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In English

16 April 2026



UPSC



SSC



BANK



RAILWAY



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Ques: Why did the Reserve Bank of India return the application of Ujjivan Small Finance Bank to become a universal bank?

- A) Insufficient capital
- B) Regulatory violations
- C) Lack of diversified loan portfolio
- D) Merger issues
- E) Low profitability

Answer: Option C

Explanation:

- Reserve Bank of India returned the application of Ujjivan Small Finance Bank to convert into a Universal Bank.
- The main reason was the lack of sufficient diversification in its loan portfolio.
- RBI acknowledged that the bank has made progress in diversification but needs further improvement.
- The bank has been advised to strengthen its portfolio and reapply later.
- Ujjivan SFB had applied for conversion into a universal bank in February 2025.

Static Part:

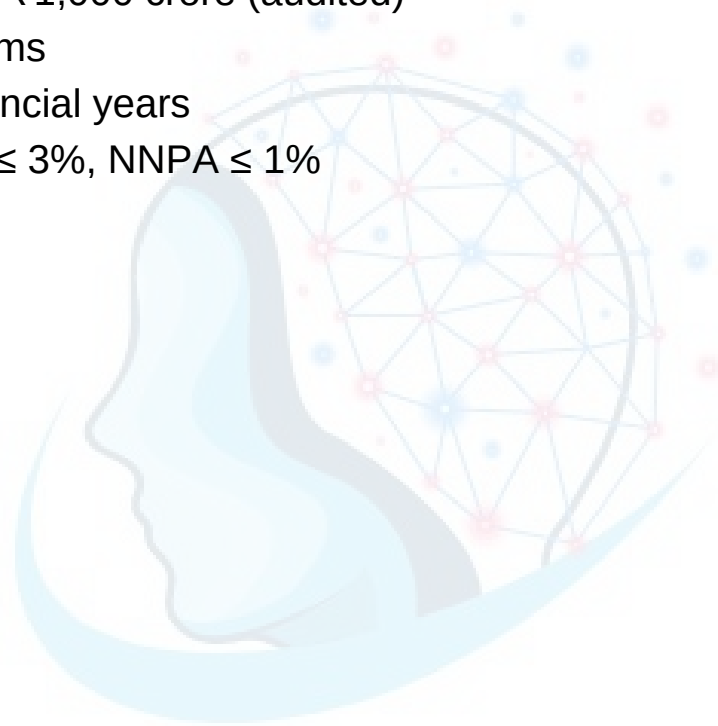
- Regulator – Reserve Bank of India (RBI)
- Bank – Ujjivan Small Finance Bank
- Application – Universal Bank Conversion
- Reason for Return – Lack of loan diversification
- Application Year – February 2025





Eligibility Criteria (SFB → Universal Bank) :

- Minimum 5 years of satisfactory performance with scheduled status
- Shares must be listed on a recognised stock exchange
- Minimum Net Worth – ₹1,000 crore (audited)
- Must meet CRAR norms
- Net profit in last 2 financial years
- Asset Quality: GNPA \leq 3%, NNPA \leq 1%



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Recent News Headlines Related to RBI

- Reserve Bank of India (RBI) has issued new guidelines to speed up cross-border inward remittances.
- The Reserve Bank of India (RBI) released a discussion paper proposing additional safeguards for digital transactions.
- 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).





Ques: K. Satyanarayana Raju has been appointed as the MD & CEO of which organisation?

- A) NPCI
- B) IDPIC
- C) RBI
- D) SIDBI
- E) NABARD

Answer: Option B

Explanation:

- K Satyanarayana Raju has been appointed as the Managing Director and CEO of Indian Digital Payment Intelligence Corporation.
- He previously served as the MD & CEO of Canara Bank.
- IDPIC is an AI-driven platform aimed at detecting and preventing real-time digital payment fraud.
- It was incorporated in October 2025 as a Section 8 (not-for-profit) company.
- The platform has been approved by the Reserve Bank of India.
- It is promoted by State Bank of India (50% stake with ₹100 crore investment) and Bank of Baroda.

Static Part:

- Full Form – Indian Digital Payment Intelligence Corporation (IDPIC)
- Type – Section 8 (Not-for-profit) Company
- Approved by – Reserve Bank of India (RBI)





Recent Appointment in Banking & Insurance Sector :

- **Rajive Kumaraswami** : MD and CEO of Cholamandalam MS General Insurance (Chola MS) (succeed Suryanarayananan)
- **Sajja Praveen Chowdary** : Chief Executive Officer (CEO) and Principal Officer Policybazaar Insurance Brokers
- **Jose Joseph Kattur** : non-executive part-time chairman of South Indian Bank (succeeds VJ Kurian)
- **Keki Mistry** : interim part-time chairman of HDFC Bank (Replaced Atanu Chakraborty)
- **K.V.R. Murty**, a former official of the Ministry of Defence : Whole-Time Member (WTM) of the Securities and Exchange Board of India (SEBI) (replaces Ashwani Bhatiya)
- **Parthanil Ghosh** : MD & CEO of HDFC ERGO General Insurance (succeed Anuj Tyagi)
- **CFO Ketan Merchant** : MD of Fino Payments Bank





Ques: How many transactions were processed by UPI in 2025?

- A) 150 billion
- B) 180 billion
- C) 200 billion
- D) 228.5 billion
- E) 250 billion

Answer: Option D

Explanation:

- Unified Payments Interface processed 228.5 billion transactions in 2025.
- This marks a 33% year-on-year growth compared to 2024.
- The data was reported by Worldline.
- UPI continues to be the backbone of India's digital payment ecosystem.
- The growth reflects increasing adoption of digital payments across urban and rural areas.

Static Part:

- UPI Launched by – National Payments Corporation of India (NPCI)
- Regulator – Reserve Bank of India (RBI)





Ques: LIC has announced a bonus issue in which ratio?

- A) 1:2
- B) 2:1
- C) 1:1
- D) 3:1
- E) 1:3

Answer: Option C

Explanation:

- Life Insurance Corporation of India (LIC) has approved its first-ever 1:1 bonus issue since listing.
- Shareholders will receive one free share for every one share held.
- After the bonus issue, LIC's paid-up equity share capital will double to ₹12,649.99 crore.
- LIC's authorised share capital is ₹25,000 crore, while current paid-up capital is ₹6,324.99 crore.
- The move aims to reward investors and improve liquidity and market participation.
- LIC reported reserves & surplus of ₹146,440.58 crore and PAT of ₹33,998 crore (Dec 2025 period).

Static Part:

- Founded – 1956
- Headquarters – Mumbai
- Chairman – Siddhartha Mohanty





Ques: India is expected to become the world's 2nd largest solar market by which year?

- A) 2024
- B) 2025
- C) 2026
- D) 2027
- E) 2030

Answer: Option C

Explanation:

- India is set to become the world's second-largest solar market by 2026 in terms of annual installations.
- The projection was made by the National Solar Energy Federation of India.
- India achieved its fastest-ever solar capacity addition of 50 GW in just 14 months.
- This reflects rapid growth in India's renewable energy sector.
- The growth supports India's clean energy and climate goals.

Static Part:

- Nodal Ministry – Ministry of New and Renewable Energy (MNRE)
- Target – 500 GW non-fossil fuel capacity by 2030





Ques: Jannik Sinner won the Monte Carlo Masters 2026 by defeating which player in the final?

- A) Novak Djokovic
- B) Rafael Nadal
- C) Daniil Medvedev
- D) Carlos Alcaraz
- E) Stefanos Tsitsipas

Answer: Option D

Explanation:

- Jannik Sinner defeated Carlos Alcaraz in straight sets to win the Monte Carlo Masters title for the first time.
- With this victory, Sinner regained the World No. 1 ranking.
- He secured his third ATP 1000 title of the year.
- Earlier, he won titles at Indian Wells and Miami, completing the “Sunshine Double.”
- With this achievement, Sinner joined Novak Djokovic and Rafael Nadal as the third player to win four consecutive ATP 1000 titles.

Static Part:

- Tournament – Monte Carlo Masters
- Category – ATP Masters 1000
- Surface – Clay Court





Recent News headlines related to Sports

- India finished 2nd at the Asian Boxing Championships 2026 held in Ulaanbaatar, Mongolia.
- The 25th All India Police Water Sports Cluster Championship is being held at Tehri Lake.
- Payal Nag from Odisha became the world's first quadruple amputee archer to win an international gold medal.
- India's shooting duo Palak and Mukesh Nelavalli won the gold medal in the 10m air pistol mixed team event at the ISSF World Cup in Granada, Spain.
- Murali Sreeshankar won the men's long jump at the Indian Athletics Series 2026 with a jump of 8.15m.
- Rugby India has announced that the second edition of the Rugby Premier League (RPL) will be held in Hyderabad.
- Bhuvneshwar Kumar became the first fast bowler to take 200 wickets in IPL history.





Ques: Aarit Kapil, who recently made headlines, is associated with which sport?

- A) Cricket
- B) Chess
- C) Badminton
- D) Tennis
- E) Athletics

Answer: B) Chess

Explanation:

Aarit Kapil is a young chess prodigy from Delhi.

He became the youngest Indian to achieve an International Master (IM) norm.

He achieved this feat at the age of 10 years and 7 months.

The milestone was achieved at an international tournament in Menorca, Spain.

He secured the norm after drawing his final-round game against Samuel Asaka.

This achievement highlights India's rising talent in chess at a young age.

Static Part:

International Master (IM) is a title awarded by FIDE (World Chess Federation).

IM title is below Grandmaster (GM) in ranking.

FIDE was established in 1924 and is headquartered in Lausanne, Switzerland.

India's first Grandmaster: Viswanathan Anand.





Ques: Navi Mumbai Airport recently became which busiest airport in India?

- A) 5th
- B) 7th
- C) 9th
- D) 10th
- E) 12th

Answer: C) 9th

Explanation:

Navi Mumbai International Airport has become the 9th busiest domestic airport in India within four months of operations.

It recorded around 393,819 departing seats in April, according to OAG data.

The airport is operated by the Adani Group and began commercial operations on December 25.

Phase 1 capacity is 20 million passengers annually, expected to reach 90 million by 2032.

It was developed to reduce congestion at Chhatrapati Shivaji Maharaj International Airport.

Indira Gandhi International Airport remains the busiest airport, followed by Kempegowda International Airport and Mumbai.

Static Part:

Busiest airport in India: Indira Gandhi International Airport (Delhi).

Second busiest: Kempegowda International Airport (Bengaluru).

Mumbai airport: Chhatrapati Shivaji Maharaj International Airport.

Airports in India are regulated by the Airports Authority of India (AAI).





Ques: Who will become the first BJP Chief Minister of Bihar?

- A) Nitish Kumar
- B) Tejashwi Yadav
- C) Samrat Choudhary
- D) Sushil Modi
- E) Chirag Paswan

Answer: C) Samrat Choudhary

Explanation:

Nitish Kumar has stepped down from the post of Chief Minister of Bihar.

Samrat Choudhary will take oath as the 24th Chief Minister of Bihar.

This marks the first time that the Bharatiya Janata Party will have its own Chief Minister in Bihar

He was earlier serving as Deputy Chief Minister and has been elected leader of the NDA legislature party.

He belongs to the Kushwaha (OBC) community and is a three-time MLA.

His political career began in 1999 with the Rashtriya Janata Dal.

Nitish Kumar served as Bihar CM for nearly two decades across multiple terms.

Static Part:

Capital of Bihar: Patna

Governor of Bihar: Rajendra Vishwanath Arlekar

Bihar Legislative Assembly seats: 243

Major political alliances in Bihar: NDA and Mahagathbandhan





Ques: Sawan Barwal broke the long-standing national record in which event?

- A) 5000m Race
- B) 10000m Race
- C) Half Marathon
- D) Marathon
- E) 3000m Steeplechase

Answer: Option D

Explanation:

- Sawan Barwal created history by breaking the 48-year-old national record in marathon.
- He achieved this feat at the NN Marathon held in Rotterdam, Netherlands.
- He completed the race in 2 hours 11 minutes 58 seconds (2:11:58).
- He surpassed the previous record of 2:12:00 set by Shivnath Singh in 1978.
- He finished 20th in the elite category.
- This achievement marks a major milestone in Indian long-distance running.

Static Part:

- Event – Marathon
- Previous Record Holder – Shivnath Singh
- Previous Record Year – 1978





Ques: 'Sikkim Sundari (88.4 FM Radio)', recently launched by the Indian Army, is what kind of initiative?

- A) Television Channel
- B) Community Radio Station
- C) Satellite Communication System
- D) Mobile App
- E) Newspaper Service

Answer: Option B

Explanation:

- The Indian Army launched 'Sikkim Sundari (88.4 FM Radio)'.
- It is the first community radio station in a border village of Sikkim.
- The initiative is led by the Trishakti Corps.
- It aims to improve communication in remote high-altitude border areas.
- The radio station will help connect local communities and spread awareness.

Static Part:

- Community Radio – Localised broadcasting for community welfare
- Indian Army – Established in 1947 (post-independence structure)
- Role – National security and border protection





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Static Part:

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Ques: What is the maximum proposed cap on Lok Sabha seats under the Constitution (131st Amendment) Bill 2026 to implement 33% women's reservation?

- A) 650
- B) 750
- C) 800
- D) 816
- E) 850

Answer: Option E

Explanation:

- The government has proposed increasing Lok Sabha strength from the current 543 to a maximum of 850 seats to implement 33% women's reservation from the 2029 elections.
- Out of 850 seats, 815 will be for states and 35 for Union Territories.
- A legislative package includes three bills — Constitution (131st Amendment) Bill 2026, Delimitation Bill 2026, and Union Territories Laws (Amendment) Bill 2026.
- Seven Constitutional Articles — 55, 81, 82, 170, 330, 332, and 334A — will be amended. Article 81 is key for expanding Lok Sabha seats.
- The expansion allows around 273–283 seats (33%) to be reserved for women.
- Seat share will increase significantly in states like Uttar Pradesh, Bihar, Rajasthan, Madhya Pradesh, and Maharashtra, while southern states may see a relative decline.
- Women's reservation will be valid for 15 years (extendable), and delimitation will not be mandatory after every census.
- The bill requires a two-thirds majority in Parliament and ratification by at least 50% of states.

Static Part:

- Bill – Constitution (131st Amendment) Bill, 2026
- Other Bills – Delimitation Bill 2026, UT Laws (Amendment) Bill 2026





- Current Lok Sabha Seats – 543
- Proposed Maximum Cap – 850
- State Seats – 815 | UT Seats – 35
- Women's Seats – 273–283 (33%)
- Articles Amended – 55, 81, 82, 170, 330, 332, 334A
- Key Article – Article 81
- Delimitation Basis – 2011 Census
- Women's Quota Tenure – 15 Years (Extendable)
- Special Session – April 16–18, 2026
- Implementation Target – 2029 General Elections
- Majority Required – 2/3rd + 50% State Ratification
- North India Share – 22.1% → 25.1%
- South India Share – 20.1% → 18.0%

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Ques: What is the theme of the 8th Poshan Pakhwada 2026?

- A) Nutrition for All
- B) Healthy India Mission
- C) Maximizing Brain Development in the First Six Years of Life
- D) Child Health First
- E) Women Nutrition Drive

Answer: Option C

Explanation:

- The Ministry of Women and Child Development launched the 8th Poshan Pakhwada.
- It was launched by Annapurna Devi at Vigyan Bhawan in New Delhi.
- The campaign will run from 9 April to 23 April 2026 across India.
- Theme: “Maximizing Brain Development in the First Six Years of Life.”
- It highlights the importance of the first 1,000 days and early childhood (0–6 years), when over 85% brain development occurs.
- The initiative is part of Poshan Abhiyaan launched in 2018.

Static Part:

- Poshan Abhiyaan Launched – 2018
- Objective – Improve nutritional outcomes





Ques: Who won the WWF 'Machchli National Award' for wildlife conservation?

- A) Roshni Sharma
- B) Anita Chaudhary
- C) Meena Devi
- D) Sunita Verma
- E) Kavita Singh

Answer: Option B

Explanation:

- Anita Chaudhary, a forest guard at Shergarh Wildlife Sanctuary, won the WWF 'Machchli National Award'.
- The award carries a cash prize of ₹50,000.
- She was honoured for her fearless wildlife conservation efforts.
- Since 2021, she has rescued 500+ wild animals, including crocodiles.
- She also took strict action against poaching and illegal mining.
- The award recognises individuals working courageously to protect wildlife.

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Add a subheadingAdd a subheading

- Mrs International World Classic 2026 : Geetanjali Om Parkash
- 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: 'Unnat Krishi Mela', recently held in Madhya Pradesh, was inaugurated by whom?

- A) Rajnath Singh
- B) Shivraj Singh Chouhan
- C) Narendra Modi
- D) Nitin Gadkari
- E) Amit Shah

Answer: Option A

Explanation:

- 'Unnat Krishi Mela' (Advanced Agriculture Festival) was held in Raisen district, Madhya Pradesh.
- The event was inaugurated by Rajnath Singh.
- It is a Central Government initiative aimed at promoting technology-driven farming.
- The mela focuses on agricultural development and modern farming practices.
- It helps farmers adopt innovative technologies to increase productivity.

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Ques: Who was named Leading Men's Cricketer in the World by Wisden 2025?

- A) Joe Root
- B) Kane Williamson
- C) Steve Smith
- D) Mitchell Starc
- E) Ben Stokes

Answer: Option D

Explanation:

- Mitchell Starc was named the Leading Men's Cricketer in the World by Wisden Cricketers' Almanack.
- He had an outstanding 2025 season, playing a crucial role in The Ashes series.
- Deepti Sharma was named the Leading Women's Cricketer in the World.
- She played a key role in India's historic World Cup victory on home soil in November

Static Part:

- Award – Wisden Cricketers' Almanack Awards
- Founded – 1864
- Country – United Kingdom
- Known as – “Bible of Cricket”





Ques: 'NARIT AI', recently launched by Gujarat Police, is related to which field?

- A) Traffic Management
- B) Cyber Security
- C) Narcotics Investigation
- D) Financial Fraud Detection
- E) Disaster Management

Answer: Option C

Explanation:

- Gujarat Police launched an AI-based tool named 'NARIT AI'.
- NARIT stands for Narcotics Analysis and Retrieval Augmented Generation-based Investigation Tool.
- It is the first-of-its-kind AI system in India for narcotics investigations.
- The tool will assist in investigations under the Narcotic Drugs and Psychotropic Substances Act, 1985.
- It will enhance data analysis, case tracking, and intelligence gathering in drug-related crimes.

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Recent News Headlines Related to launched Apps/portals :

- The Telangana government has launched the Bhu Bharati portal, an integrated land record management system aimed at simplifying land registration and record services. The new system replaces the earlier Dharani portal.
- The JanSamarth Portal was launched by Prime Minister Narendra Modi on June 6, 2022. The portal integrates 15 credit-linked Central Government schemes. As of March 20, 2026, around 254 lenders have been onboarded on the platform. Since its launch, about 41.14 lakh applications worth ₹1,06,306 crore have been processed.
- Ministry of Road Transport and Highways launched the PRISM-SG Portal in New Delhi.
- Yogi Adityanath, Chief Minister of Uttar Pradesh, launched 'Nivesh Mitra 3.0', an upgraded digital single-window platform aimed at enhancing Ease of Doing Business in the state.
- Indian Railways launched a customised mobile application named “SHINE” (Sexual Harassment Incident Notification for Empowerment).





Ques: Who was the first American to summit Mount Everest?

- A) Edmund Hillary
- B) Reinhold Messner
- C) Nawang Gombu
- D) Tenzing Norgay
- E) Jim Whittaker

Answer: Option E

Explanation:

- Jim Whittaker (James Warren Whittaker) was the first American to summit Mount Everest.
- He achieved this feat on 1 May 1963.
- He climbed along with Nawang Gombu under extreme conditions.
- He became the 10th climber ever to reach the summit.
- His achievement marked a major milestone in American mountaineering history.

Static Part:

- Mount Everest Height – 8,848.86 meters
- First Summit – 1953 (Edmund Hillary & Tenzing Norgay)
- Location – Nepal–China (Tibet) border
- Known as – Highest peak in the world





Ques: International Day of Human Space Flight is observed annually on which date?

- A) 10 April
- B) 11 April
- C) 12 April
- D) 14 April
- E) 15 April

Answer: Option C

Explanation:

- International Day of Human Space Flight is observed every year on 12 April.
- The day commemorates the historic spaceflight of Yuri Gagarin.
- On 12 April 1961, he became the first human to orbit Earth.
- He flew aboard the spacecraft Vostok 1.
- The day celebrates humanity's journey and achievements in space exploration.

Static Part:

- Declared by – United Nations (UN)
- Year of First Observation – 2011





Ques: World Chagas Disease Day is observed annually on which date?

- A) 7 April
- B) 10 April
- C) 12 April
- D) 14 April
- E) 18 April

Answer: Option D

Explanation:

- World Chagas Disease Day is observed every year on 14 April.
- The day aims to raise awareness about Chagas disease.
- Chagas disease is often called a “silent or silenced disease.”
- It progresses slowly and may not show symptoms in the early stages.
- Early detection and treatment are crucial to prevent severe complications.

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Important days :

- 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")
- 25 March : International Day of Solidarity with Detained and Missing Staff Members
- 27 March : World Theatre Day
- 27 March : 88th World Piano Day 2026 (Started in 2015)
- 30 March : International Day of Zero Waste (2026 theme "Zero Waste Starts on Your Plate,")
- 2 April : World Autism Awareness Day (WAAD) (Theme for 2026 is "Autism and Humanity - Every Life Has Value".) (Started in 2007)
- 2 April : International Children's Book Day (theme for 2026 is "Plant stories and the world will bloom.")
- 3 April : 262nd Raising Day of the Army Medical Corps (walkathon themed "One Health, One Force, 262 Years Strong")
- 4 April : International Day of Mine Awareness (Theme 2026 Invest in Peace; Invest in Mine Action)
- 5 April : National Maritime Day (Theme for 2026: "Maritime India – Empowering Progress")
- 5 April : International Day of Conscience (First observed in 2020)
- 6 April : International Day of Sport for Development and Peace (theme for 2026 is "Sport: Building Bridges, Breaking Barriers.")
- 7 April : World Health Day (Theme for 2026: "Together for health. Stand with science.")
- 7 April : International Day of Reflection on the 1994 Genocide against the Tutsi in Rwanda
- 9 April : 61st Central Reserve Police Force (CRPF) Valour Day, also known as Shaurya Diwas





IMPORTANT ONE - LINER Current Affairs

The International Cricket Council (ICC) announced a record prize pool of USD 8,764,615 for the Women's T20 World Cup 2026. The tournament will be held in England and Wales. The winner will receive USD 2,340,000. The previous prize pool was USD 7,958,077.

Mazagon Dock Shipbuilders Limited (MDL) acquired a controlling 51% stake in Colombo Dockyard PLC (CDPLC). The deal is valued at ₹249.5 crore. Colombo Dockyard PLC is the largest shipyard in Sri Lanka.

NPCI Bharat BillPay Limited onboarded Axis Bank onto its Banking Connect platform. With this addition, the platform is now connected with 8 major banks. These include State Bank of India, HDFC Bank, and ICICI Bank.

India's Unified Payments Interface (UPI) has completed 10 years of its operations. It was launched in 2016 by the National Payments of India.

Board of Directors of Cholamandalam MS General Insurance (Chola MS) has appointed Rajive Kumaraswami as Managing Director. Kumaraswami will succeed Suryanarayananan from June 1, 2026.

