole and ensures fair income and better market access for artisans.

Static Part:

- Ministry Established – 1999
- Headquarters – New Delhi
- TRIFED Full Form – Tribal Cooperative Marketing Development Federation of India





Ques: 'SATHEE (Self-Assessment, Test and Help for Entrance Exams)' app is developed by which organizations?

- A) Ministry of Education & IIT Kanpur
- B) NITI Aayog & IIT Delhi
- C) UGC & IIT Bombay
- D) AICTE & IIT Madras
- E) NCERT & IIT Kharagpur

Answer: Option A

Explanation:

- SATHEE (Self-Assessment, Test and Help for Entrance Exams) is developed by the Ministry of Education and IIT Kanpur.
- The app aims to help students prepare for national-level competitive exams.
- It provides support for exams like JEE, NEET, CUET, SSC, IBPS, and Railway exams.
- The platform focuses on self-assessment, practice tests, and guidance for students.

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Recent News Headlines Related to launched Apps/portals :

- Nitin Gadkari, Union Minister for Road Transport and Highways, launched the upgraded RAJMARG PRAVESH web portal to enable hassle-free issuance of No Objection Certificates (NOCs) for facilities along National Highways.
- South Central Railway (SCR) launched the next-generation 'Rail Parcel App' at Rail Nilayam, Secunderabad.
- Telecom Regulatory Authority of India (TRAI) has urged telecom consumers to download and actively use the DND (Do Not Disturb) app to report spam calls and SMS instead of only blocking numbers.
- The Union Government launched PANCHAM (Panchayat Assistance & Messaging Chatbot).
- Sujalam Bharat App Launched by Union Minister of Jal Shakti, Shri C.R. Patil and Developed by Bhaskaracharya National Institute for Space Applications and Geo-informatics (BISAG-N). Its aim is to make rural drinking water systems easier to track, manage, and improve
- The Tele MANAS App, launched by Union Health Minister Jagat Prakash Nadda, now supports 10 regional languages in addition to English and Hindi to expand mental health access across India.





Ques: Who has been appointed as India's next Ambassador to China?

- A) Pradeep Kumar Rawat
- B) Vikram Doraiswami
- C) Harsh Vardhan Shringla
- D) Ruchira Kamboj
- E) S. Jaishankar

Answer: Option B

Explanation:

- Vikram Doraiswami has been appointed as India's next Ambassador to China.
- He will succeed Pradeep Kumar Rawat in this role.
- He is a 1992 batch Indian Foreign Service (IFS) officer.
- He is currently serving as India's High Commissioner to the United Kingdom.
- His appointment comes at a crucial time to strengthen India-China diplomatic relations.

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Recently appointed ambassador:

- Muanpuii Saiawi : India's next High Commissioner to New Zealand
- Amit Kumar Mishra : India's next Ambassador to Georgia
- Stefan Priesner of Austria : United Nations Resident Coordinator in India
- Sergio Gor : United States Ambassador to India and special envoy to South and Central Asia
- Manish Gupta : Ambassador of India to Ireland
- Senior Indian Foreign Service officer Gourangalal Das : India's next ambassador to South Korea
- Dr. Deepak Mittal : India's next Ambassador to the United Arab Emirates (succeeding Sunjay Sudhir)
- Dinesh K Patnaik : India's High Commissioner to Canada





Ques: Which state government has launched the “Gaudham Yojana” to promote cattle welfare and protection?

- A) Madhya Pradesh
- B) Rajasthan
- C) Uttar Pradesh
- D) Chhattisgarh
- E) Gujarat

Answer: Option D

Explanation:

- The Chhattisgarh government has launched the “Gaudham Yojana” to promote cattle welfare and protection.
- The initiative was launched under the leadership of Chief Minister Vishnu Deo Sai.
- The scheme focuses on cattle conservation and addressing the issue of stray cattle.
- It also aims to strengthen the rural economy through activities related to cattle care and management.

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Recent News Headlines Related to Schemes

- The Pradhan Mantri Shram Yogi Maandhan (PM-SYM) is a Central Sector Scheme under the Ministry of Labour and Employment.
- The Stand-Up India Scheme provides loans ranging from ₹10 lakh to ₹1 crore to eligible beneficiaries.
- The Orunodoi Scheme (Orunodoi 3.0) has been implemented by the Assam Government.
- President Droupadi Murmu dedicated four welfare schemes in New Delhi aimed at strengthening women empowerment and promoting social and economic inclusion of women. These are Lakhpati Bitiya Scheme, Saheli Pink Smart Card, Meri Poonji Mera Adhikaar and Free LPG Cylinder Scheme
- The Jal Jeevan Mission has been extended by the Union Cabinet of India until December 2028.
- Punjab Government, led by the Aam Aadmi Party (AAP), has announced a monthly financial assistance scheme for women. scheme named "Mukh Mantri Mawan Dhian Satikar Yojana", ₹1,000 permonth will be directly transferred





Ques: Under e-NAM, how many mandis have been integrated since inception?

- A) 1,200
- B) 1,450
- C) 1,656
- D) 1,800
- E) 2,000

Answer: Option C

Explanation:

- The e-NAM (National Agriculture Market) has been implemented since 2016 as an online trading platform for agricultural commodities.
- It integrates physical wholesale mandis across States and UTs to ensure transparent and competitive trading.
- Since inception, a total of 1,656 mandis from 23 States and 4 UTs have been integrated into the platform.
- Over 1.80 crore farmers, 2.72 lakh traders, and 4,724 FPOs have been registered on the portal.
- The total trade value has crossed ₹4.82 lakh crore, improving price discovery and farmers' income.

Static Part:

- Launched by – Government of India
- Year – 2016





Ques: Exercise Sea Dragon 2026, in which the Indian Navy participated, is primarily related to which type of warfare?

- A) Air Warfare
- B) Cyber Warfare
- C) Anti-Submarine Warfare
- D) Space Warfare
- E) Land Warfare

Answer: Option C

Explanation:

- The Indian Navy participated in Exercise Sea Dragon 2026, a US-led multinational anti-submarine warfare exercise.
- The exercise was held in Guam at Andersen Air Force Base.
- India deployed a P-8I maritime patrol aircraft, designed for anti-submarine operations.
- Participating countries included United States, Australia, Japan, and New Zealand along with India.
- The exercise highlights strong multinational cooperation in the Indo-Pacific region.

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Recent News Headlines Related to Defence Exercise :

- Exercise Cold Response 2026 was organised by the North Atlantic Treaty Organization (NATO).
- Freedom Shield joint military exercise between the United States and South Korea is conducted across multiple military bases and training areas throughout South Korea.
- An Indian Armed Forces contingent arrived in Seychelles to participate in the 11th edition of the joint military exercise 'Lamitiye 2026' with the Seychelles Defence Forces (SDF).
- 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.





Ques: How much amount was approved by the Union Cabinet for MSP support to cotton farmers for the 2023–24 season?

- A) ₹1,000 crore
- B) ₹1,250 crore
- C) ₹1,500 crore
- D) ₹1,718 crore
- E) ₹2,000 crore

Answer: Option D

Explanation:

- The Union Cabinet, chaired by Narendra Modi, approved ₹1,718.56 crore for MSP operations for cotton for the 2023–24 season.
- The funds will be provided to Cotton Corporation of India (CCI), the nodal agency for procurement under MSP.
- The initiative aims to protect farmers from price fluctuations and provide a safety net when market prices fall below MSP.
- CCI has established a wide procurement network across major cotton-growing states to ensure smooth operations.
- Cotton is a key cash crop in India, supporting the livelihood of around 60 lakh farmers.





Ques: DCM Shriram Limited secured USD 90 million funding from which organization?

- A) Asian Development Bank
- B) International Finance Corporation
- C) IMF
- D) World Bank
- E) NABARD

Answer: Option B

Explanation:

- DCM Shriram Limited secured USD 90 million funding from the International Finance Corporation (IFC).
- IFC is the private sector arm of the World Bank Group.
- The funding has been raised through sustainability-linked Non-Convertible Debentures (NCDs).
- The initiative supports sustainable business practices and long-term financial growth.

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Ques: The LPG tanker “Nanda Devi” recently arrived at which port in Gujarat?

- A) Kandla Port
- B) Mundra Port
- C) Vadinar Port
- D) Pipavav Port
- E) Dahej Port

Answer: Option C

Explanation:

- The LPG tanker “Nanda Devi” arrived at Vadinar Port carrying around 46,000 metric tonnes of LPG.
- The port is located in Devbhoomi Dwarka district of Gujarat.
- The vessel departed from Qatar and passed through the Strait of Hormuz before reaching India.
- The LPG will be transferred via ship-to-ship operations to smaller vessels for delivery to ports like Ennore Port and Haldia Port.
- This will help strengthen India’s gas reserves and supply chain.

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Ques: Under the “Divyang Shakti” scheme, who is eligible for free bus travel in Andhra Pradesh?

- A) All senior citizens
- B) Women only
- C) Government employees
- D) Students only
- E) Persons with 40% or more disability

Answer: Option E

Explanation:

- The Andhra Pradesh government is set to launch a free bus travel scheme for differently abled persons under the “Divyang Shakti” scheme.
- The scheme will be launched by Chief Minister N. Chandrababu Naidu in Amaravati.
- Under the scheme, individuals with 40% or more disability will be eligible for free travel.
- The benefit will be available in APSRTC buses, including express services.
- The initiative aims to improve accessibility, mobility, and social inclusion of differently abled persons.

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IMPORTANT ONE - LINER Current Affairs

NPCI International Payments Limited (NIPL) to expand UPI merchant acceptance in Sri Lanka. UPI payments can be made by scanning LankaQR codes.

Tata Steel has approved a proposal to merge Neelachal Ispat Nigam Ltd (NINL), its wholly-owned subsidiary, with itself. The acquisition was done for around ₹12,100 crore. Additionally, Tata Steel's board has approved an investment of up to \$2 billion in its Singapore-based arm T Steel Holdings Pte Ltd (TSHP)

Jio Payments Bank (JPBL), a subsidiary of Jio Financial Services, has launched UPI-based cash withdrawal. Customers can withdraw cash by scanning a UPI QR code and authorising the transaction through their UPI app.

Surya Midha created headlines by matching the youngest billionaire milestone. He is the co-founder of the AI hiring startup Mercor. He achieved this milestone at the age of 22 and appeared in the Forbes World's Billionaires List 2026. Earlier, this record was held by Mark Zuckerberg, who became a billionaire at the age of 23 after the success of Facebook.

