

EXAM GENIUS

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GENIUS CURRENT AFFAIRS

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Ques: What was India's trade deficit in FY 2025–26 as per official data?

- A) \$94.6 billion
- B) \$100.5 billion
- C) \$110.2 billion
- D) \$119.3 billion
- E) \$125.0 billion

Answer: Option D

Explanation:

- India's trade deficit widened to \$119.3 billion in FY 2025–26.
- It increased from \$94.6 billion in the previous financial year.
- The rise was mainly due to higher imports, which grew by 6.4% to \$979.4 billion.
- Exports also grew by 4.22% to \$860 billion.
- Merchandise exports increased by 1% to \$441.78 billion.
- Services exports rose by nearly 8% to \$418.31 billion.
- Exports to China increased by \$5 billion.
- Trade surplus with the United States narrowed to \$34.4 billion from \$43 billion.

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Ques: What is the proposed FDI limit in India's pension sector as per recent news?

- A) 49%
- B) 74%
- C) 80%
- D) 100%
- E) 26%

Answer: Option D

Explanation:

- The Government of India is considering increasing the FDI limit in the pension sector from 49% to 100%.
- The move aims to align the pension sector with the insurance sector, where 100% FDI is already allowed.
- A Bill to amend the PFRDA Act, 2013 is expected in an upcoming Parliament session.
- The amendment may be introduced in the Monsoon or Winter Session 2026.
- Currently, the FDI limit in the pension sector is capped at 49%.
- Earlier, Parliament increased the FDI limit in the insurance sector from 74% to 100%.
- The amendment may also include separation of NPS Trust from PFRDA.
- NPS Trust functions may be brought under a charitable trust or Companies Act framework.





Ques: As per the RBI's new NBFC Branch Authorisation Directions, 2025, which NBFCs are allowed to expand their branches across India?

- A) NBFCs with NOF up to ₹50 crore
- B) NBFCs with low credit rating
- C) NBFCs with NOF above ₹50 crore and AA or above rating
- D) All NBFCs without restrictions
- E) Only deposit-taking NBFCs

Answer: Option C

Explanation:

- Reserve Bank of India issued the NBFC Branch Authorisation Directions, 2025.
- NBFCs with net owned funds (NOF) above ₹50 crore and a credit rating of AA or above can expand branches across India.
- NBFCs with NOF up to ₹50 crore or lower ratings can open branches only within their home state.
- NBFCs must notify RBI for branch expansion; if no objection is raised within 30 days, they can proceed.
- Applications must be submitted via the PRAVAAH portal.
- National Housing Bank regulates Housing Finance Companies, which must inform NHB before opening branches and cannot open branches abroad.
- NBFC-ICCs lending against gold must take prior RBI approval for opening more than 1,000 branches.
- For branch closure, NBFCs must give at least 3 months' public notice and inform RBI/NHB.





Recent News Headlines Related to RBI

- Reserve Bank of India (RBI) issued the Master Direction on Exchange of Notes & Coins in April 2026.
- Reserve Bank of India (RBI) issued a Master Direction on Counterfeit Notes under Section 35A and 56 of the Banking Regulation Act, 1949.
- 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.





Ques: The Kochi–Kanyakumari–Thoothukudi Natural Gas Pipeline (KTPL) will originate from which location?

- A) Kochi LNG Terminal
- B) Chennai LNG Terminal
- C) Ennore LNG Terminal
- D) Mangalore LNG Terminal
- E) Vizag LNG Terminal

Answer: Option A

Explanation:

- Petroleum and Natural Gas Regulatory Board authorised Indian Oil Corporation Limited to develop the pipeline.
- The Kochi–Kanyakumari–Thoothukudi Natural Gas Pipeline (KTPL) will originate from the Kochi LNG Terminal.
- It will extend up to Thoothukudi in Tamil Nadu.
- The pipeline length will be around 425 km.
- It will have a capacity of 6.84 MMSCMD (Million Metric Standard Cubic Metres per Day).
- The project aims to strengthen gas infrastructure in southern India.





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Ques: 'Vishwa Sutra' initiative, recently in news, is related to which sector?

- A) Agriculture
- B) Textile & Handloom
- C) Banking
- D) Defence
- E) Education

Answer: Option B

Explanation:

- 'Vishwa Sutra – Weaves of India for the World' has been launched by the Ministry of Textiles.
- A designer collection under this initiative was showcased at the Femina Miss India 2024 in Bhubaneswar.
- The initiative is developed by the Development Commissioner (Handlooms) in collaboration with National Institute of Fashion Technology.
- It aims to present Indian handlooms in a modern global design framework.
- Around 30 distinct handloom weaves from different states have been included.
- These weaves are inspired by designs from 30 countries, reflecting global culture and fashion.
- The initiative supports the "Vocal for Local to Global" vision and the PM's 5F framework.
- It promotes cultural heritage, sustainable livelihoods, and global textile presence.





Ques: Under the Urban Challenge Fund (UCF), what percentage of the project cost is covered as Central Assistance (CA)?

- A) 20%
- B) 25%
- C) 30%
- D) 40%
- E) 50%

Answer: Option B

Explanation:

- Manohar Lal Khattar launched the Operational Guidelines for the Urban Challenge Fund (UCF) in New Delhi.
- UCF has a total Central Assistance (CA) of ₹1 lakh crore.
- The Central Assistance covers 25% of the project cost.
- At least 50% of project financing must be raised from market sources such as municipal bonds, bank loans, and PPPs.
- The fund will operate from FY 2025–26 to 2030–31 (extendable till 2033–34).
- It aims to generate ₹4 lakh crore investment in urban infrastructure over 5 years.
- Along with UCF, the Credit Repayment Guarantee Sub-Scheme (CRGSS) was also launched.
- The scheme provides guarantee support up to ₹7 crore or 70% of the loan (whichever is lower) for smaller cities and ULBs.





Recent News Headlines Related to Schemes

- PM Viksit Bharat Rozgar Yojana (PMVBRY) was launched in August 2025 with an outlay of ₹99,446 crore.
- The Odisha government has approved the 'Mukhyamantri Annapurna Yojana (MAPY)' to enhance food security.
- 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.





Ques: The Indian Army's sailing expedition 'Samudra Sahas' was flagged off from which location?

- A) Kochi
- B) Chennai
- C) Visakhapatnam
- D) Marve, Mumbai
- E) Goa

Answer: Option D

Explanation:

- The Indian Army's Regiment of Artillery flagged off its first blue water sailing expedition 'Samudra Sahas'.
- The expedition was flagged off from Marve in Mumbai.
- It marks the bicentenary (200 years) of the Regiment of Artillery.
- The expedition pays tribute to Chhatrapati Shivaji Maharaj's maritime legacy.
- The voyage will cover around 520 nautical miles along the Konkan Coast.
- It will be conducted using 21-foot Seabird class boats in four legs: Mumbai–Vijaydurg–Goa–Vijaydurg–Mumbai.
- The expedition is led by Kshitij Nair and Prakash Funde.





Ques: The humanoid robot that broke the human 21 km world record was developed by which company?

- A) Tesla
- B) Boston Dynamics
- C) Honor
- D) Xiaomi
- E) Huawei

Answer: Option C

Explanation:

- A humanoid robot developed by Honor completed a 21 km half-marathon in 50 minutes and 26 seconds.
- The event was held in Beijing on April 19, 2026.
- The robot outperformed the human world record of around 57 minutes.
- The race was organized at the Beijing Economic-Technological Development Area.
- This achievement highlights rapid advancements in robotics and AI technology in China.
- The robot significantly improved from last year's performance of 2 hours 40 minutes.
- Some minor issues were reported during the race, including a robot falling at the start line.





Ques: The 'Bharat Maritime Insurance Pool' (BMI Pool) approved by the Government of India will be operational for how many years initially?

- A) 5 years
- B) 7 years
- C) 10 years
- D) 12 years
- E) 15 years

Answer: Option C

Explanation:

- The Government of India approved the 'Bharat Maritime Insurance Pool' (BMI Pool).
- The announcement was made by Ashwini Vaishnaw.
- The pool will be operational for 10 years, with a possible extension of 5 more years.
- The total size of the pool is ₹129.8 billion (about \$1.4 billion).
- It aims to ensure uninterrupted maritime trade amid geopolitical tensions and sanctions.
- Policies will be issued by insurers using a combined underwriting capacity of around ₹950 crore.

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Ques: Who has been crowned Femina Miss India World 2026?

- A) Rajnandini Pawar
- B) Sree Advaita
- C) Sadhvi Sail
- D) Manasa Varanasi
- E) Aditi Govitrikar

Answer: Option C

Explanation:

- Sadhvi Sail from Goa was crowned Femina Miss India World 2026.
- The grand finale was held in Bhubaneswar, Odisha.
- Rajnandini Pawar from Maharashtra became the 1st Runner-Up.
- Sree Advaita from Jammu and Kashmir secured the 2nd Runner-Up position.
- The winner will represent India at the Miss World competition.

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Recent News Headlines Related to Awards & Winners :

- **WWF 'Machchli National Award' : Anita Chaudhary, a forest guard at Shergarh Wildlife Sanctuary**
- **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**





Ques: N. Ramachandran, who recently passed away, served as the President of the Indian Olympic Association (IOA) during which period?

- A) 2010–2013
- B) 2011–2014
- C) 2012–2015
- D) 2014–2017
- E) 2015–2018

Answer: Option D

Explanation:

- N. Ramachandran, former President of the Indian Olympic Association, passed away.
- He served as IOA President from 2014 to 2017.
- He was also the Secretary General of the Squash Rackets Federation of India.
- He received the Rashtriya Khel Protsahan Puruskar in 2011 for promoting sports infrastructure.
- In 2016, he was awarded the Olympic Order (Silver) by the International Olympic Committee.

Static Part:

- IOA – Apex body for Olympic movement in India
- IOC Headquarters – Lausanne, Switzerland
- Olympic Order – Highest award of IOC





Ques: World Heritage Day is also known as which of the following?

- A) International Day of Culture
- B) International Day for Monuments and Sites
- C) Global Heritage Conservation Day
- D) World Culture Protection Day
- E) Heritage Awareness Day

Answer: Option B

Explanation:

- World Heritage Day is celebrated every year on April 18.
- It is also known as the International Day for Monuments and Sites.
- The 2026 theme is “Emergency Response for Living Heritage in Contexts of Conflicts and Disasters”.
- The day was established by UNESCO following a proposal by International Council on Monuments and Sites.
- India has 44 UNESCO World Heritage Sites (35 cultural, 7 natural, 2 mixed).

Static Part:

- UNESCO – United Nations Educational, Scientific and Cultural Organization
- Headquarters – Paris, France
- ICOMOS – International advisory body on heritage conservation
- First observed – 1983





Ques: Siachen Day, observed on April 13, commemorates which operation?

- A) Operation Vijay
- B) Operation Meghdoot
- C) Operation Blue Star
- D) Operation Cactus
- E) Operation Rakshak

Answer: Option B

Explanation:

- Siachen Day is observed every year on April 13.
- It commemorates the success of Operation Meghdoot conducted in 1984.
- During this operation, the Indian Army secured key positions at Bilafond La on the Siachen Glacier.
- The operation was led by Manohar Lal Chibber, Prem Nath Hoon, and Shiv Sharma.
- It highlights the bravery and strategic importance of Indian forces in high-altitude warfare.

Static Part:

- Siachen Glacier – World's highest battlefield
- Location – Karakoram Range (Eastern Karakoram)
- Year of Operation Meghdoot – 1984
- Controlled by – Indian Army





Important days :

- 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 (First Observance 2011)
- 12 April : International Day for Street Children 2026 (Theme 2026 Protect, not Punish)
- 14 April : World Chagas Disease Day
- 14 April : Ambedkar Jayanti
- 15 April : International Wellness Day
- 16 April : World Voice Day 2026 (Theme 2026 Caring for Our Voices)
- 17 April : World Hemophilia Day (Theme: “Diagnosis: First step to care”)





IMPORTANT ONE - LINER Current Affairs

Government of India has constituted a highlevel body named AI Governance and Economic Group (AIGEG) to guide the country's Artificial Intelligence (AI) governance strategy. The body will be chaired by Ashwini Vaishnaw, while Jitin Prasada will serve as the Vice-Chairperson.

The Cabinet approved a 2% increase in Dearness Allowance (DA) and Dearness Relief (DR). After the hike, DA and DR stand at 60% of basic pay. The financial impact of the increase is estimated at about ₹6,791 crore per year.

India and Germany launched a commemorative logo to mark 75 years of diplomatic relations during the Foreign Office Consultations in Berlin. The FOC was chaired by Foreign Secretary of India Vikram Misri.

India will host its first-ever high-level CAPF leadership conference in New Delhi in May 2026. The conference will be chaired by Narendra Modi. Central Armed Police Forces (CAPF) operate under the Ministry of Home Affairs.

The Punjab government partnered with IIT Ropar. The aim is to strengthen Artificial Intelligence (AI) use in crime detection and prevention. The initiative supports campaigns like “Gangstran Te Vaar” and “Yudh Nashiyan Virudh”.

