

EXAM GENIUS

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GENIUS CURRENT AFFAIRS

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Ques: By which year does the Government aim to provide insurance coverage for all, as stated by Nirmala Sitharaman?

- A) 2028
- B) 2029
- C) 2031
- D) 2033
- E) 2040

Answer: D

Explanation:

- The Government aims to provide insurance coverage for all by 2033.
- A rural outreach plan will cover 25,000 Gram Panchayats as basic units under Insurance Regulatory and Development Authority of India (IRDAI) norms.
- India's insurance penetration is low, with per capita premium at \$97 compared to the global average of \$943.
- The health insurance sector is growing rapidly, reaching ₹1,17,505 crore and covering about 58 crore lives.

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Ques: What is the total investment under the 'Punjab Sikhya Kranti 2.0' initiative?

- A) ₹2,000 crore
- B) ₹2,500 crore
- C) ₹3,000 crore
- D) ₹3,500 crore
- E) ₹4,000 crore

Answer: D

Explanation:

- The Government of Punjab, in collaboration with the World Bank, launched 'Punjab Sikhya Kranti 2.0'.
- The initiative has a total investment of ₹3,500 crore over a period of 6 years.
- Out of this, the World Bank will provide ₹2,500 crore as loan assistance, while the Punjab Government will contribute ₹1,000 crore.
- The initiative aims to strengthen the education system through reforms in its second phase.

About World Bank:

- Established: 1944
- Headquarters: Washington, DC
- Members: 189
- President: Ajay Banga

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RECENT LOANS AND AGREEMENTS :

- Bank of Baroda received a USD 500 million loan from an IFSC Banking Unit located in GIFT City.
- DCM Shriram Limited secured USD 90 million funding from the International Finance Corporation (IFC).
- The World Bank has approved a \$300 million loan for Uttar Pradesh.
- Asian Development Bank (ADB) has approved a \$1.2 billion loan to India to support climate resilience and sustainable infrastructure development.
- German development finance institution DEG and Citi jointly provided USD 76 million (about 630 crore) financing to Shriram Finance to support lending to underserved segments, including MSMES, smallholder farmers, and electric vehicle (EV) buyers.
- The Asian Development Bank (ADB) has provided a loan of ₹4,648 crore to the West Bengal Government.
- IIFL Home Finance signed a \$300 million (approx. ₹2,700 crore) loan agreement with the Asian Development Bank.





Ques: Under SEBI's proposed revised nomination rules, what is the maximum number of nominees allowed for demat accounts and mutual fund folios?

- A) 4
- B) 5
- C) 3
- D) 7
- E) 10

Answer: A

Explanation:

- Securities and Exchange Board of India (SEBI) has proposed changes to simplify nomination rules for demat accounts and mutual fund folios.
- The number of nominees will be capped at four, replacing the earlier proposal of up to ten nominees.
- The proposal allows nominees to operate accounts in case the investor becomes incapacitated but still has contractual capacity.
- The existing Power of Attorney mechanism can also be used in such situations.
- Only name and relationship of nominee will be mandatory; other details are optional to reduce compliance burden.
- Nomination will be the default option for new accounts, and investors must opt out if they do not wish to appoint a nominee.
- Existing account holders without nomination will receive reminders via email and SMS.

About SEBI :

- **Established : April 12, 1988**
- **ACT : Securities and Exchange Board of India Act, 1992**
- **HQ : Mumbai**
- **Chairman : Tuhin Kanta Pandey**





Recent News Headlines Related to SEBI

- SEBI has formed a high-level expert working group. The group will prepare short-term and long-term technology roadmaps for India's securities market ecosystem. It is chaired by D. B. Phatak, Professor Emeritus at IIT Bombay.
- Investor Education and Protection Fund Authority, under the Ministry of Corporate Affairs, in collaboration with the SEBI, will organise a 'Niveshak Shivir' in Bhubaneswar.
- The Securities and Exchange Board of India (SEBI) has deployed an in-house Artificial Intelligence system named 'Sudarshan'.
- The Securities and Exchange Board of India (SEBI) introduced major reforms in the ₹81 lakh crore Indian mutual fund industry.
- The Securities and Exchange Board of India (SEBI) issued a consultation paper, proposing to shift Exchange Traded Funds (ETFs) to a T+1 reference price system to reduce pricing lag and improve alignment with underlying asset movements.





Ques: Which initiative was launched in partnership with Google and YouTube for AI skill development?

- A) MyWAVES Platform
- B) Digital India Mission
- C) National AI Skilling Initiative
- D) BharatNet Project
- E) Startup India

Answer: C

Explanation:

- Ashwini Vaishnaw launched three initiatives to boost India's media, broadcasting, and digital sector.
- The National AI Skilling Initiative was launched in partnership with Google and YouTube through IICT.
- The initiative aims to build an AI-skilled workforce in India.
- MyWAVES platform was launched as a citizen creator platform on WAVES OTT.
- Advanced EPG and in-built satellite tuners were introduced to improve access to DD Free Dish services.
- These initiatives promote the "Orange Economy" and strengthen public broadcasting.

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Recent News Headlines Related to MoU and agreement:

- India and Vietnam signed agreement to Enhanced cooperation in tribal and ethnic development following a high-level ministerial meeting held in New Delhi
- India and Bhutan have signed a Memorandum of Understanding (MoU) on Postal Cooperation. Both countries also agreed to deepen technological collaboration, focusing on sharing best practices and experiences related to India Post's evolving digital and technological ecosystem.
- The Ministry of Ayush signed a Memorandum of Understanding (MoU) with the Central Industrial Security Force under the Ministry of Home Affairs. It focuses on improving the health of CISF personnel and their families. The MoU will remain valid for a period of five years from the date of signing.
- FIFA has partnered with YouTube to introduce a new streaming format for the FIFA World Cup 2026.
- Reliance Industries Limited (RIL) signed a Supply and Purchase Agreement (SPA) with Samsung C&T Corporation.





Ques: What is the total financial outlay of the RELIEF scheme launched by DGFT to support exporters affected by the West Asia conflict?

- A) ₹347 crore
- B) ₹497 crore
- C) ₹457 crore
- D) ₹600 crore
- E) ₹750 crore

Answer: B

Explanation:

- Directorate General of Foreign Trade under the Ministry of Commerce and Industry launched the RELIEF (Resilience and Logistics Intervention for Export Facilitation) scheme.
- The scheme aims to support Indian exporters affected by the ongoing conflict in West Asia.
- The total financial outlay of the scheme is ₹497 crore under the Export Promotion Mission (EPM).
- ECGC Ltd. is the nodal and implementing agency responsible for verification, claim processing, disbursement, and monitoring.
- ECGC will cover consignments to or via countries like United Arab Emirates, Saudi Arabia, Kuwait, Qatar, Oman, Bahrain, Iraq, Iran, Israel, and Yemen.
- The scheme has three components: insured exporters, upcoming exports, and non-insured exporters.
- Already insured exporters will get up to 100% risk coverage (Feb 14–Mar 15, 2026) with ₹56 crore support.
- Future exporters (Mar 16–Jun 15, 2026) will get up to 95% risk coverage with ₹159 crore support.
- MSME exporters will get up to 50% reimbursement for freight and insurance surcharge (₹282 crore support).
- The support is subject to conditions, verification, and a ceiling of up to ₹50 lakh per exporter.





Recent News Headlines Related to Schemes

- Small Hydro Power Development Scheme has been approved by the Union Cabinet for the period FY 2026–27 to 2030–31 with an outlay of ₹22,584.60 crore.
- Bharat Audyogik Vikas Yojna (BHAVYA) has been approved by the Union Cabinet with an outlay of ₹33,660 crore.
- The Andhra Pradesh government is set to launch a free bus travel scheme for differently abled persons under the “Divyang Shakti” scheme.
- The Chhattisgarh government has launched the “Gaudham Yojana” to promote cattle welfare and protection.
- 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.





Ques: Who has become the youngest centurion in Women's T20 Internationals (T20Is)?

- A) Shafali Verma
- B) Fanny Utagushmaninde
- C) Smriti Mandhana
- D) Prosscovia Alako
- E) Meg Lanning

Answer: B

Explanation:

- Fanny Utagushmaninde became the youngest centurion in Women's T20 Internationals.
- She scored an unbeaten 111 runs off 65 balls against Ghana.
- She achieved this feat at the age of 15 years and 223 days.
- She surpassed the previous record held by Prosscovia Alako, who scored a century at 16 years and 233 days in 2019.

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Ques: What is the name of India's first privately developed tokamak?

- A) ADITYA-1
- B) SST-1
- C) PRAGYA
- D) ITER
- E) ADITYA-U

Answer: C

Explanation:

- Pranos Fusion, a Bengaluru-based startup, developed a tokamak device named PRAGYA.
- PRAGYA is India's first privately developed tokamak and also the smallest, with a radius of just 40 cm.
- A tokamak is a device used in nuclear fusion reactors to confine plasma using magnetic fields for energy generation.
- India already operates tokamaks like ADITYA-1, ADITYA-U, and SST-1 under the Institute of Plasma Research, Gandhinagar.
- SST-1 is notable for using superconducting magnets for plasma confinement.
- Tokamaks are crucial for nuclear fusion research aimed at clean and sustainable energy.





Recent News Headlines Related to First in india and world :

- Gujarat achieved a major milestone by successfully launching its first sounding rocket from Bavaliyari village near Dholera.
- Sagar Defence Engineering Pvt. Ltd. has initiated the construction of the world's first Autonomous Maritime Shipbuilding and Systems Centre.
- 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.





Ques: Which state government has launched the Rythu Bharosa scheme?

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

Answer: E

Explanation:

- The Telangana Government has released the first installment of the Rythu Bharosa scheme.
- The disbursement was launched by Chief Minister A. Revanth Reddy.
- The scheme provides financial assistance to farmers, especially those owning up to one acre of land.
- It aims to support agricultural activities and improve farmers' income.

Telangana:

- Capital: Hyderabad
- Chief Minister: Revanth Reddy
- Governor: Shiv Pratap Shukla

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Ques: Bhupathiraju Anmish Varma set a Guinness World Record in which field?

- A) Fastest Everest climb
- B) Seven Summits
- C) Seven Volcanic Summits
- D) Deep sea diving
- E) Polar expedition

Answer: C

Explanation:

- Bhupathiraju Anmish Varma, an Indian mountaineer from Visakhapatnam, Andhra Pradesh, set a Guinness World Record.
- He became the fastest male to scale the Seven Volcanic Summits across all seven continents.
- He completed the challenge in 92 days, 4 hours, and 45 minutes.
- The Seven Volcanic Summits include the highest volcanoes on each of the seven continents.
- This achievement highlights India's growing presence in global mountaineering records.

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Ques: “Karuna: The Power of Compassion” is written by whom?

- A) Amartya Sen
- B) Shashi Tharoor
- C) Chetan Bhagat
- D) Sudha Murty
- E) Kailash Satyarthi

Answer: E

Explanation:

- The book “Karuna: The Power of Compassion” is written by Kailash Satyarthi.
- Kailash Satyarthi was awarded the Nobel Peace Prize in 2014.
- The book was released by Surya Kant and Kiran Bedi.

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Recent News Headlines Related to Books :

- **Mahatma: A Great Communicator** : Dhiraj Kakadia
- **Atal Bihari Vajpayee: The Eternal Statesman** : Former Union Minister Vijay Goel
- **Vishwaguru Srila Prabhupada** : Dr. Usha Upadhyay
- **The Sage Who Reimagined Hinduism: The Life, Lessons and Legacy of Sree Narayana Guru** : Member of Parliament Dr. Shashi Tharoor
- **'Four Stars of Destiny'** : General M.M. Naravane, former Chief of the Army Staff (COAS) of India
- **"Red Lines Redrawn: Operation Sindoor and India's New Normal"** : Major General Bipin Bakshi (Retd), Air Marshal Rajesh Kumar (Retd), Ambassador Anil Trigunayat (Retd), and Brig Akhelesh Bhargava (Retd)
- **"Lightning Kid"** : Indian chess legend Viswanathan Anand
- **Hindi edition of 'Palanivelu GUTS'** : Dr. C. Palanivelu





Ques: By which year does India aim to achieve self-reliance in drone manufacturing?

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

Answer: C

Explanation:

- Ministry of Defence aims to achieve self-reliance in drone manufacturing by 2030.
- The initiative focuses on reducing dependence on foreign drones.
- The Indian military is expanding its UAV capabilities from surveillance to loitering munitions.
- A roadmap is being prepared to develop key components like electronics, engines, and batteries domestically.
- The plan emphasizes localisation and ensuring Indian companies hold intellectual property rights (IPR).
- India aims to reduce reliance on countries like China, Israel, and the United States due to global supply chain disruptions.
- The Defence Acquisition Procedure has been modified to give higher priority to Indian companies.





Ques: Who won the Women's Singles title at the Indian Open Squash tournament held in Mumbai?

- A) Joshna Chinappa
- B) Anahat Singh
- C) Dipika Pallikal
- D) Hana Moataz
- E) Sunayna Kuruvilla

Answer: B

Explanation:

- Anahat Singh won the Women's Singles title at the Indian Open Squash tournament held in Mumbai.
- She defeated Hana Moataz in the final.
- In Men's Singles, Abhay Singh won the title.
- He defeated Veer Chotrani in the final.

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Ques: Who has been awarded the 2026 Stockholm Water Prize?

- A) Kaveh Madani
- B) Rajendra Singh
- C) Sunita Narain
- D) Johan Rockström
- E) Peter Gleick

Answer: A

Explanation:

- Kaveh Madani, Director of the United Nations University Institute for Water, Environment and Health, won the 2026 Stockholm Water Prize.
- The award was announced at UNESCO Headquarters in Paris ahead of World Water Day.
- At the age of 44, he became the youngest recipient in the prize's 35-year history.
- He is also the first UN official and the first former politician to receive the award.

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Ques: Which country won the 21st AFC Women's Asian Cup title?

- A) Japan
- B) China
- C) Australia
- D) South Korea
- E) Thailand

Answer: A

Explanation:

- Japan won their third AFC Women's Asian Cup title by defeating host Australia in the final.
- Maika Hamano scored the only goal of the match.
- Japan's previous titles were in 2014 and 2018.
- It was the 21st edition of the tournament organized by the Asian Football Confederation.
- AFC was formed on 7 May 1954 and is headquartered in Kuala Lumpur, Malaysia.

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Ques: From April 1, 2026, which of the following is correct regarding new PAN rules?

- A) PAN number will change to 12 digits
- B) PAN will not be required for property transactions
- C) PAN name will be removed and Aadhaar details will be used
- D) PAN will be required only for income tax filing
- E) PAN validity will expire after 5 years

Answer: C

Explanation:

- From April 1, 2026, the name printed on PAN card will be removed and details will be aligned with Aadhaar.
- PAN is a 10-digit alphanumeric number issued by the Income Tax Department.
- PAN will be mandatory for cash deposits or withdrawals of ₹10 lakh or more in a financial year.
- The threshold for immovable property transactions has been increased to ₹20 lakh.
- PAN is required for purchase of motor vehicles above ₹5 lakh.
- Cash payments in hotels/restaurants above ₹1 lakh will require PAN.
- These changes aim to improve transparency, curb tax evasion, and strengthen financial tracking.





Ques: When is the International Day of Happiness observed?

- A) March 15
- B) March 18
- C) March 20
- D) March 22
- E) March 25

Answer: C

Explanation:

- The International Day of Happiness is observed on March 20 every year.
- The theme for 2026 is “Caring and Sharing”.
- It was first observed in 2013.
- The day emphasizes the importance of happiness and well-being as universal goals.

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Important days :

- 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
- 10 March : 5th International Day of Women Judges (Theme 2026 Women Judges on the Bench and Beyond: Protecting Access to Justice)
- 11 March (second Wednesday of March) : No Smoking Day 2026
- 12 March (second Thursday of March) : World Kidney Day (theme for 2026 was "Kidney Health for All: Caring for People, Protecting the Planet.")
- 14 March : Pi Day & International Day of Mathematics (Theme 2026 Mathematics and Hope)
- 14 March : 29th International Day of Action for Rivers Theme 2026 Protect Rivers, Protect People
- 15 March : International Day to Combat Islamophobia
- 15 March : World Consumer Rights Day (theme focuses on "Safe Products, Confident Consumers.")
- 16 March : National Vaccination Day (commemorates the launch of the Pulse Polio Programme in 1995)
- 18 March : 9th Global Recycling Day 2026 (Theme 2026 Don't Think Waste – Think Opportunity)
- 20 March : International Day of Happiness
- 20 March : World Sparrow Day
- 21 March The International Day of Forests (IDF) (theme for 2026 is "Forests and Economies")





IMPORTANT ONE - LINER Current Affairs

Third North-East India Film Festival (NEIFF) 2026 has commenced at TanthaPolis Cinema, Lamphel in Imphal, Manipur. A total of nine films are being showcased, including Four Manipuri, Four Assamese , and One Khasi (Meghalaya) films

Rashtriya Raksha University (RRU) and Sashastra Seema Bal (SSB) Academy have signed a Memorandum of Understanding (MoU). The collaboration aims to enhance national security training and accreditation.

Narendra Modi has become India's longest-serving head of an elected government. He completed 8,931 days in office combining his tenure as Chief Minister of Gujarat (2001–2014) and Prime Minister of India (since 2014). He surpassed the previous record held by Pawan Kumar Chamling, who served for 8,930 days.

K Ram Mohan Naidu announced the development of Arasavalli Sri Surya Narayana Swamy Temple under the PRASAD Scheme. The temple is located in Srikakulam, Andhra Pradesh. A foundation stone was laid for modernization of the Indrapushkarini temple tank with ₹24 crore sanctioned.

Elon Musk has launched a new project called "Terafab". It is a large-scale semiconductor (chip) manufacturing facility focused on advanced AI chips. The facility will be located near Austin, Texas.

