

EXAM GENIUS

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Ques: What is the key change introduced by IRDAI in its revised cyber security guidelines?

- A) Reduction in security audits
- B) ISRMC meetings once a year
- C) Quarterly ISRMC meetings & stronger board accountability
- D) Removal of cyber rules
- E) No role of board

Answer: Option C

Explanation:

- IRDAI has issued revised cyber security guidelines to strengthen the cybersecurity framework.
- ISRMC is now required to meet at least once every quarter instead of twice a year earlier.
- This ensures continuous monitoring and better cyber risk management.
- Boards must allocate budgets for cybersecurity.
- They must review audit findings and ensure closure of gaps within 12 months.
- These changes increase accountability and strengthen cybersecurity in the insurance sector.





Ques: What is the minimum transaction amount above which RBI has proposed a 1-hour delay (lag) for account-to-account digital transfers in its discussion paper?

- A) ₹5,000
- B) ₹10,000
- C) ₹20,000
- D) ₹50,000
- E) ₹1,00,000

Answer: Option B

Explanation:

- Reserve Bank of India (RBI) proposed additional safeguards for digital transactions in its discussion paper.
- A key proposal is a 1-hour delay for account-to-account transfers above ₹10,000.
- The delay will be applied at the payer's end before processing the transaction.
- Exemptions include merchant payments, recurring payments, and cheque-based payments.
- The aim is to reduce rising digital frauds.
- Transactions above ₹10,000 contribute significantly to fraud cases in both volume and value.
- Another proposal includes a "trusted person" mechanism for transactions above ₹50,000 for senior citizens and persons with disabilities.
- For individuals aged 70+ and persons with disabilities, RBI proposes a "trusted person" approval for transactions above ₹50,000.
- Reserve Bank of India suggested capping annual credits at ₹25 lakh for certain accounts to prevent misuse (mule accounts).
- Transfers beyond ₹25 lakh may undergo additional checks before being processed.
- A "kill switch" feature is proposed to instantly disable all digital payment channels in case of suspected fraud.





Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) has unveiled 'Utkarsh 2029', a medium-term strategy framework for the period April 2026 to March 2029.
- The Reserve Bank of India (RBI) has kept FPI investment limits unchanged for FY 2026–27.
- The Reserve Bank of India (RBI) issued draft TReDS Directions, 2026 to consolidate existing guidelines into a unified Master Direction.
- Reserve Bank of India has proposed that NBFCs with assets of ₹1 lakh crore or more will be classified as Upper Layer (NBFC-UL).
- The Reserve Bank of India (RBI) released the indicative borrowing calendar for Q1 FY27 (April–June 2026).
- The Reserve Bank of India's Monetary Policy Committee (MPC) unanimously decided to keep the benchmark repo rate unchanged at 5.25%.
- The Reserve Bank of India (RBI) has released draft guidelines proposing a major overhaul of the Business Correspondents (BCs) framework.





Ques: The 'bob World Lite' mobile banking app has been launched by which bank in partnership with Jio?

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

Answer: Option C

Explanation:

- Bank of Baroda partnered with Reliance Jio to launch "bob World Lite".
- The app is designed for feature phone users, especially on JioPhone Prima 4G.
- It aims to expand digital banking access in rural and semi-urban areas.
- Users can access services like balance check, fund transfer, and mini statement.
- This initiative promotes financial inclusion by enabling banking without smartphones.

Static:

- Bank: Bank of Baroda
- Headquarters: Vadodara, Gujarat
- Headquarters – Vadodara, Gujarat
- Founded – 1908
- Tagline – India's International Bank





Recent Facilities Launched in Banking & Insurance Sector:

- Digital payments platform PhonePe has launched a co-branded credit card in partnership with the State Bank of India.
- Bank of Baroda unveiled 'bob SAMVAD', an AI-powered multilingual conversational platform.
- 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.





Ques: Which institution has been designated as the implementing agency for Startup India Fund of Funds 2.0 (FoF 2.0)?

- A) RBI
- B) SEBI
- C) NITI Aayog
- D) NABARD
- E) SIDBI

Answer: Option E

Explanation:

- The Government of India launched Startup India Fund of Funds 2.0 (FoF 2.0) to boost the startup ecosystem.
- The corpus of the fund is ₹10,000 crore.
- Small Industries Development Bank of India has been designated as the implementing agency.
- The scheme builds on the earlier Fund of Funds for Startups (FFS 1.0) launched in 2016.
- Investments will be routed through Securities and Exchange Board of India-registered Alternative Investment Funds (AIFs).
- These AIFs will further invest in startups.
- The scheme focuses on deep-tech, early-stage startups, and technology-driven manufacturing.
- Focus: Deep-tech, early-stage startups, and technology-driven manufacturing

Static:

- Small Industries Development Bank of India Established – 1990
- Headquarters – Lucknow
- Startup India Initiative – Launched in 2016





Ques: The World Bank approved a \$225 million loan for which state's highway modernisation project?

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

Answer: Option C

Explanation:

- World Bank approved a \$225 million loan for Rajasthan.
- The loan is for the Rajasthan Highway Modernisation Project.
- The project aims to improve road connectivity and infrastructure.
- It is expected to benefit more than 3 million people.
- The initiative will boost economic activities and generate employment.
- Key sectors like mining, tourism, and logistics will benefit.

Static:

- Organisation – World Bank
- Established – 1944
- Headquarters – Washington, D.C., USA
- Members – 189 countries
- Purpose – Provides loans and financial assistance for development projects





RECENT LOANS AND AGREEMENTS :

- Japan International Cooperation Agency signed Official Development Assistance (ODA) loan agreements worth ¥275 billion (approx ₹16,420 crore) with the Government of India.
- 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.





Ques: What is the key directive of RBI's new guidelines on cross-border inward remittances?

- A) Delay payments for verification
- B) Credit payments next week
- C) Same-day credit during forex market hours
- D) Stop inward remittances
- E) Limit foreign transactions

Answer: Option C

Explanation:

- Reserve Bank of India issued new guidelines to speed up cross-border inward remittances.
- Banks must credit remittances received during forex market hours on the same business day.
- Nostro accounts must be reconciled in near real-time (within 30 minutes).
- Customers must be informed immediately upon receiving payment messages.
- Payments received after business hours will be credited on the next working day.
- Banks have been given 6 months to implement these guidelines.

Static:

- Reserve Bank of India – Established: 1935
- Headquarters – Mumbai
- Sanjay Malhotra – Governor
- Foreign Exchange Management Act, 1999 – Act





Ques: The Cyber Security Capacity Building Programme launched by NCC is in collaboration with which organisation?

- A) NIC
- B) CDAC
- C) NIELIT
- D) ISRO
- E) DRDO

Answer: Option C

Explanation:

- National Cadet Corps launched the Cyber Security Capacity Building Programme.
- It is implemented in collaboration with National Institute of Electronics and Information Technology.
- The aim is to strengthen cyber awareness and digital preparedness among youth.
- NIELIT is an autonomous scientific society under the Ministry of Electronics and Information Technology.
- The initiative will help build a skilled and cyber-aware youth population.

Static:

- NCC Established – 1948
- NCC Motto – Unity and Discipline
- NIELIT – Focus on IT education and training





Ques: Vibhor Jain has been appointed as MD & CEO of which organisation?

- A) NITI Aayog
- B) ONDC
- C) NPCI
- D) SEBI
- E) RBI

Answer: Option B

Explanation:

- Vibhor Jain has been appointed as MD & CEO of Open Network for Digital Commerce.
- He replaced Thampy Koshy.
- He had been serving as the acting CEO over the past year.
- He will now take full charge as MD & CEO.
- ONDC aims to democratise digital commerce and promote open networks in India.

Static:

- ONDC Launched – 2021
- Ministry – Ministry of Commerce and Industry
- Objective – Open network for digital commerce





Recent Appointment in different departments :

- **Sanjay Khanna** : Chairman and Managing Director (C&MD) of Bharat Petroleum Corporation Limited (BPCL).
- **UB Pravin Rao** : Chairperson of Nasscom Foundation (succeeds Rostow Ravanan)
- **Senior Advocate Menaka Guruswamy** : Member of Parliament in the Rajya Sabha
- **IndiaAI Mission CEO Abhishek Singh** : Director general of National Testing Agency (NTA) (Replaced Pradeep Singh Kharola)
- **Burra Vamsi Rama Mohan** : Chairman and Managing Director (CMD) of Power Grid Corporation of India Ltd (POWERGRID)
- **Puja Garg** : 43rd National President of the FICCI Ladies Organisation (succeeded Poonam Sharma)
- **Krishna Kumar Singh, Director** : Additional charge as Chairman and Managing Director (CMD) of Steel Authority of India Limited (SAIL) (Replaced Amarendu Prakash)





Ques: Vantara University, recently in news, is related to which field?

- A) Space Research
- B) Wildlife Conservation
- C) Artificial Intelligence
- D) Agriculture
- E) Banking

Answer: Option B

Explanation:

- Vantara, founded by Anant Ambani, has announced a global university in Gujarat.
- The university will be located in Jamnagar.
- It will focus on wildlife conservation and veterinary sciences.
- It is claimed to be the world's first integrated global university in this field.
- Courses will include wildlife medicine, surgery, genetics, epidemiology, conservation policy, and animal care.
- It will offer UG, PG, fellowship, and specialised programmes.
- The aim is to develop future leaders in wildlife conservation and veterinary sciences.

Static:

- Location – Jamnagar, Gujarat
- Founded by – Anant Ambani
- Founder – Anant Ambani
- First in World – Integrated Wildlife University
- Focus Areas – Wildlife Conservation & Veterinary Sciences
- Courses – UG, PG, Fellowship





Ques: According to the WTO, what was India's rank in global exports in 2025?

- A) 15th
- B) 17th
- C) 19th
- D) 21st
- E) 25th

Answer: Option C

Explanation:

- According to the World Trade Organization, global exports reached \$26.3 trillion in 2025.
- This marked a 7% increase compared to the previous year.
- The top 10 countries contributed around 49.6% of global exports.
- India ranked 19th among global exporters.
- India's export value stood at \$445,278 million with a 1.7% global share.
- The data reflects increasing global competition in international trade.

Top 5 Exporters (2025):

1. China – \$3,771,842 million
2. United States – \$2,185,220 million
3. Germany – \$1,764,188 million
4. Netherlands – \$989,237 million
5. Hong Kong – \$753,582 million
6. India - \$445,278 million

Static Part | :

- WTO Established – 1995
- Headquarters – Geneva, Switzerland
- Function – Regulates international trade rules





India's Rankings in Different Indices

- IRENA Renewable Energy Statistics 2026 : India (3rd), China (1st)
- World Airport Awards 2026 published by Skytrax : Indira Gandhi International Airport (28th), Singapore Changi Airport (1st)
- World's Wealthiest Individuals Report 2026 (40th edition) is published by Forbes : Mukesh Ambani (21st), Elon Musk (1st)
- Global Terrorism Index (GTI) 2026 Published by Institute for Economics and Peace 18th Edition : India (13th), Pakistan (1st)
- World Happiness Report 2026, published by the Wellbeing Research Centre at the University of Oxford : India (116th), Finland (1st)
- Hurun Global Rich List 2026 for billionaires : India (3rd), China (1st)
- "Global Mind Health in 2025" report released by Sapien Labs (USA) : India (60th)
- Brand Finance Banking 500 Report 2026 : State Bank of India (SBI) (16th)





Ques: Under the proposed Delimitation Bill cleared by the Union Cabinet, the Lok Sabha seat strength will increase from 543 to how many seats?

- A) 650
- B) 700
- C) 750
- D) 816
- E) 900

Answer: Option D

Explanation:

- The Union Cabinet of India cleared amendments along with the Delimitation Bill.
- The proposal increases Lok Sabha seats from 543 to 816 (about 50% increase).
- Around 273 seats will be reserved for women under the plan.
- The reservation will be implemented using 2011 Census data.
- This enables faster implementation, likely from the 2029 general elections.
- A Delimitation Commission will redraw constituencies based on the 2011 Census.
- Constitutional amendments will be needed in Article 81 and Article 170.
- The Bills will be introduced in a special Parliament session scheduled from April 16–18.

Static Part | :

- Act – Nari Shakti Vandan Adhiniyam (Women’s Reservation Act)
- Originally Passed – September 2023
- Reservation – 33% (One-Third) for Women
- Current Lok Sabha Seats – 543
- Proposed Lok Sabha Seats – 816
- Seats Reserved for Women – 273
- Seats Increase – 50%
- Census Data Used – 2011 Census





- Effective From – 2029 General Elections
- Constitutional Articles – Article 81 & Article 170
- Delimitation Commission – To be set up by June
- Special Session – April 16–18
- UP Assembly Seats – 403 → 600+



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Ques: Where was the first edition of the Indian Navy's biannual Commanders' Conference 2026 held?

- A) Mumbai
- B) Kochi
- C) Visakhapatnam
- D) New Delhi
- E) Chennai

Answer: Option D

Explanation:

- The first edition of the Commanders' Conference 2026 was held at Nausena Bhawan in New Delhi.
- It is an apex-level conference of the Indian Navy.
- The conference reviews operational preparedness and maritime security.
- It focuses on protecting national maritime interests and enhancing capabilities.
- It also aligns strategies with national security objectives.

Static:

- Indian Navy – Maritime arm of Indian Armed Forces
- Dinesh K. Tripathi – Chief of Naval Staff
- Headquarters – New Delhi





Recent News Headlines Related to Summits / conference

- The maiden conference of Commonwealth Parliamentary Association (CPA), India Region Zone–VII, was held at the Goa Legislative Assembly in Panaji.
- The National Human Rights Commission (NHRC) organised a Core Group meeting on Right to Food & Nutrition in New Delhi.
- France hosted the One Health Summit 2026 from 5–7 April in Lyon.
- India has invited members for the BRICS Foreign Ministers' Meeting to be held in May 2026.
- The Bharat Innovates Deep-Tech Pre Summit was held at IIT Bombay.
- Narendra Modi is set to visit France to attend the G7 Summit scheduled from June 15 to 17.
- Hyderabad hosted the World Buddhist Peace Conference 2026, bringing together delegates from over 20 countries.
- The 14th Ministerial Conference (MC-14) of the World Trade Organization was held in Yaoundé, Cameroon.





Ques: India's first Quantum Reference Facility will be launched in which state?

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

Answer: Option E

Explanation:

- India's first Quantum Reference Facility will be launched in Andhra Pradesh.
- It will be dedicated by N. Chandrababu Naidu on 14 April (World Quantum Day).
- The facility is being developed under the Amaravati Quantum Valley Programme.
- It is being built in collaboration with SRM University AP and Qubit Force.
- It will act as a testing platform for quantum computing technologies.
- Around 50 researchers, students, and scientists are involved.
- This makes Andhra Pradesh the first state to initiate quantum testing infrastructure.

Static:

- State – Andhra Pradesh
- Programme – Amaravati Quantum Valley Programme
- Launch Date – 14 April (World Quantum Day)
- First in India – Quantum Reference Facility
- Purpose – Testing & development of quantum ecosystem





Recent News Headlines Related to First in india and world :

- The United Arab Emirates has become the world's first "10 giga" nation.
- India's first commercial Fast Breeder Reactor — the 500 MWe Prototype Fast Breeder Reactor (PFBR) — achieved criticality on April 6, 2026.
- Japan has deployed its first long-range "standoff" missiles (upgraded Type-12) at military bases.
- India's first hydrogen-powered trainset successfully completed oscillation trials, marking a major step toward sustainable transportation.
- Adani Ports and Special Economic Zone Ltd has operationalised India's first Port of Refuge to assist ships in distress.
- Japan has introduced the world's first freight-only Shinkansen (bullet train) to enable fast and efficient cargo transport.
- Andhra Pradesh is set to start India's first major private-sector gold mine since Independence at Jonnagiri.





Ques: Mundra Port, recently in news for becoming India's largest automobile export hub, is operated by which company?

- A) Adani Ports and SEZ
- B) Larsen & Toubro
- C) Tata Ports Ltd
- D) Essar Ports
- E) Reliance Infrastructure

Answer: Option A

Explanation:

- Mundra Port has become India's largest automobile export hub.
- It is operated by Adani Ports and Special Economic Zone.
- The port set a record by shipping 6,008 cars in a single vessel.
- This was enabled by advanced Roll-on/Roll-off (RoRo) terminal technology.
- RoRo allows vehicles to be driven directly onto ships.
- The port has crossed 500 million tonnes cargo handling capacity.
- It aims to reach 1 billion tonnes capacity by 2030.

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Ques: The Nutrient Based Subsidy (NBS) approved for Kharif 2026 applies to which type of fertilizers?

- A) Nitrogenous only
- B) Organic fertilizers
- C) Phosphatic & Potassic
- D) Bio-fertilizers
- E) Mixed fertilizers

Answer: Option C

Explanation:

- The Union Cabinet of India approved NBS rates for Kharif 2026.
- The subsidy applies specifically to Phosphatic & Potassic (P&K) fertilizers.
- The total budgetary outlay is ₹41,533.81 crore.
- This is about ₹4,317 crore higher than the Kharif 2025 allocation.
- The subsidy is applicable from 1 April 2026 to 30 September 2026.
- The aim is to protect farmers from global price volatility and ensure affordable fertilizer availability.

Static:

- Scheme – Nutrient Based Subsidy (NBS)
- Ministry of Chemicals and Fertilizers – Ministry
- Total Subsidy – ₹41,533.81 crore
- Increase – ~₹4,317 crore
- Season – Kharif 2026
- Fertilizer Type – P&K (Phosphatic & Potassic)





Ques: Agilitas Sports has signed an endorsement partnership with which cricketer for its premium sportswear brand One8?

- A) Harmanpreet Kaur
- B) Mithali Raj
- C) Smriti Mandhana
- D) Shafali Verma
- E) Jemimah Rodrigues

Answer: Option C

Explanation:

- Agilitas Sports signed an endorsement deal with Smriti Mandhana.
- The partnership is for the premium sportswear brand One8.
- Virat Kohli had earlier invested in Agilitas Sports.
- Agilitas Sports also acquired Kohli's One8 brand as part of the deal.
- This move strengthens the brand's presence in the premium sportswear segment.

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IMPORTANT ONE - LINER Current Affairs

Indian Army, through its Trishakti Corps, has launched 'Operation Him Setu' to evacuate stranded tourists in North Sikkim after a landslide disrupted connectivity.

Arjun Singh and Aditya Singh created history by winning India's first gold medal at the US Open Pickleball Championship 2026. They won the gold medal in the Under-18 boys' doubles category. The event was held in Naples, Florida.

Hindustan Aeronautics Limited (HAL) inaugurated a new structure assembly line for the Prachand Light Combat Helicopter (LCH). The facility is located at Tumakuru in Karnataka.

According to the Association of Mutual Funds in India, the mutual fund industry recorded a 12.2% growth in AUM in FY 2025–26. The total AUM (Assets Under Management) reached ₹73.73 lakh crore, with an increase of nearly ₹28 lakh crore over the year.

Ayush Shetty won a silver medal at the Badminton Asia Championships 2026 held in Ningbo, China. He lost the final to Shi Yu Qi.

