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In English

09 April 2026



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Ques: What is the name of the AI-powered multilingual conversational platform launched by Bank of Baroda?

- A) bob CONNECT
- B) bob SAMVAD
- C) bob AI Assist
- D) bob ChatServe
- E) bob SmartTalk

Answer: Option B

Explanation:

- Bank of Baroda unveiled 'bob SAMVAD', an AI-powered multilingual conversational platform.
- The platform aims to transform customer interactions at bank branches.
- It is an industry-first initiative in banking for multilingual communication.
- Developed entirely in-house using AI-driven speech and language technologies.
- It enables real-time, low-latency, two-way communication across 22 languages.
- The platform helps eliminate language barriers between customers and bank staff.
- It promotes inclusive and customer-friendly banking services.

Static Part:

- Bank of Baroda Founded – 20 July 1908
- Headquarters – Vadodara, Gujarat
- MD & CEO – Debadatta Chand





Recent Facilities Launched in Banking & Insurance Sector:

- Bank of Baroda launched an overdraft (OD) facility on UPI for verified women Self-Help Group (SHG) members holding Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts.
- The Government of Punjab, in collaboration with the World Bank, launched 'Punjab Sikhya Kranti 2.0'.
- South Indian Bank has launched a new EPF payment service.
- RNFI Services, through its fintech platform Relipay, has rolled out a nationwide UPI QRbased cash withdrawal service.
- Razorpay, India's omnichannel payments and banking platform for businesses, launched the world's first "Agent Studio" at the FTX 2026 event.
- Bank of Baroda launched a special savings account for women called "bob Women Sapphire Savings Account."
- PhonePe Limited launched the RuPay "On-The-Go" Card, a National Common Mobility Card (NCMC) designed for contactless payments across public transport systems in India.
- Yes Bank launched a specialised salary account named "YES Essence Women's Salary Account" aimed at supporting the financial and lifestyle needs of working women ahead of International Women's Day (March 8).
- L&T Finance Ltd, a Non-Banking Financial Company (NBFC), launched the "Spoorthi" programme to support women entrepreneurs.





Ques: Why did the Reserve Bank of India (RBI) cancel the licence of The Shirpur Merchants' Co-operative Bank in 2026?

- A) Fraudulent activities
- B) Merger with another bank
- C) Inadequate capital and poor earning prospects
- D) Regulatory restructuring
- E) Voluntary closure

Answer: Option C

Explanation:

- RBI has cancelled the licence of The Shirpur Merchants' Co-operative Bank due to inadequate capital and lack of earning prospects.
- The bank ceased to carry on banking business from the close of business on April 6, 2026.
- Upon liquidation, depositors are entitled to receive deposit insurance up to ₹5 lakh.
- The insurance is provided by the Deposit Insurance and Credit Guarantee Corporation (DICGC).

Static Part:

- DICGC Insurance Limit – ₹5 lakh per depositor
- DICGC Established – 1978
- RBI Headquarters – Mumbai





Recent News Headlines Related to RBI

- RBI has decided to introduce Benchmark Issuance Strategy (BIS) for market borrowings on a pilot basis for 9 states starting FY27 (2026-27).
 - The Reserve Bank of India (RBI) has extended the enhanced export credit window of up to 450 days till June 30, 2026.
 - The Reserve Bank of India (RBI) has set the interest rate for Government of India Floating Rate Bond 2028 at 6.17% per annum.
 - The Reserve Bank of India (RBI) has approved Emirates NBD to acquire up to 74% stake in RBL Bank. As per norms, foreign banks can acquire up to 74% stake in an Indian bank.
 - The Reserve Bank of India (RBI) is developing a bank account portability system.
 - The RBI's Supervisory Data Quality Index (sDQI) improved to 90.9 in the December 2025 quarter.
- X
- RBI has capped loans for purchase of shares and other eligible securities at ₹1 crore per borrower across the banking system.





Ques: KreditBee, recently seen in news, became a unicorn after raising how much funding?

- A) \$150 Million
- B) \$200 Million
- C) \$250 Million
- D) \$280 Million
- E) \$300 Million

Answer: Option D

Explanation:

- KreditBee raised \$280 million (₹2,595 crore approx.) in its Series E funding round.
- The company is now valued at \$1.5 billion, entering the unicorn club.
- It became the second unicorn startup of 2026 after Juspay.
- The funding round was co-led by Hornbill Capital and Motilal Oswal, with participation from Advent International, Premji Invest, and MUFG.
- CEO Madhusudan Ekambaram stated that the funds will strengthen the lending book and balance sheet.
- The company is preparing for an IPO by early 2027.

Static Part:

- Company – KreditBee
- Sector – Fintech / Digital Lending
- Headquarters – Bengaluru
- CEO – Madhusudan Ekambaram





Ques: Which group has received R1 approval from the Insurance Regulatory and Development Authority of India (IRDAI) to set up a new general insurance company?

- A) Tata Group
- B) Aditya Birla Group
- C) Mahindra Group
- D) Reliance Group
- E) M Pallonji Group

Answer: Option E

Explanation:

- The Insurance Regulatory and Development Authority of India (IRDAI) has granted R1 approval to the M Pallonji Group.
- The approval is for setting up a new general insurance company.
- The venture will be launched in partnership with Divya Sehgal and Federal Bank.
- As per the proposed structure, the M Pallonji Group will hold a 51% majority stake.
- IRDAI approval process includes three stages: R1 (business plan check), R2 (capital readiness), and R3 (final licence to start business).
- Kiwi General Insurance, backed by WestBridge Capital and led by former Tata AIG CEO Nilesh Garg, recently received its licence.

Static Part:

- IRDAI Headquarters – Hyderabad
- Established – 1999
- Chairman of IRDAI – Ajay Seth
- Federal Bank Headquarters – Aluva, Kerala





Ques: SEBI extended the validity of IPO observation letters up to which date under its one-time relaxation?

- A) June 30, 2026
- B) July 31, 2026
- C) August 31, 2026
- D) September 30, 2026
- E) December 31, 2026

Answer: Option D

Explanation:

- The Securities and Exchange Board of India (SEBI) announced one-time relaxations for IPO timelines and minimum public shareholding norms.
- SEBI has extended the validity of observation letters expiring till September 30, 2026.
- This move provides relief to more than two dozen companies planning to launch IPOs.
- Under existing rules, observation letters are valid for 12 months, after which firms must refile draft documents.
- For confidential filings, companies are given an extended window of 18 months to launch IPOs.
- The move aims to support companies amid market conditions and ease fundraising.

Static Part:

- SEBI Established – 1988 (Statutory status in 1992)
- Headquarters – Mumbai
- Chairperson – Tuhin Kanta Pandey





Recent News Headlines Related to SEBI

- Securities and Exchange Board of India (SEBI) has extended the suspension of futures trading in certain agricultural commodities till March 31, 2027.
- Lakshya Asset Management Company has received approval from Securities and Exchange Board of India to start its Mutual Fund business in India.
- Securities and Exchange Board of India has partnered with Google to tackle fraudulent trading apps.
- Securities and Exchange Board of India has reduced the minimum investment limit in Social Impact Funds (SIFs) from ₹2 lakh to ₹1,000.
- Securities and Exchange Board of India (SEBI) has proposed changes to simplify nomination rules for demat accounts and mutual fund folios.
- 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





Ques: Which state government has launched the 'Safe Mobility Program' to train women from SHGs as e-rickshaw drivers?

- A) Bihar
- B) Madhya Pradesh
- C) Haryana
- D) Rajasthan
- E) Uttar Pradesh

Answer: Option E

Explanation:

- The Uttar Pradesh government has launched the 'Safe Mobility Program' to promote women empowerment and employment generation.
- The programme focuses on training women from Self-Help Groups (SHGs) to become e-rickshaw drivers.
- Around 1,000 e-rickshaws will be provided to women under this scheme.
- Only female drivers will operate these vehicles to ensure safety.
- The main aim is to ensure safe and accessible transport for school-going girls and working women

Static Part:

- Capital of Uttar Pradesh – Lucknow
- Chief Minister – Yogi Adityanath
- Governor – Anandiben Patel
- Largest state (by population) – Uttar Pradesh





Ques: What is the highest-ever annual wind energy capacity addition achieved by India in FY 2025-26?

- A) 4.5 GW
- B) 5.0 GW
- C) 5.5 GW
- D) 6.05 GW
- E) 7.0 GW

Answer: Option D

Explanation:

- India achieved its highest-ever annual wind capacity addition of 6.05 GW in FY 2025-26.
- This surpasses the previous record of 5.5 GW added in FY 2016-17.
- India's cumulative installed wind power capacity has crossed 56 GW.
- The wind sector recorded a 46% growth over FY 2024-25.
- Key contributing states include Gujarat, Karnataka, and Maharashtra.
- The growth is supported by improved policy framework, transmission readiness, and competitive bidding.
- The achievement supports India's target of 500 GW non-fossil fuel energy capacity by 2030.





Ques: The Tri-Service seminar 'Ran Samwad', to be held in Bengaluru, was conceptualised by whom?

- A) General Bipin Rawat
- B) General Manoj Pande
- C) General Anil Chauhan
- D) Admiral R. Hari Kumar
- E) Air Chief Marshal V.R. Chaudhari

Answer: Option C

Explanation:

- The Tri-Service seminar 'Ran Samwad' will be held at the Air Force Training Command in Bengaluru.
- The theme of the seminar is "Multi Domain Operations: An Imperative for Addressing Conventional and Irregular Threats".
- 'Ran Samwad' was conceptualised by the Chief of Defence Staff, General Anil Chauhan.
- The first edition of the seminar was held at the Army War College, Mhow.

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Ques: Who has been appointed as the International Event Ambassador for the World 10K Bengaluru 2026?

- A) Sandra Perković
- B) Allyson Felix
- C) Dina Asher-Smith
- D) Blanka Vlašić
- E) Sifan Hassan

Answer: Option D

Explanation:

- Double Olympic medallist Blanka Vlašić has been appointed as the International Event Ambassador for the World 10K Bengaluru 2026.
- The World 10K Bengaluru is a World Athletics Gold Label Race.
- Blanka Vlašić is a renowned Croatian high jumper known for her outstanding achievements in athletics.
- She has won two Olympic medals, highlighting her excellence at the global level.

Static Part:

- Capital of Croatia – Zagreb
- Currency of Croatia – Euro
- World Athletics Headquarters – Monaco





Recent Headlines Related to Brand Ambassador :

- **Sudarsan Pattnaik, an internationally acclaimed sand artist : Brand Ambassador for Census 2027 by the Government of India**
- **A. R. Rahman : Yamaha Music India Private Limited**
- **Mahendra Singh Dhoni : brand ambassador for the BHIM Payments App**
- **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)**





Ques: Which state government has launched the 'Mukhyamantri Annapurna Yojana (MAPY)' to provide additional free food grains to poor families?

- A) Bihar
- B) Odisha
- C) Jharkhand
- D) Chhattisgarh
- E) West Bengal

Answer: Option B

Explanation:

- The Odisha government has approved the 'Mukhyamantri Annapurna Yojana (MAPY)' to enhance food security.
- Under this scheme, beneficiaries will receive an additional 5 kg of rice per person per month free of cost.
- This is over and above their existing entitlement under current food security schemes.
- With this addition, the total monthly allocation will increase to 10 kg per person.
- The scheme aims to strengthen food security and support economically weaker sections.

Static Part:

- Capital of Odisha – Bhubaneswar
- Chief Minister – Mohan Charan Majhi
- Governor – Kambhampati Hari Babu
- Major Classical Dance – Odissi





Recent News Headlines Related to Schemes

- The Ministry of Electronics and Information Technology (MeitY) approved 29 proposals under the 4th tranche of ECMS.
- The government has extended the RoDTEP scheme for six months till September 30, 2026.
- PM SVANidhi Scheme was launched in June 2020 to provide collateral-free working capital loans to street vendors.
- The Centre plans to add battery energy storage in the revamped PM-KUSUM 2.0 scheme.
- The Ministry of Heavy Industries has extended the PM E-DRIVE scheme till March 31, 2028 to promote electric mobility in India.
- The Union Cabinet approved the modified UDAN scheme with an outlay of ₹28,850 crore for 10 years (2026–36).
- The Immigration Visa Foreigners Registration and Tracking Scheme has been extended for 5 years by the Union Cabinet of India.





Ques: India and New Zealand are expected to sign a Free Trade Agreement (FTA) on which date?

- A) April 10
- B) April 15
- C) April 20
- D) April 24
- E) April 30

Answer: Option D

Explanation:

- India and New Zealand are expected to sign a Free Trade Agreement (FTA) on April 24 in New Delhi.
- The agreement aims to boost trade and investment between both countries.
- It may provide tariff-free access for Indian goods in the New Zealand market.
- New Zealand has proposed an investment of up to \$20 billion in India over the next 15 years.
- The FTA includes tariff liberalisation and improved market access for multiple sectors.
- It will strengthen cooperation in goods, services, and agriculture sectors.

Static Part:

- New Zealand Capital – Wellington
- Currency – New Zealand Dollar





Recent News Headlines Related to MoU and agreement:

- Microsoft signed a Memorandum of Understanding (MoU) with Chandigarh University to establish an AI Skill Center at its Mohali campus.
- The Unique Identification Authority of India (UIDAI) has signed an agreement with MapmyIndia. It aims to enable the display of authorised Aadhaar centres on the Mappis App. UIDAI Established in 2009. Aadhaar has 12-digit unique identity number.
- The Directorate General of Civil Aviation (DGCA) signed a Memorandum of Understanding with Gati Shakti Vishwavidyalaya. The aim of the MoU is to promote skill development in the aviation sector. Launch a 3-year Bachelor of Science (B.Sc.) in Aviation Maintenance Engineering (AME) from August 2026 (2026–27)
- The India–Australia Economic Cooperation and Trade Agreement (ECTA) completed four years since its signing on April 2, 2022.
- The Government of Meghalaya has partnered with Starlink India to pilot satellite-based internet services in remote hill regions.





Ques: Who launched the 'Gen Z Vote' awareness song in Kochi to encourage young voters to participate in elections?

- A) Rajiv Kumar
- B) Om Prakash Rawat
- C) Sushil Chandra
- D) Sunil Arora
- E) Gyanesh Kumar

Answer: Option E

Explanation:

- Chief Election Commissioner Gyanesh Kumar launched the 'Gen Z Vote' awareness song in Kochi.
- The song aims to encourage young voters, especially first-time voters, to actively participate in the electoral process.
- The song has been released in Malayalam language.
- The initiative focuses on increasing voter awareness among youth.

Static Part:

- Election Commission of India Established – 25 January 1950
- Headquarters – New Delhi
- Article – 324 (Constitution of India)
- National Voters' Day – 25 January





Ques: Who has been crowned Mrs International World Classic 2026 at the grand finale held in Kuala Lumpur?

- A) Aditi Govitrikar
- B) Dia Mirza
- C) Sushmita Sen
- D) Lara Dutta
- E) Geetanjali Om Parkash

Answer: Option E

Explanation:

- Geetanjali Om Parkash has been crowned Mrs International World Classic 2026.
- The grand finale of the event was held in Kuala Lumpur.
- This is the first time India has won this prestigious global title.
- She also won special titles like “Mrs Empowerment” and “Most Exotic National Costume”.

Static Part:

- Capital of Malaysia – Kuala Lumpur
- Currency of Malaysia – Malaysian Ringgit
- Prime Minister of Malaysia – Anwar Ibrahim





Recent News Headlines Related to Awards & Winners :

- **President's Police Colour, the highest honour for a police force in India : Odisha Police**
- **Lifetime Achievement Award at the International Film Festival of Delhi 2026 : Veteran Telugu actor Nandamuri Balakrishna**
- **35th Saraswati Samman (2025) : Ramkumar Mukhopadhyay, an eminent Bengali writer**
- **France's prestigious Legion of Honour (Commandeur rank) : Jawed Ashraf, former Ambassador of India to France and Chairman of the India Trade Promotion Organisation**
- **Lifetime Achievement Award at IFFD 2026 : Nandamuri Balakrishna (Padma Bhushan (2025))**
- **"Women Empowerment Trailblazer Award" : Kalpana Soren**
- **2026 Stockholm Water Prize : Kaveh Madani, Director of the United Nations University Institute for Water Environment and Health**





Ques: The BIRAC-BioNEST Incubation Centre, recently inaugurated in Mysuru, is associated with which sector?

- A) Food and Biotechnology
- B) Space Research
- C) Defence Technology
- D) Textile Industry
- E) Renewable Energy

Answer: Option A

Explanation:

- Union Minister Jitendra Singh inaugurated the BIRAC-BioNEST Incubation Centre at Central Food Technology & Research Institute (CFTRI), Mysuru.
- The centre aims to support startups in the food and biotechnology sectors.
- It will provide advanced research facilities, infrastructure for scaling up products, and regulatory support.
- BIRAC-BioNEST stands for Bioincubators Nurturing Entrepreneurship for Scaling Technologies.
- It is a programme of Biotechnology Industry Research Assistance Council (BIRAC) under the Department of Biotechnology (DBT), Government of India.
- On the occasion of the 75th anniversary of CFTRI, a commemorative postal cover and postcard were also unveiled.

Static Part:

- CFTRI Established – 1950
- Located in – Mysuru, Karnataka
- Department of Biotechnology (DBT) Established – 1986
- Minister of Science & Technology – Jitendra Singh





Recent Headlines Related to Inauguration :

- Prime Minister Narendra Modi inaugurated the Samrat Samprati Museum on the occasion of Mahavir Jayanti in Gandhinagar, Gujarat.
- Prime Minister Narendra Modi inaugurated Kaynes Semicon's OSAT facility at Sanand, Gujarat on March 31, 2026.
- Narendra Modi inaugurated the first phase of Noida International Airport at Jewar.
- Droupadi Murmu inaugurated the Nand Kishor Somani Oncology Block at Ramakrishna Mission Sevashrama Hospital.
- The ConnectSafe Cyber Security Facility has been launched by Deloitte in Bengaluru
- Narendra Modi inaugurated the Haldia Bulk Terminal at the Syama Prasad Mookerjee Port.
- Narendra Modi virtually inaugurated the 120 MW Lower Kopili Hydroelectric Project in Assam.





Ques: In which wildlife sanctuary has Chhattisgarh begun blackbuck reintroduction in the Rampur grassland?

- A) Achanakmar Wildlife Sanctuary
- B) Indravati National Park
- C) Udanti-Sitanadi Wildlife Sanctuary
- D) Barnawapara Wildlife Sanctuary
- E) Kanger Valley National Park

Answer: Option D

Explanation:

- Blackbuck reintroduction has been started in Rampur grassland of Barnawapara Wildlife Sanctuary in Mahasamund district, Chhattisgarh.
- The sanctuary covers an area of about 245 sq. km.
- It is named after Bar and Nawapara villages.
- The sanctuary is supported by the Balamdehi River (west) and Jonk River (northeast), both tributaries of the Mahanadi River.
- The initiative aims to restore the population of blackbucks in their natural habitat.

Static Part:

- Chhattisgarh Formation Day – 1 November 2000
- Capital – Raipur
- Chief Minister – Vishnu Deo Sai
- Governor – Ramen Deka





Ques: CCI approved the acquisition of 14.286% equity stake in Aditya Birla Housing Finance Ltd. by which company?

- A) Reliance Industries
- B) Tata Capital
- C) Indriya Limited
- D) HDFC Ltd
- E) Bajaj Finance

Answer: Option C

Explanation:

- The Competition Commission of India (CCI) approved the acquisition of 14.286% equity stake in Aditya Birla Housing Finance Ltd.
- The stake is being acquired by Indriya Limited.
- The acquisition is through preferential issue on a private placement basis.
- Indriya Limited is an investment holding company.
- Aditya Birla Housing Finance Ltd. is a housing finance company registered with National Housing Bank (NHB).
- The company provides home loans, loans against property, construction finance, and lease rental discounting.

Static Part:

- CCI Established – 2003
- Headquarters – New Delhi
- Chairperson – Ravneet Kaur





Ques: Who has become India's first openly queer Member of Parliament after taking oath as a Rajya Sabha MP in 2026?

- A) Menaka Guruswamy
- B) Karuna Nundy
- C) Indira Jaising
- D) Arundhati Katju
- E) Vrinda Grover

Answer: Option A

Explanation:

- Senior Advocate Menaka Guruswamy has taken oath as a Member of Parliament in the Rajya Sabha for the first time.
- She has become India's first openly queer Member of Parliament.
- Menaka Guruswamy is a well-known constitutional law expert.
- She was elected in March 2026 from West Bengal as a candidate of the All India Trinamool Congress (AITC).
- LGBTQ+ stands for: Lesbian, Gay, Bisexual, Transgender, and Queer.
- Lesbian – women attracted to women; Gay – men attracted to men; Bisexual – attracted to both men and women; Transgender – gender identity different from birth gender; Queer – not fixed or exploring identity

Static Part:

- Rajya Sabha – Upper House of Parliament
- Total Members – 245 (Maximum Strength)
- Chairman of Rajya Sabha – Vice President of India





Ques: The 262nd Raising Day of the Army Medical Corps in 2026 was celebrated on which date?

- A) April 1
- B) April 2
- C) April 3
- D) March 29
- E) April 5

Answer: Option C

Explanation:

- The 262nd Raising Day of the Army Medical Corps was observed on April 3, 2026.
- As part of the nationwide celebrations, a walkathon themed “One Health, One Force, 262 Years Strong” was organized.
- The event took place on March 29, 2026, at Cariappa Parade Ground, New Delhi.
- The Army Medical Corps plays a vital role in providing medical services to the Indian Armed Forces.

Static Part:

- Army Medical Corps Raising Day – April 3
- Founded in – 1764
- Motto – “Sarve Santu Niramaya” (Let all be free from disease)
- Headquarters – New Delhi





Important days :

- 18 March : 9th Global Recycling Day 2026 (Theme 2026 Don't Think Waste – Think Opportunity)
- 20 March : International Day of Happiness (theme for 2026 is “Caring and Sharing”.) (first observed in 2013)
- 20 March : World Sparrow Day
- 20 March : United Nations French Language Day
- 20 March : World Day of Theatre for Children and Young People 2026 (Started in 2001)
- 21 March : The International Day of Forests (IDF) (theme for 2026 is "Forests and Economies")
- 21 March : International Nowruz Day
- 21 March : World Day for Glaciers
- 21 March : World Down Syndrome Day (theme “Together Against Loneliness”)
- 21 March : World Poetry Day (Started By the United Nations Educational, Scientific and Cultural Organization (UNESCO) in 1999)
- 21 March : 61st International Day for the Elimination of Racial Discrimination (Started in 1967)
- 22 March : World Water Day (Theme 2026 Water and Gender, with the campaign slogan "Where water flows, equality grows")(First Observance in 1993)
- 22 March : 114th Foundation Day (Bihar Diwas) (theme for the celebration was “Unnat Bihar, Ujjwal Bihar”.)
- 23 March : World Meteorological Day (theme for the year is “Observing today, protecting tomorrow.”)
- 23 March : Shaheed Diwas (Martyrs’ Day)
- 24 March : World TB Day
- 24 March : International Day for the Right to the Truth Concerning Gross Human Rights Violations and for the Dignity of Victims
- 24th March : 191st Raising Day of Assam Rifles (Assam Rifles Formed in 1835 and HQ in Shillong, Meghalaya)
- 25 March : International Day of Remembrance of the Victims of Slavery and the Transatlantic Slave Trade (Theme: "Justice in Action: Confronting History, Advancing Dignity, Empowering Futures")

