

# EXAM GENIUS

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## ***GENIUS CURRENT AFFAIRS***

**In English**

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**Ques: The first-phase Agri Robotics Laboratory inaugurated by SBI has been established in which state?**

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

**Answer: Option B**

**Explanation:**

- State Bank of India (SBI) Chairman Challa Sreenivasulu Setty inaugurated the first-phase Agri Robotics Lab.
- The lab has been established at Professor Jayashankar Telangana Agricultural University (PJTSAU) in Telangana.
- The project is funded by SBI Foundation, the CSR arm of SBI.
- The initiative promotes the use of AI, drones, robotics, and unmanned tractors in agriculture.

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## Recent News Headlines Related to SBI :

- 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.
- The State Bank of India (SBI) became India's fourth most valuable company by market capitalisation.
- State Bank of India (SBI) reported a 24.5% year-on-year increase in standalone net profit to ₹21,028 crore in Q3FY26.
- State Bank of India, India's largest Public Sector Bank, launched a Global Trade Finance Centre to strengthen its trade finance and global banking operations.
- State Bank of India (SBI) has launched CHAKRA, a Centre of Excellence (CoE).
- State Bank of India signed an MoU with the Government of Tamil Nadu.
- State Bank of India (SBI) has awarded a ₹1,000 crore, 10-year cash outsourcing contract to CMS Info Systems Ltd.
- India's largest lender, the State Bank of India, will facilitate bilateral trade settlements between India and Israel in Indian rupees.





**Ques: A penalty of ₹38.60 lakh was imposed on which bank for violations related to savings deposit interest, locker rent refunds, and SHG credit reporting?**

- A) Punjab National Bank
- B) Bank of Baroda
- C) UCO Bank
- D) Canara Bank
- E) Indian Bank

**Answer: Option C**

**Explanation:**

- UCO Bank has been imposed a penalty of ₹38.60 lakh.
- The penalty was imposed for violations related to periodic interest payment on savings deposits, locker rent refunds, and credit information reporting for Self Help Group (SHG) members.
- The penalty was imposed under the provisions of the Banking Regulation Act, 1949 and the Credit Information Companies (Regulation) Act, 2005.

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**Ques: The National Commission for Scheduled Tribes (NCST) was established as a Constitutional Body through which Constitutional Amendment Act?**

- A) 86th Constitutional Amendment Act, 2002
- B) 89th Constitutional Amendment Act, 2003
- C) 91st Constitutional Amendment Act, 2003
- D) 92nd Constitutional Amendment Act, 2003
- E) 97th Constitutional Amendment Act, 2011

**Answer: Option B**

**Explanation:**

- National Commission for Scheduled Tribes (NCST) is a Constitutional Body.
- It was formally established on 19 February 2004.
- It was established through the 89th Constitutional Amendment Act.
- The amendment modified Article 338 and inserted a new Article 338A in the Constitution.
- This led to the bifurcation of the earlier commission into:
  - National Commission for Scheduled Castes (NCSC)
  - National Commission for Scheduled Tribes (NCST)
- The Commission consists of a Chairperson, a Vice-Chairperson, and three other Members.
- At least one member must be a woman.





**Ques: The Joint Military Exercise 'DHARMA GUARDIAN' is conducted between India and which country?**

- A) USA
- B) Australia
- C) Japan
- D) France
- E) Russia

**Answer: Option C**

**Explanation:**

- The 7th edition of Joint Military Exercise 'DHARMA GUARDIAN' commenced at Foreign Training Node, Chaubattia (Uttarakhand).
- The exercise is conducted between the Indian Army and the Japan Ground Self-Defense Force (JGSDF).
- It will be held from 24 February to 9 March 2026 and is conducted alternately in India and Japan.
- The aim is to enhance interoperability and joint operational capabilities in semi-urban environments.
- Exercise 'DHARMA GUARDIAN' is a bilateral military exercise to strengthen defence cooperation between India and Japan.





## Recent Penalties imposed on Banks:

- A fine of ₹32.50 lakh was imposed on Bank of Maharashtra.
- A penalty of ₹29.60 lakh was imposed on DCB Bank.
- The highest penalty of ₹63.60 lakh was imposed on CSB Bank.
- The Competition Commission of India imposed a penalty of ₹27.38 crore on Intel Corporation.
- The Directorate General of Civil Aviation (DGCA) imposed a ₹22.20 crore fine on IndiGo Airlines due to large-scale flight delays and cancellations in early December.
- In FY25 / CY25, the Reserve Bank of India (RBI) imposed monetary penalties totalling about ₹16.28 crore on private sector banks for various regulatory and compliance violations.
- The Insurance Regulatory and Development Authority of India (IRDAI) imposed a penalty of ₹1 crore on Care Health Insurance following a remote inspection.
- The Reserve Bank of India (RBI) imposed regulatory restrictions on two Urban Cooperative Banks—The Gauhati Cooperative Urban Bank Limited in Assam and The Valsad Mahila Nagrik Sahakari Bank Limited in Gujarat.





**Ques: The National Green Tribunal (NGT) has constituted a joint committee to address severe coastal erosion in which region of West Bengal?**

- A) Digha Coast
- B) Sundarbans
- C) Haldia Port Region
- D) Bakkhali Coast
- E) Diamond Harbour

**Answer: Option B**

**Explanation:**

- National Green Tribunal (NGT) has constituted a joint committee to address severe coastal erosion in the Sundarbans region of West Bengal, particularly Ghoramara Island.
- The committee will prepare a comprehensive coastal protection plan and suggest measures for mangrove protection, expansion, and mitigation of coastal erosion.
- Nearly 40% of Ghoramara Island may disappear by 2042 due to sea erosion; its area reduced from 8.59 sq km in 1969 to 3.83 sq km in 2019.
- The Sundarbans region lost over 250 sq km of land between 1969 and 2019.
- The Sundarbans is the world's largest mangrove ecosystem, located in the delta of the Ganga, Brahmaputra, and Meghna rivers along the Bay of Bengal.





**Ques: DigiLocker operates under which ministry of the Government of India?**

- A) Ministry of Finance
- B) Ministry of Home Affairs
- C) Ministry of Electronics and Information Technology
- D) Ministry of Corporate Affairs
- E) Ministry of Commerce and Industry

**Answer: Option C**

**Explanation:**

- DigiLocker operates under the Ministry of Electronics and Information Technology (MeitY).
- MeitY has constituted a high-level committee to review and improve rules related to DigiLocker and prepare a roadmap for its expansion, including Entity Locker services, wider ecosystem participation, and possible commercialisation.
- DigiLocker is a flagship initiative under MeitY launched as part of the Digital India Programme to provide secure cloud-based digital document storage and verification services.

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**Ques: From which date will cash payments be discontinued at all National Highway toll plazas in India?**

- A) January 1, 2026
- B) March 31, 2026
- C) April 1, 2026
- D) July 1, 2026
- E) October 1, 2026

**Answer: Option C**

**Explanation:**

- The Government of India has proposed to discontinue cash payments at all National Highway toll plazas from 1 April 2026.
- According to the National Highways Authority of India (NHAI), toll payments will now be processed exclusively through digital modes.
- Accepted digital modes include FASTag and Unified Payments Interface (UPI).
- The move aims to make toll booths fully digital – “Cash Out, FASTag In,” ensuring faster transactions, reduced congestion, and improved transparency.





## Recent News Headlines Related to Defence Exercise :

- The 9th Conclave of Chiefs of the Indian Ocean Naval Symposium (IONS) convened at Visakhapatnam on 20 February 2026, bringing together Chiefs of Navies and Heads of Maritime Security Agencies from 33 countries.
- Defence Minister Rajnath Singh inaugurated the 13th edition of Exercise MILAN-2026 at Visakhapatnam, Andhra Pradesh.
- The Indian Air Force (IAF) and the Royal Thai Air Force are conducting a joint in-situ air exercise to enhance operational coordination and interoperability.
- The 13th edition of India–Kyrgyzstan Joint Special Forces Exercise KHANJAR commenced at Missamari, Assam.
- The 17th edition of the trilateral Coast Guard exercise 'DOSTI 17' was held at Malé, Maldives.
- The Indian Army conducted its first-ever two-day joint Military–Civil Fusion exercise named 'Sanjha Shakti'.
- Exercise Avialndra-2025 Held in India between Indian Air Force (IAF) & Russian Federation Aerospace Force (RFASF). Aircraft participated are Su-30 MKI, Tejas, IL-78 aircraft, and Mi-17 helicopters. It is Started in 2014.





**Ques: 'Him-CONNECT' initiative is primarily related to which region?**

- A) Coastal Region
- B) Desert Region
- C) Indian Himalayan Region
- D) Indo-Gangetic Plains
- E) Deccan Plateau

**Answer: Option C**

**Explanation:**

- Him-CONNECT is organised by the Ministry of Environment, Forest and Climate Change (MoEFCC) as part of the World Sustainable Development Summit (WSDS) 2026.
- The summit is hosted by The Energy and Resources Institute (TERI) in New Delhi.
- 'Him-CONNECT' aims to connect researchers from the Indian Himalayan Region (IHR) with start-ups, investors, and policymakers.
- The platform promotes scaling and on-ground implementation of research-based innovations in the Himalayan region.

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**Ques: SWIFT 2.0 platform launched by CBIC is mainly related to which sector?**

- A) Agriculture Subsidy
- B) Digital Payments
- C) Export-Import Clearance
- D) Income Tax Filing
- E) Insurance Claims

**Answer: Option C**

**Explanation:**

- Central Board of Indirect Taxes and Customs (CBIC) has launched SWIFT 2.0.
- SWIFT 2.0 is a single-window digital platform to ensure faster and seamless clearance for exports and imports under customs procedures.
- The initiative aims to enhance ease of doing business and improve customs procedures.
- The revamped Atithi App will facilitate international travellers with digital compliance and essential information.

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## News Headlines Related to Ministry :

- The Ministry of Home Affairs (MHA) has released India's first-ever National Counter Terrorism Policy and Strategy titled PRAHAAR.
- Ministry of Labour and Employment will auto credit ₹30.52 crore lying in 7.11 lakh inoperative EPFO accounts.
- Ministry of Electronics and Information Technology (MeitY) unveiled VoicERA, an open-source, end-to-end Voice AI stack.
- Union Minister Amit Shah, Ministry of Cooperation, informed the Lok Sabha that the Ministry of Cooperation has launched a cooperative-led initiative called White Revolution 2.0.
- The Ministry of Food Processing Industries (MoFPI) is implementing multiple schemes to promote the overall development of the food processing sector.
- Minister of State for Cooperation Murlidhar Mohol informed the Rajya Sabha about the targets under White Revolution 2.0.
- The Ministry of Corporate Affairs (MCA) approved two composite schemes of arrangement under the Companies Act, 2013 for the merger and amalgamation of 17 wholly-owned subsidiaries of Power Grid Corporation of India Limited (POWERGRID).





**Ques: 'Vajra Prahar' is a joint military exercise between India and which country?**

- A) Russia
- B) France
- C) Japan
- D) United States
- E) Australia

**Answer: Option D**

**Explanation:**

- The 16th edition of Exercise 'Vajra Prahar' will be conducted at Special Forces Training School.
- It is a Joint Special Forces Exercise between the Indian Army and the US Army.
- The exercise is scheduled from 24 February to 16 March 2026.
- The aim is to enhance interoperability and joint capabilities in conducting Special Forces operations in mountainous terrain.
- Exercise 'Vajra Prahar' is a bilateral Special Forces exercise to strengthen defence cooperation and joint operational effectiveness in challenging terrains.

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**Ques: The ePlane Company has partnered with which global technology firm to develop India's first electric air taxi, e200x?**

- A) Intel
- B) Microsoft
- C) IBM
- D) Google
- E) Nvidia

**Answer: Option E**

**Explanation:**

- ePlane Company has partnered with Nvidia to develop India's first electric air taxi named e200x.
- The collaboration focuses on technology and knowledge exchange, with no financial investment involved.
- The e200x is an eVTOL designed for urban air mobility, short-distance aerial transport, and future city-based air taxi services.
- The aircraft aims to reduce traffic congestion, travel time, and urban carbon emissions.

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## Recent News Headlines Related to Summits / conference

- The 5th edition of the Goa Maritime Conclave (GMC-26) will be held on 21 February 2026 at the Naval War College, Goa.
- The third International AYUSH Conference and Expo concluded at the Dubai World Trade Centre.
- RISE (Research–Industry–Startup–Entrepreneurship) Conclave 2026 was organized to bridge the gap between laboratory research and market needs by bringing together researchers, industry leaders, academia, and startups.
- India attended the first Board of Peace for Gaza meeting in Washington, D.C. as an observer.
- Union Minister of Health & Family Welfare J. P. Nadda will launch two major national initiatives at the India AI Summit held at Bharat Mandapam.
- Guy Parmelin, President of Switzerland, announced that the 2027 AI Impact Summit will be held in Geneva.
- The two-day International Conference on Dam Safety (ICDS) 2026 concluded in Bengaluru on 13–14 February 2026.





**Ques: Sachin Tendulkar has been appointed as ‘Global Champion for Road Safety’ by which organisation?**

- A) World Bank
- B) World Health Organization
- C) United Nations
- D) International Olympic Committee
- E) UNESCO

**Answer: Option C**

**Explanation:**

- Cricket legend Sachin Tendulkar has been designated as a ‘Global Champion for Road Safety’ by the United Nations.
- He joins a group of prominent international figures advocating safer roads worldwide.
- The initiative aims to promote awareness about road safety and reduce road traffic injuries and fatalities globally.
- As a Global Champion, he will support advocacy campaigns and promote responsible road behaviour.
- The United Nations appoints Global Champions to promote key global causes and leverage their global influence for awareness campaigns.





**Ques:** The IIT Madras Global Research Foundation has established its first international Applied AI Innovation Centre in which city?

- A) Dubai
- B) London
- C) Singapore
- D) New York
- E) Sydney

**Answer: Option A**

**Explanation:**

- IIT Madras Global Research Foundation has established its first international Applied Artificial Intelligence (AI) Innovation Centre.
- The centre is located at Dubai CommerCity in Dubai, United Arab Emirates.
- The agreement was signed on the sidelines of WORLDEF Dubai 2026.
- In its initial phase, the centre will host six applied AI startups with a combined valuation of USD 118 million.
- The startups are expected to generate USD 281 million in revenue over five years.

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## Recent News Headlines Related to launched Apps/portals :

- The Chief Minister of Assam, Himanta Biswa Sarma, launched the Provincialization Management System (PMS) portal.
- Kiren Rijju, Union Minister of Ministry of Minority Affairs, launched the NIGRANI App at Nalanda University, Bihar.
- Indian Army showcased 'EKAM', an indigenous AI-as-a-Service (AlaaS) cloud platform.
- India launched iLive Connect, the world's first doctor-led, Artificial Intelligence (AI) powered healthcare ecosystem, aimed at providing 24×7 medical monitoring from patients' homes.
- Jitin Prasada, Minister of State for Electronics and Information Technology, inaugurated the STQC Lab Automation Portal named 'SATYA'.
- From March 1, 2026, the UTS (Unreserved Ticketing System) mobile app will be discontinued, and passengers must use the RailOne super app for ticket booking.
- Om Birla, Speaker of the Lok Sabha (Lower House of Parliament), launched the National e-Vidhan Application (NeVA) at the Central Hall of the Bihar State Legislative Assembly in Patna.





**Ques: The Uttar Pradesh Government signed an MoU with which company for the construction of an International Cricket Stadium in Gorakhpur?**

- A) Bharat Petroleum Corporation Limited (BPCL)
- B) Hindustan Petroleum Corporation Limited (HPCL)
- C) Indian Oil Corporation Limited (IOCL)
- D) Oil and Natural Gas Corporation (ONGC)
- E) GAIL (India) Limited

**Answer: Option C**

**Explanation:**

- The Uttar Pradesh Government signed a Memorandum of Understanding (MoU) with Indian Oil Corporation Limited for constructing an International Cricket Stadium in Gorakhpur.
- The total project cost is ₹339 crore with a seating capacity of 30,000 spectators.
- Indian Oil Corporation Limited will contribute ₹60 crore; Bharat Petroleum Corporation Limited and Hindustan Petroleum Corporation Limited will contribute ₹30 crore and ₹10 crore respectively.
- The project aims to strengthen sports infrastructure and promote cricket development in Eastern Uttar Pradesh.





## Recent Headlines Related to Inauguration :

- HCL-Foxconn Joint Venture project – India Chip Pvt. Ltd Inaugurated at Yamuna Expressway Industrial Development Authority at Jewar in Greater Noida of Uttar Pradesh by Prime Minister Narendra Modi
- Tata Advanced Systems Limited inaugurated India's first private-sector helicopter Final Assembly Line (FAL) for the Airbus H125 at Vemagal (Kolar District), Karnataka.
- Prime Minister Narendra Modi inaugurated the first Emergency Landing Facility (ELF) of the Northeast in Dibrugarh, Assam.
- Prime Minister Narendra Modi inaugurated the Kumar Bhaskar Varma Setu in Guwahati, Assam.
- The Centre of Excellence (CoE) for Aerospace Studies was inaugurated at Gati Shakti Vishwavidyalaya (GSV), Vadodara, Gujarat.
- FICCI Ladies Organization (FLO) Bangalore, the women's wing of FICCI, inaugurated a first-of-its-kind women-led industrial park in Gowribidanur, Chikkaballapur district of Karnataka.





**Ques: Larsen & Toubro (L&T) has entered into a strategic collaboration with which company to establish sovereign gigawatt-scale AI factory infrastructure in India?**

- A) NVIDIA
- B) IBM
- C) Intel
- D) Microsoft
- E) Google

**Answer: Option A**

**Explanation:**

- Larsen & Toubro (L&T) has entered into a strategic collaboration with NVIDIA.
- The announcement was made during the India AI Impact Summit 2026.
- The collaboration aims to establish sovereign gigawatt-scale AI factory infrastructure in India.
- An AI Factory is large-scale computing infrastructure designed to train AI models, process massive datasets, and deliver AI services at an industrial scale, functioning like a power plant but producing AI computing capacity instead of electricity.

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## Recent News Headlines Related to MoU and agreement:

- Gujarat International Finance Tec-City (GIFT City) signed a Memorandum of Understanding (MoU) with Arun Jaitley National Institute of Financial Management (AJNIFM).
- Food Corporation of India (FCI) has signed an MoU with the World Food Programme (WFP) to supply 2 lakh metric tonnes of rice for global humanitarian operations.
- India and Brazil have set a new target to increase bilateral trade to \$30 billion by 2030, up from the earlier \$20 billion goal.
- 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
- Agneevasthara, 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





**Ques: The International Research Institute of Ayurveda (IRIA) inaugurated in Kannur is located in which state?**

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

**Answer: Option C**

**Explanation:**

- Pinarayi Vijayan inaugurated the International Research Institute of Ayurveda (IRIA) at Kalliad in Kannur.
- The institute has been declared India's first comprehensive centre for Ayurveda research.
- The initiative aims to integrate traditional Ayurvedic knowledge with modern scientific research.
- IRIA aims to promote scientific validation and global recognition of traditional Indian medicine systems.

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## IMPORTANT ONE - LINER Current Affairs

The Indian Council of Agricultural Research (ICAR) signed a Memorandum of Understanding (MoU) with Dr. Reddy's Foundation (DRF) to Strengthen agricultural vocational training, farmer extension services and modern farming capacity in rural India.

In a major move to protect the National Capital Region (NCR) from seasonal smog, the Commission for Air Quality Management issued Statutory Direction No. 96 for the 2026 wheat harvesting season. The directive mandates Punjab, Haryana, and Uttar Pradesh to implement a high-tech, "zero-tolerance" action plan to eliminate wheat stubble burning between April and May.

Global Energy Alliance for People and Planet (GEAPP) launched the "India Grids of the Future Accelerator" during Mumbai Climate Week 2026. The launch event was held at the Jio World Convention Centre, Mumbai.

Seven public sector banks (PSBs) have deployed 32 generative AI use cases under the EASE 8.0 programme as part of the government's banking reform push.

India signed an Implementation Framework Agreement with Kenya to launch a DigiLocker pilot project. Ministry of Electronics and Information Technology (MeitY) launched DigiLocker as a flagship initiative under the Digital India programme.

