

EXAM GENIUS

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GENIUS CURRENT AFFAIRS

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Ques: SEBI signed MoU with which department to curb fraud?

- A) Ministry of Finance
- B) RBI
- C) Department of Telecommunications
- D) NITI Aayog
- E) Ministry of IT

Answer: Option C

Explanation:

- Securities and Exchange Board of India (SEBI) signed an MoU with the Department of Telecommunications (DoT).
- The aim is to curb securities market fraud and telecom-linked financial crimes.
- It enables regular data sharing via Digital Intelligence Platform (DIP) for real-time monitoring.
- This collaboration strengthens cybersecurity, fraud detection, and regulatory oversight.
- It helps in better protection of investors and financial systems.

Static Part:

- SEBI – Established: 1988 (Statutory: 1992), HQ: Mumbai
- DoT – Under Ministry of Communications
- DIP – Digital Intelligence Platform
- Purpose – Fraud Prevention & Cybersecurity





Recent News Headlines Related to SEBI

- SEBI Chairman launched three IT platforms — SUPCOMS, e-Adjudication Portal and C-SAC — on March 24 to enhance ease of doing business and strengthen cybersecurity oversight.
- The Securities and Exchange Board of India (SEBI) announced one-time relaxations for IPO timelines and minimum public shareholding norms.
- The Securities and Exchange Board of India (SEBI) is set to launch a digital platform called SEBI SETU to expand the base of Investment Advisers (IAs) in India. The initiative aims to bridge the gap between over 22 crore demat accounts and less than 1,000 registered investment advisers, highlighting the need for a larger advisory base.
- 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.





Ques: What was India's Wholesale Price Index (WPI)-based inflation rate in March 2026?

- A) 2.5%
- B) 3.2%
- C) 3.5%
- D) 3.9%
- E) 4.2%

Answer: Option D

Explanation:

- India's wholesale inflation rose to 3.9% in March 2026.
- It is a three-month peak as per data released by the Ministry of Commerce and Industry.
- WPI measures price changes in the wholesale market.
- The WPI-based inflation data is compiled by the Department for Promotion of Industry and Internal Trade (DPIIT).
- Rising WPI indicates increasing cost pressures at the producer level.

Static Part:

- WPI – Tracks wholesale price movements in goods
- DPIIT – Works under Ministry of Commerce and Industry





Ques: As per RBI's Master Direction on Counterfeit Notes, what action must a bank take if 5 or more counterfeit notes are detected in a single transaction?

- A) Send monthly report to RBI
- B) Return notes to tenderer
- C) Destroy the notes immediately
- D) File FIR and forward notes immediately to police
- E) Send consolidated report at month end

Answer: Option D

Explanation:

- Reserve Bank of India (RBI) issued a Master Direction on Counterfeit Notes under the Banking Regulation Act, 1949.
- If 5 or more counterfeit notes are detected in a single transaction, banks must file an FIR and immediately forward the notes to the police.
- The objective is to ensure strict action and prevent circulation of fake currency.
- All ₹100 and above banknotes must be machine-verified before re-circulation.
- Detected counterfeit notes must be stamped "COUNTERFEIT BANKNOTE", impounded, and a receipt issued.
- These notes cannot be returned to the tenderer or destroyed under any circumstances.
- For 1–4 counterfeit notes in a transaction: a consolidated monthly report is sent to police at month end.
- For 5 or more counterfeit notes: banks must immediately inform police and file an FIR.
- Banks must also establish a Forged Note Vigilance Cell at Head Office for monitoring.





Static Part :

- Direction – RBI Master Direction on Counterfeit Notes
- Issued By – Reserve Bank of India (RBI)
- Governor – Sanjay Malhotra
- Headquarters – Mumbai
- Legal Basis – Section 35A & 56, Banking Regulation Act, 1949
- Issued In – April 2026
- Machine Verification – Mandatory for ₹100+ notes
- Action on Detection – Stamp + Impound + Receipt
- Stamp Used – “COUNTERFEIT BANKNOTE”

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Recent News Headlines Related to RBI

- Reserve Bank of India returned the application of Ujjivan Small Finance Bank to convert into a Universal Bank.
- 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).





Ques: Under Part A of PM Viksit Bharat Rozgar Yojana (PMVBRY), what is the maximum incentive amount provided to a first-time employee and after how many months is it payable?

- A) ₹10,000 — after 3 and 6 months
- B) ₹15,000 — after 6 and 12 months
- C) ₹20,000 — after 6 and 12 months
- D) ₹15,000 — after 12 and 24 months
- E) ₹3,000 per month — for 2 years

Answer: Option B

Explanation:

- PM Viksit Bharat Rozgar Yojana (PMVBRY) was launched in August 2025 with an outlay of ₹99,446 crore.
- The scheme aims to generate 35 million formal jobs between August 2025 and July 2027.
- In the first 6 months, only 4.41 lakh employees benefited, about 10% of the required pace.
- The government disbursed ₹465 crore to around 4.41 lakh employees across 18,000 establishments.
- Under Part A (Employee Benefit), employees earning up to ₹1 lakh per month are eligible.
- It provides up to ₹15,000 (one-month EPF wage) in two instalments after 6 and 12 months of continuous service.
- Part B (Employer Incentive) provides up to ₹3,000 per month per additional employee for 2 years (4 years for manufacturing sector).
- The scheme is administered by the Employees' Provident Fund Organisation (EPFO).
- Slow progress is partly due to geopolitical tensions like the West Asia conflict affecting hiring.





Static Part:

- Scheme – PM Viksit Bharat Rozgar Yojana (PMVBRY)
- Type – Employment Linked Incentive (ELI) Scheme
- Launch Date – August 1, 2025
- Duration – August 2025 to July 2027
- Target – 35 million jobs
- First-time Beneficiary Target – 19.2 million
- Administered By – EPFO
- Amount Disbursed (6 months) – ₹465 crore
- Beneficiaries – 4.41 lakh employees
- Establishments Covered – 18,000

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Ques: As per RBI's Master Direction on Exchange of Notes, within how many days must a bank credit the value of soiled notes presented in bulk (more than 20 pieces)?

- A) 3 days
- B) 7 days
- C) 15 days
- D) 30 days
- E) 45 days

Answer: Option B

Explanation:

- Reserve Bank of India (RBI) issued the Master Direction on Exchange of Notes & Coins in April 2026.
- The objective is to unify all instructions related to currency exchange and improve public convenience.
- All bank branches must provide exchange facilities to everyone, including non-customers.
- Banks cannot refuse coins or small denomination notes as they are legal tender.
- Soiled Notes:
 - Up to 20 notes or ₹5,000/day → exchanged over the counter free of charge
 - More than 20 notes or above ₹5,000 → accepted with receipt and credited within 7 days

• Mutilated Notes:

- Up to 10 notes → adjudicated and paid at counter
- Above 10 notes or ₹5,000 → credited within 30 days
- Key Rule: Soiled notes (bulk) → 7 days | Mutilated notes (bulk) → 30 days

Static Part:

- Direction – RBI Master Direction on Exchange of Notes & Coins
- Issued By – RBI





- Governor – Sanjay Malhotra
- Headquarters – Mumbai
- Effective – April 2026
- Legal Authority – Section 35A & 56, Banking Regulation Act, 1949
- Soiled Note – Dirty or worn note
- Mutilated Note – Torn or missing portion
- Coins Legal Tender – 50 paise, ₹1, ₹2, ₹5, ₹10, ₹20



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Ques: Guru Bhairavaikya Mandira, inaugurated by the Prime Minister, is located in which state?

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

Answer: Option E

Explanation:

- Narendra Modi inaugurated Guru Bhairavaikya Mandira.
- The temple is located at Sri Kshetra Adichunchanagiri in Mandya district of Karnataka.
- It is dedicated to Balagangadharanatha Mahaswamiji.
- The inauguration highlights the cultural and spiritual significance of the region.

Static Part:

- Adichunchanagiri Math – Prominent religious institution in Karnataka
- Mandya – District known for agriculture and cultural heritage
- Pontiff – Head of a religious institution
- Karnataka Capital – Bengaluru





Recent Headlines Related to Inauguration :

- Prime Minister Narendra Modi inaugurated the Delhi–Dehradun Economic Corridor.
- Union Minister Jitendra Singh inaugurated the BIRAC-BioNEST Incubation Centre at Central Food Technology & Research Institute (CFTRI), Mysuru.
- 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





Ques: Which team won the 16th Hockey India Sub-Junior Women's National Championship 2026?

- A) Haryana
- B) Punjab
- C) Madhya Pradesh
- D) Jharkhand
- E) Odisha

Answer: Option D

Explanation:

- Jharkhand Women's Hockey Team won the 16th Hockey India Sub-Junior Women's National Championship 2026.
- Jharkhand defeated Madhya Pradesh Women's Hockey Team by 2–1 in the final.
- The match was held at Marang Gomke Jaipal Singh Munda International Hockey Stadium.
- With this victory, Jharkhand secured its third consecutive title.
- The team also achieved a medal finish for the eighth consecutive time in the tournament.

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Recent News headlines related to Sports

- Mitchell Starc was named the Leading Men's Cricketer in the World by Wisden Cricketers' Almanack.
- Sawan Barwal created history by breaking the 48-year-old national record in marathon.
- Jannik Sinner defeated Carlos Alcaraz in straight sets to win the Monte Carlo Masters title for the first time.
- Aarit Kapil is a young chess prodigy from Delhi.
- 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.





Ques: Who won the ICC Men's Player of the Month award for March 2026?

- A) Rohit Sharma
- B) Virat Kohli
- C) Sanju Samson
- D) Kane Williamson
- E) Babar Azam

Answer: Option C

Explanation:

- Sanju Samson was named the ICC Men's Player of the Month for March 2026.
- He received the award for his outstanding performance in the T20 format.
- In the women's category, Amelia Kerr won the ICC Women's Player of the Month award for March.
- Amelia Kerr is a key player for New Zealand women's cricket team.

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Ques: Who is set to be elected as Rajya Sabha Deputy Chairman for the third term?

- A) Nirmala Sitharaman
- B) J. P. Nadda
- C) Harivansh
- D) Jagdeep Dhankhar
- E) Amit Shah

Answer: Option C

Explanation:

- Harivansh Narayan Singh is set to be elected as the Deputy Chairman of the Rajya Sabha for the third consecutive term.
- He is a nominated member of the Rajya Sabha.
- The motion for his election will be moved by Jagat Prakash Nadda and supported by multiple MPs.
- Leaders like Nirmala Sitharaman and Jayant Chaudhary are also backing the motion.
- The Deputy Chairman presides over the House in the absence of the Chairman.

Static Part:

- Rajya Sabha – Upper House of Parliament
- Deputy Chairman – Elected by members of Rajya Sabha
- Current Chairman – Jagdeep Dhankhar





Recent Appointment in different departments :

- Major General Roman Gofman : Chief of the country's foreign intelligence agency, the Mossad (Replaced David Barnea)
- Vibhor Jain : Managing Director and Chief Executive Officer of Open Network for Digital Commerce (replaced Thampy Koshy)
- Sanjay Khanna : Chairman and Managing Director (C&MD) of Bharat Petroleum Corporation Limited (BPCL).
- UB Pravin Rao : Chairperson of Nasscom Foundation (succeeds Rostow Ramanan)
- 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)





Ques: Project Sanjeevani, launched by Telangana, is related to which sector?

- A) Trauma Care and Highway Rescue
- B) Education
- C) Agriculture
- D) Digital Payments
- E) Tourism

Answer: Option A

Explanation:

- Telangana launched Project Sanjeevani.
- The project aims to create an integrated trauma care and highway rescue system.
- It is implemented on a 251 km stretch of NH-44 between Hyderabad and Adilabad.
- The project was launched during the 'Arrive Alive' Road Safety Week (April 13–17).
- It is part of the 99-Day Action Plan (Praja Palana Pragati Pranalika).
- It is a joint initiative of the state government, National Highways Authority of India (NHAI), SaveLIFE Foundation, with support from Vertis Foundation.

Static Part:

- Capital of Telangana – Hyderabad
- Chief Minister – Revanth Reddy
- Governor – Shiv Pratap Shukla
- NH-44 – Longest National Highway in India





Ques: India is set to sign an FTA with which country on April 27, 2026?

- A) Australia
- B) UK
- C) New Zealand
- D) Japan
- E) Canada

Answer: Option C

Explanation:

- India and New Zealand are set to sign a Free Trade Agreement (FTA) on April 27, 2026, in New Delhi.
- The FTA aims to provide tariff-free market access and boost exports between the two countries.
- It targets bilateral trade of \$5 billion.
- It also aims to attract \$20 billion investment over the next 15 years.
- The agreement will strengthen economic cooperation and trade relations between both nations.

Static Part:

- FTA – Free Trade Agreement (Tariff reduction/elimination)
- Signing Date – 27 April 2026
- Trade Target – \$5 Billion
- Investment Target – \$20 Billion (15 years)





Recent News Headlines Related to MoU and agreement:

- India and Myanmar have signed a Memorandum of Understanding (MoU) for the construction of a preschool in Lewe Township, Nay Pyi Taw. The agreement was signed during the visit of Union minister of India Kirti Vardhan Singh.
- University of Birkbeck London has received a Letter of Intent (LoI) from the University Grants Commission to establish its global campus in Bengaluru.
- Doordarshan (Prasar Bharati) and the Indian Council for Cultural Relations (ICCR) Partner to Boost India's Cultural Outreach Globally
- India and Russia Signed MoU to establish a state-of-the-art Unmanned Aerial Vehicle (UAV) and Satellite Laboratory at Chhatrapati Shahu Ji Maharaj University (CSJMU), Kanpur
- Deakin University signed a Memorandum of Understanding (MoU) with the Government of Telangana.
- Financial Intelligence Unit-India has signed a Memorandum of Understanding (MoU) with Indian Cyber Crime Coordination Centre.





Ques: Infosys has partnered with Carlos Alcaraz as its Global Brand Ambassador to support which technology platform?

- A) Infosys Finacle
- B) Infosys Topaz
- C) Infosys Edge
- D) Infosys Nia
- E) Infosys Wingspan

Answer: Option B

Explanation:

- Infosys announced a multi-year partnership with Carlos Alcaraz.
- He has been appointed as the Global Brand Ambassador of Infosys.
- Infosys will use its AI-first platform Infosys Topaz.
- The platform will develop AI-powered match analytics tools.
- It will also create a personalised performance application for Alcaraz.

Static Part:

- Infosys – Founded in 1981, HQ: Bengaluru
- Carlos Alcaraz – World No. 1 tennis player





Ques: R. Vaishali won the Women's Candidates Chess Tournament 2026 held in which country?

- A) Russia
- B) Spain
- C) USA
- D) Germany
- E) Cyprus

Answer: Option E

Explanation:

- R. Vaishali won the Women's Candidates Chess Tournament 2026.
- The tournament was held in Cyprus.
- With this victory, she earned the right to play the Women's World Chess Championship 2026.
- She will face the reigning champion Ju Wenjun.
- This is a major achievement for Indian chess on the global stage.

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Ques: Who is the author of the book Why We Can't Wait?

- A) Nelson Mandela
- B) Martin Luther King Jr.
- C) Barack Obama
- D) Malcolm X
- E) Abraham Lincoln

Answer: Option B

Explanation:

- Why We Can't Wait is authored by Martin Luther King Jr..
- The book highlights the Civil Rights Movement and the urgency of ending racial injustice.
- It focuses particularly on events like the Birmingham Campaign in the United States.
- Martin Luther King Jr. advocated non-violence and civil disobedience for social change.
- He was awarded the Nobel Peace Prize in 1964 at the age of 35.

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Recent News Headlines Related to Books :

- The book **Tides of Time: Bharat's History through Murals in Parliament** : Sudha Murty
- Autobiography **"A Road Well Travelled"** : former CBI Director R.K. Raghavan
- **The Forgotten Indian Prisoners of World War** : Gautam Hazarika
- **Salman Khan: The Sultan of Bollywood** : Mohar Basu
- **"Between Tehran and Tel Aviv: Gaza's Story of Unending War"** : Col Rajeev Agarwal
- **Tides of Time** : Sudha Murty
- **Speaking of History: Conversations about India's Past and Present** : authored by renowned historian Romila Thapar and writer Namit Arora
- **"Karuna: The Power of Compassion"** : Kailash Satyarthi
- **Mahatma: A Great Communicator** : Dhiraj Kakadia





Ques: Who has been appointed as the Secretary General of FICCI recently?

- A) Jyoti Vij
- B) Anant Swarup
- C) Rakesh Makhija
- D) Rajat Verma
- E) Amitabh Chaudhary

Answer: Option B

Explanation:

- Federation of Indian Chambers of Commerce and Industry has appointed Anant Swarup as its Secretary General.
- Jyoti Vij will continue as Director General.
- This ensures continuity in leadership within the organization.

Static Part:

- FICCI Formation – 1927
- Headquarters – New Delhi
- Role – Industry body representing business and industry interests





Ques: Gujarat government signed an MoU to set up an Indo-Taiwan Industrial Park in which region?

- A) Surat–Vapi
- B) Ahmedabad–Gandhinagar
- C) Sanand–Dholera
- D) Rajkot–Jamnagar
- E) Kutch–Bhuj

Answer: Option C

Explanation:

- Gujarat government signed a Memorandum of Understanding (MoU).
- The MoU is for setting up an Indo-Taiwan Industrial Park in the Sanand–Dholera region.
- The agreement was signed with Allegiance International Company Limited.
- The initiative aims to boost industrial collaboration between India and Taiwan.
- It will strengthen semiconductor and electronics manufacturing ecosystem in India.

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Ques: Sonam Wangchuk, who passed away recently, was awarded which gallantry award for his bravery during the Kargil War?

- A) Maha Vir Chakra
- B) Param Vir Chakra
- C) Vir Chakra
- D) Ashok Chakra
- E) Kirti Chakra

Answer: Option A

Explanation:

- Sonam Wangchuk was a decorated Indian Army officer and a recipient of the Maha Vir Chakra.
- He was popularly known as the “Lion of Ladakh.”
- He displayed exceptional bravery during the Kargil War.
- Then Major Wangchuk led troops of the Ladakh Scouts in the strategically important Chorbat La (Batalik sector).
- The operation was conducted at an altitude of around 18,000 feet under extreme conditions.

Static Part:

- Maha Vir Chakra – Second highest wartime gallantry award in India
- Kargil War – Fought between India and Pakistan in 1999
- Ladakh Scouts – Specialized infantry regiment for high-altitude warfare





Ques: International Wellness Day is observed annually on which date?

- A) 7 April
- B) 10 April
- C) 12 April
- D) 15 April
- E) 18 April

Answer: Option D

Explanation:

- International Wellness Day is observed every year on 15 April.
- It is proclaimed by the United Nations General Assembly.
- The day promotes holistic well-being.
- It focuses on physical, mental, and emotional health.
- It encourages awareness, education, and action for a healthy lifestyle.

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Important days :

- 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
- 10 April : World Homoeopathy Day (Theme for 2026: "Homoeopathy for Sustainable Health".)
- 11 April : World Parkinson's Day (Theme for the year: "Bridge the Care Gap.")
- 12 April : International Day of Human Space Flight
- 14 April : World Chagas Disease Day
- 14 April : Ambedkar Jayanti





IMPORTANT ONE - LINER Current Affairs

Puthandu which is also known as Tamil New Year will be celebrated on April 14th this year. Puthandu is also called the Varusha Pirappu and it marks the start of a new year in the Tamil solar calendar

Shriram Finance announced that its subsidiary Shriram Overseas Investments Ltd received in-principle approval from Reserve Bank of India. The approval allows the company to start Primary Dealer (PD) business.

Department of Posts India signed a Memorandum of Understanding (MoU) with Prime Ministers Museum and Library. The MoU was signed on the foundation day of Pradhanmantri Sangrahalaya in New Delhi.

Amazon announced a \$11.57 billion deal to acquire Globalstar. The acquisition will support Amazon's satellite project Project Kuiper. The move aims to expand satellite-based internet services.

C-DAC Hyderabad and Reliance Foundation launched the e-SafeHER initiative. It is a specialised cyber security awareness training programme for rural women. Its aim is to enable one million women in rural India to safely participate in the digital ecosystem by 2029. The programme will begin in Madhya Pradesh and Odisha before expanding nationwide.

