

EXAM GENIUS

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GENIUS CURRENT AFFAIRS

In English

25 February 2026



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Ques: RBI's newly built high-security data centre is located in which city?

- A) Hyderabad
- B) Chennai
- C) Bhubaneswar
- D) Pune
- E) Ahmedabad

Answer: C) Bhubaneswar

Explanation:

- The Reserve Bank of India (RBI) has built a high-security data centre in Bhubaneswar, Odisha.
- The move aims to secure critical financial data and keep records away from cross-border threat zones and high seismic-risk regions.
- The greenfield facility will house core computing systems supporting currency management, payment & settlement systems, and regulatory data functions.
- This is RBI's second data centre.
- RBI's Primary Data Centre is located in Navi Mumbai (Kharghar).

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Ques: Which department released the report titled “Socio-Economic Impact Analysis of the Incentive Scheme for Promotion of RuPay Debit Card and low-value BHIM-UPI Transactions (P2M)”?

- A) Department of Economic Affairs
- B) Department of Financial Services
- C) NITI Aayog
- D) Reserve Bank of India
- E) Ministry of Electronics and IT

Answer: B) Department of Financial Services

Explanation:

- The report was released by the Department of Financial Services under the Ministry of Finance.
- Between 2021 and 2025, digital transactions increased nearly 11 times, with Unified Payments Interface (UPI) accounting for about 80% of total digital payments in India.
- The Government provided ₹8,276 crore to banks and fintech companies to promote affordable digital payments.
- Annual Incentive Breakdown: FY22 – ₹1,389 crore; FY23 – ₹2,210 crore; FY24 – ₹3,631 crore; FY25 – ₹1,046 crore.
- The survey covered 10,378 respondents across 15 states, including users, merchants, and service providers.
- 57% of users prefer UPI over cash (38%), and 66% of users aged 18–25 follow digital-first habits.
- 94% of small merchants accept UPI, and 57% reported increased sales due to digital adoption.
- 74% users cited speed as the main benefit, while 52% were motivated by cashback incentives.





Growth (2021–2025) :

- Transaction volume increased nearly 11-fold.
- UPI QR deployment grew from 9.3 crore to around 65.8 crore terminals.
- Banks on the UPI platform increased from 216 to 661.
- Third-party fintech app providers increased from 16 to 38.



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Recent News Headlines Related to RBI

- Airtel Money, a subsidiary of Bharti Airtel, has received a Certificate of Registration (CoR) from the Reserve Bank of India to operate as a Type II, non-deposit accepting NBFC.
- The Reserve Bank of India, in consultation with the Government of India, announced that loans sanctioned by banks to the National Cooperative Development Corporation for on-lending to cooperative societies will be eligible for Priority Sector Lending classification with effect from 19 January 2026.
- The Reserve Bank of India (RBI) has deferred the implementation of the Unique Transaction Identifier (UTI) for all Over-the-Counter (OTC) derivatives to January 1, 2027.
- EximPe, a Singapore-headquartered cross-border payments fintech, secured final Reserve Bank of India (RBI) Payment Aggregator-Cross Border (PA-CB) authorization enabling international merchants to collect payments from Indian customers via Unified Payments Interface (UPI), cards, wallets, net banking.
- The Reserve Bank of India (RBI) has tightened lending norms for capital market intermediaries, including stock and commodity brokers involved in proprietary trading.





Ques: ASK Asset & Wealth Management Group has received SEBI approval to operate as what in India's Mutual Fund business?

- A) Investment Manager
- B) Registrar & Transfer Agent
- C) Custodian
- D) Portfolio Auditor
- E) Clearing Member

Answer: A) Investment Manager

Explanation:

- ASK Asset & Wealth Management Group received regulatory approval from the Securities and Exchange Board of India (SEBI) to operate as an Investment Manager in India's Mutual Fund business.
- With this approval, it becomes the 52nd fund house in India's Mutual Fund industry.
- The Mutual Fund industry recorded Assets Under Management (AUM) of ₹81 lakh crore as of January 31, 2026.

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Ques: The environmental clearance (EC) of the 1,750 MW Demwe Lower Hydrel Project has been extended till which year?

- A) 2030
- B) 2032
- C) 2035
- D) 2037
- E) 2040

Answer: D) 2037

Explanation:

- The 1,750 MW Demwe Lower Hydrel Project is located on the Lohit River in Arunachal Pradesh, within the ecologically sensitive Lohit basin.
- The original Environmental Clearance (EC) was granted in February 2010, with initial validity up to 2020.
- The clearance has now been extended till 2037.
- The project is being developed by Greenko Demwe Power Limited.
- The extension was approved in January 2026 by the Expert Appraisal Committee (EAC) under the Ministry of Environment.
- The EAC relied on a 2025 Office Memorandum (OM), which treated time spent in litigation as a “zero period” (not counted towards EC validity).
- The developer argued that more than 10 years were lost in legal proceedings before the National Company Law Tribunal (NCLT) and the National Green Tribunal (NGT), and therefore the litigation period should be excluded.





Ques: Where is the first-ever United Nations Fellowship Training Programme on Small Arms and Light Weapons (SALW) Control in Asia being hosted?

- A) NDA, Pune
- B) OTA, Chennai
- C) IMA, Dehradun
- D) DSSC, Wellington
- E) MCMM, Jabalpur

Answer: E) MCMM, Jabalpur

Explanation:

- The Indian Army is hosting the first-ever United Nations Fellowship Training Programme on Small Arms and Light Weapons (SALW) Control in Asia.
- The programme is being conducted at the Military College of Materials Management (MCMM) in Jabalpur.
- Duration: 16 February 2026 to 6 March 2026.
- It is organised by the United Nations Office for Disarmament Affairs (UNODA) through the United Nations Regional Centre for Peace and Disarmament in Asia and the Pacific (UNRCPD).
- This marks the first time the programme is being conducted in Asia, focusing on the Asia-Pacific region.





Recent News Headlines Related to SEBI

- **Securities and Exchange Board of India (SEBI) has constituted a dedicated working group to review the regulatory framework for ESG Rating Providers (ERPs).**
- **A SEBI survey revealed that out of 33.72 crore Indian households, only 3.21 crore households (9.5%) invest in securities such as equities, mutual funds, and corporate bonds.**
- **PhonePe has received approval from the Securities and Exchange Board of India (SEBI) to launch its IPO.**
- **SEBI proposed allowing Foreign Portfolio Investors (FPIs) to offset their purchase and sale obligations within the same trading day.**
- **SEBI has proposed a uniform 30-day time lag for sharing and using price data in investor education and awareness programmes.**
- **Securities and Exchange Board of India (SEBI) mandated that compliance officers of Alternative Investment Fund (AIF) managers must obtain certification from the National Institute of Securities Markets (NISM) by passing the NISM Series-III-C: Securities Intermediaries Compliance (Fund) Certification Examination, effective from January 1, 2027**





Ques: C. Rajagopalachari, whose statue will be installed at Rashtrapati Bhavan, was the first Indian to hold which post?

- A) President of India
- B) Prime Minister of India
- C) Governor-General of Independent India
- D) Chief Justice of India
- E) Home Minister

Answer: C) Governor-General of Independent India

Explanation:

- The statue of C. Rajagopalachari will be installed at Rashtrapati Bhavan during Rajaji Utsav.
- The announcement was made by Narendra Modi in the 131st episode of Mann Ki Baat.
- C. Rajagopalachari was the first and only Indian Governor-General of independent India (1948–1950).
- His statue will replace that of Edwin Lutyens.
- An exhibition on him will be held from 24 February to 1 March during the Utsav.

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Ques: The “Gyan Bharatam Mission” initiative in Uttar Pradesh aims primarily at:

- A) Promoting digital literacy in rural schools
- B) Preserving and digitizing ancient manuscripts and knowledge traditions
- C) Expanding industrial corridors
- D) Providing skill training to youth
- E) Modernizing agricultural practices

Answer: B) Preserving and digitizing ancient manuscripts and knowledge traditions

Explanation:

- The Government of Uttar Pradesh launched the initiative under the national campaign “Gyan Bharatam Mission” to identify and document manuscripts at the district level.
- The mission focuses on digital preservation of rare and ancient texts and presenting them on a global digital platform.
- It aims to revive and preserve India’s rich knowledge traditions, intellectual heritage, and cultural legacy.
- The Chief Development Officer (CDO) of each district has been designated as the Nodal Officer for supervision and coordination.





Ques: India and Brazil have set a target to raise bilateral trade to how much by 2030?

- A) \$20 billion
- B) \$25 billion
- C) \$30 billion
- D) \$35 billion
- E) \$40 billion

Answer: C) \$30 billion

Explanation:

- India and Brazil have set a new target to increase bilateral trade to \$30 billion by 2030, up from the earlier \$20 billion goal.
- The decision was taken during the visit of Brazilian President Luiz Inácio Lula da Silva to India.
- The earlier \$20 billion target was considered not ambitious enough, prompting a revised higher goal.
- Both nations aim to expand cooperation in oil & gas, renewable energy, biofuels, sustainable aviation fuel, agriculture, livestock, healthcare, and space collaboration.
- The move is expected to strengthen the India–Brazil strategic partnership and boost economic growth.





Recent News Headlines Related to MoU and agreement:

- Government of India (GoI) & Nepal signed an Mutual Legal Assistance Agreement on Criminal Matters to strengthen cross-border law enforcement, combat transnational crimes, and facilitate smooth judicial cooperation
- Agneevasthree, a domestic manufacturer of carbon fabrics and advanced composite materials, signed a Memorandum of Understanding with the Indian Army to supply advanced carbon fabrics and composite materials for defence applications
- The Defence Research and Development Organization, under the Ministry of Defence, signed a collaborative agreement with the Council of Scientific and Industrial Research, under the Ministry of Science and Technology, to jointly undertake Research and Development activities
- Indian Institute of Technology Madras partnered with the Finnish Meteorological Institute to launch VAYYU.
- Dubai-based telecom and digital services provider du (Emirates Integrated Telecommunications Company) entered into a strategic partnership with Datawave Networks Limited to land and invest in the Singapore–India–Gulf (SING) submarine cable system.





Ques: Anti-flammable protection measures have been implemented in which forest district known for its ecological sensitivity and biodiversity?

- A) Sundarbans Forest
- B) Simlipal Forest
- C) Kaziranga Forest
- D) Gir Forest
- E) Nilgiris Forest District

Answer: E) Nilgiris Forest District

Explanation:

- Anti-flammable protection measures have been implemented in the Nilgiris Forest District.
- The total forest area of the district is approximately 638 sq km, and it is an ecologically sensitive and biodiversity-rich region.
- The region is prone to forest fires during the summer season.
- Contributing factors include mist and frost during winter, drying of leaves, and accumulation of dry biomass.

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Ques: Which country became the 89th signatory to endorse the New Delhi Declaration on AI Impact?

- A) Sri Lanka
- B) Nepal
- C) Bangladesh
- D) Malaysia
- E) Indonesia

Answer: C) Bangladesh

Explanation:

- Bangladesh became the 89th signatory to endorse the New Delhi Declaration on AI Impact adopted at the India AI Impact Summit 2026.
- The Declaration has been endorsed by 89 countries and international organisations.
- The Summit was held in New Delhi and witnessed participation from major nations including the United States, United Kingdom, France, Germany, Japan, United Arab Emirates, Saudi Arabia, and Russia.
- Guided by the principle of “Sarvajana Hitaya, Sarvajana Sukhaya”, the Declaration emphasizes equitable sharing of AI benefits.

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Recent News Headlines Related to Awards & Winners :

- **FIPI Award 2025 for 'Oil & Gas Production Company of the Year' : Oil India Limited**
- **Chang–Crandall Humanitarian Award 2026 : Dr. Haripriya Aravind and Dr. R. Venkatesh from Puducherry**
- **Swachhata Pakhwada Awards 2025 : Paradip Port Authority (PPA), Odisha**
- **22nd Upendra Nath Brahma 'Soldier of Humanity' Award 2025 : Dorji Wangmo Wangchuck, the Queen Mother of Bhutan**
- **Global Teacher Prize 2026 : Rouble Nagi, an Indian teacher and social activist**
- **"Ramoji Excellence Award 2025" in the category of Excellence in Journalism : Jaideep Hardikar, a senior journalist and researcher**
- **2026 Crafoord Prize in Geosciences : Veerabhadran Ramanathan, an 82-year-old Indian-origin climate scientist**
- **'Great Place to Work' certification for the period February 2026 to February 2027 : Steel Authority of India Limited (SAIL)**





Ques: Karpoori Thakur, who was posthumously awarded the Bharat Ratna in 2024, was popularly known by which title?

- A) Loknayak
- B) Jananayak
- C) Deshbandhu
- D) Karmayogi
- E) Rashtraneta

Answer: B) Jananayak

Explanation:

- Karpoori Thakur was popularly known as “Jananayak” (Leader of the People).
- He was a former Chief Minister of Bihar and a prominent freedom fighter dedicated to the upliftment of marginalized and backward classes.
- He was posthumously awarded the Bharat Ratna in 2024.
- The first recipients of the Bharat Ratna in 1954 were C. Rajagopalachari, Sarvepalli Radhakrishnan, and C. V. Raman.
- The first posthumous Bharat Ratna was awarded to Lal Bahadur Shastri in 1966.

About Bharat Ratan :

- Established : January 2, 1954
- Highest Rank : India’s Highest Civilian Award
- Eligibility : Exceptional service in "any field of human endeavor" (Expanded in 2011)
- Nomination : Recommended by the Prime Minister to the President
- Annual Limit : Maximum 3 per year (Exception: 2024 saw 5 awards)
- Prize Money : ₹0 (Nil). No monetary grant is provided.
- Physical Award : A Peepal leaf-shaped bronze medallion + a Sanad (Certificate).
- Precedence : Recipients are ranked 7A in the Indian Order of Precedence.
- Constitutional Law : Article 18(1): Cannot be used as a title (prefix or suffix) to the name.
- Key Privileges : Diplomatic Passport, State Guest status, and lifetime free travel (Air India/Railways).





Recent News Headlines Related to First in india and world :

- The Kerala State Cabinet, chaired by Chief Minister Pinarayi Vijayan, approved India's first comprehensive graphene policy.
- World No. 1 Magnus Carlsen won the 2026 FIDE Freestyle Chess World Championship.
- Rekha Gupta inaugurated the first CM Shri School at Sarojini Nagar.
- The Cabinet Committee on Economic Affairs approved the construction of India's first underwater twin-tube road-cum-rail tunnel beneath the Brahmaputra River in Assam.
- Delhi has become the first state in India to formally partner with Bharat Taxi's cooperative mobility platform, marking a major shift in the organisation of urban taxi services
- Researchers from 28 medical and research institutions across six states and two Union Territories have established India's first national biobank dedicated to Lysosomal Storage Disorders (LSDs).
- Kerala has become India's first State to adopt a comprehensive Urban Policy to guide development over the next 25 years.





Ques: Which Manipuri film won India's first-ever BAFTA Award?

- A) Eeb Allay Ooo
- B) Boong
- C) Village Rockstars
- D) Court
- E) The Disciple

Answer: B) Boong

Explanation:

- India created history at the 79th British Academy Film Awards (BAFTA).
- The Manipuri film Boong, directed by Lakshmipriya Devi, won India's first-ever BAFTA Award.
- The film won in the Best Children and Family Film category.
- The ceremony was held in London.
- Producers Farhan Akhtar and Ritesh Sidhwani backed the film.

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Ques: Who won the inaugural Liber Win Champions Cup 2026 held in Bengaluru?

- A) Kamal Chawla
- B) Pankaj Advani
- C) Aditya Mehta
- D) Sourav Kothari
- E) Geet Sethi

Answer: B) Pankaj Advani

Explanation:

- Pankaj Advani won the inaugural Liber Win Champions Cup 2026.
- He defeated Kamal Chawla 6–3 in a best-of-11 final.
- The tournament was held at the Karnataka State Billiards Association in Bengaluru.
- Following his victory, Pankaj Advani was named Liber Win's Indian Brand Ambassador.

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Ques: How many countries signed the New Delhi Declaration at the AI Impact Summit?

- A) 50
- B) 60
- C) 75
- D) 85
- E) 100

Answer: D) 85

Explanation:

- 85 countries and 3 international organisations signed the New Delhi Declaration at the AI Impact Summit.
- The declaration provides a voluntary, non-binding framework for cooperation in Artificial Intelligence.
- Major participants including the United States and China endorsed the declaration.
- It emphasizes AI safety, trust, security, and human-centric development.
- The initiative also introduces a Global AI Impact Commons to share AI use cases among governments.

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Ques: The High-Level Advisory Group on Ease of Doing Business (EoDB) has been formed by which institution under the Ministry of Corporate Affairs (MCA)?

- A) Indian Institute of Corporate Affairs
- B) Reserve Bank of India
- C) NITI Aayog
- D) SEBI
- E) Department for Promotion of Industry and Internal Trade

Answer: A) Indian Institute of Corporate Affairs

Explanation:

- The High-Level Advisory Group on Ease of Doing Business (EoDB) has been formed by the Indian Institute of Corporate Affairs under the Ministry of Corporate Affairs.
- The Advisory Group is chaired by Gyaneshwar Kumar Singh, Director General (DG) and CEO of IICA.
- Objective: To strengthen and modernise India's corporate regulatory framework, especially compliance under the Companies Act, 2013.

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- **'Great Place to Work' certification for the period February 2026 to February 2027 : Steel Authority of India Limited (SAIL)**





Ques: The Gender Budget Statement for FY 2026–27 earmarks what percentage share in the total Union Budget for the current year?

- A) 8.86%
- B) 9.37%
- C) 10.55%
- D) 11.55%
- E) 7.95%

Answer: B) 9.37%

Explanation:

- The Gender Budget Statement for FY 2026–27 earmarks 9.37% of the total Union Budget for gender-related allocations.
- This marks an increase from 8.86% in the previous financial year.
- The total allocation shows an 11.55% increase over ₹4.49 lakh crore allocated in the previous year.
- Gender Budgeting refers to integrating gender perspectives into the budgeting process.
- It includes allocation, monitoring, and evaluation of schemes benefiting women and girls.

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Ques: India's first underwater Road-cum-Rail tunnel connecting Gohpur and Numaligarh has a total project length of how many kilometres?

- A) 25.5 km
- B) 30.2 km
- C) 33.7 km
- D) 40.1 km
- E) 45.0 km

Answer: C) 33.7 km

Explanation:

- The total project length of India's first underwater Road-cum-Rail tunnel is 33.7 km.
- The tunnel length is 15.79 km, constructed as a twin-tube TBM underwater tunnel.
- The project connects Gohpur (NH-15) to Numaligarh (NH-715).
- The total capital cost of the project is ₹18,662.02 crore.
- It is India's first underwater Road-cum-Rail tunnel and only the second of its kind in the world.

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Ques: Where will India's first dedicated Quantum & AI University campus be established?

- A) Hyderabad
- B) Bengaluru
- C) Amaravati
- D) Chennai
- E) Visakhapatnam

Answer: C) Amaravati

Explanation:

- At the India AI Impact Summit, the National Institute of Electronics & Information Technology (NIELIT) signed an MoU with the Government of Andhra Pradesh.
- NIELIT functions under the Ministry of Electronics and Information Technology (MeitY).
- The MoU aims to establish India's first dedicated Quantum & AI University campus in Amaravati.
- The initiative aligns with the proposed Andhra Quantum Mission and the State's Quantum Valley initiative.
- The MoU was signed in the presence of N. Chandrababu Naidu and MeitY Secretary S. Krishnan.





Ques: The global “Beat the Heat” programme, joined by 30 cities of Maharashtra during Mumbai Climate Week 2026, primarily focuses on:

- A) Sustainable Cooling
- B) Electric Vehicles
- C) Coastal Tourism
- D) Coal Power
- E) River Linking

Answer: A) Sustainable Cooling

Explanation:

- Maharashtra announced that 30 of its cities joined the global “Beat the Heat” programme during Mumbai Climate Week 2026.
- The initiative focuses on sustainable cooling and urban resilience to combat extreme heat.
- It was announced under the COP30 Presidency of Brazil.
- The programme is supported by the United Nations Environment Programme (UNEP) through the Cool Coalition.
- It aims to reduce greenhouse gas emissions from cooling systems and promote energy-efficient, low-carbon technologies.





Ques: Which platform is promoted under the campaign “Badhna Hai Toh Yahan Judna Hai”?

- A) PMKVY Portal
- B) National Career Service (NCS)
- C) Skill India Digital Hub (SIDH)
- D) DIKSHA Platform
- E) SWAYAM Portal

Answer: C) Skill India Digital Hub (SIDH)

Explanation:

- The campaign was launched by Jayant Chaudhary, Minister of State (I/C) for Skill Development & Entrepreneurship.
- It was unveiled during the India AI Impact Summit 2026.
- The campaign promotes the Skill India Digital Hub (SIDH), an integrated digital platform for skilling, employment, and lifelong learning.
- Amitabh Bachchan has been onboarded to enhance awareness and participation.
- SIDH offers an LMS-enabled learning hub, digitally verified credentials, and QR-code-enabled digital CVs with Aadhaar-based eKYC registration.

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Ques: Mumbai will host which prestigious global environmental award ceremony in November 2026, marking its first time in India?

- A) Earthshot Prize
- B) Champions of the Earth
- C) Goldman Environmental Prize
- D) Blue Planet Prize
- E) Zayed Sustainability Prize

Answer: A) Earthshot Prize

Explanation:

- Mumbai will host The Earthshot Prize 2026 in November 2026, the first time the ceremony is held in India.
- The Earthshot Prize was founded in 2020 by Prince William.
- Each year, 15 finalists are selected under five award categories called Earthshots.
- The five themes: Protect and Restore Nature, Clean Our Air, Revive Our Oceans, Build a Waste-Free World, and Fix Our Climate.

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Ques: India's Tejaswin Shankar won a historic gold medal at which championship in 2026?

- A) Asian Games
- B) Asian Indoor Athletics Championships
- C) Commonwealth Games
- D) World Athletics Championships
- E) Diamond League

Answer: B) Asian Indoor Athletics Championships

Explanation:

- Tejaswin Shankar won a historic gold medal at the Asian Indoor Athletics Championships 2026.
- The championship was held in Tianjin.
- He scored 5,993 points, securing India's only gold at the event.
- India won a total of 5 medals and finished 6th overall.

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Ques: The Food Corporation of India (FCI) has signed an MoU with which international organization to supply 2 lakh metric tonnes of rice for global humanitarian operations?

- A) International Monetary Fund (IMF)
- B) World Bank
- C) Asian Development Bank (ADB)
- D) Food and Agriculture Organization (FAO)
- E) World Food Programme (WFP)

Answer: E) World Food Programme (WFP)

Explanation:

- Food Corporation of India signed an MoU with World Food Programme to supply 2 lakh metric tonnes of rice for global humanitarian operations.
- FCI, established in 1965 under the Ministry of Consumer Affairs, Food and Public Distribution, handles procurement, storage, and distribution of food grains under the Public Distribution System (PDS).
- WFP, established in 1961 with headquarters in Rome, Italy, is part of the United Nations and was awarded the Nobel Peace Prize in 2020.

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IMPORTANT ONE - LINER Current Affairs

Prime Minister Narendra Modi paid homage to Shri Sant Sevalal Maharaj on the occasion of his birth anniversary. The Prime Minister highlighted the reformer's role in instilling a "new consciousness" through the principles of truth, non-violence, and moral integrity. Spiritual Leader of the Banjara Community.

Indian Institute of Technology Bombay signed a Memorandum of Understanding with Columbia University to establish Columbia- IIT Bombay Centre of Artificial Intelligence for Manufacturing

India's year-on-year retail inflation rate, based on the Consumer Price Index (CPI) with the revised base year 23-24, stood at 2.75 per cent in January 2026, according to data released by the Ministry of Statistics and Programme Implementation (MoSPI)

Google announced a \$15 billion investment over five years to strengthen AI and digital connectivity infrastructure.

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