

# EXAM GENIUS

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# ***GENIUS CURRENT AFFAIRS***

**In English**

**23 April 2026**



 UPSC

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**Ques: PayPoint India became the first private fintech to join which RBI system?**

- A. UPI
- B. NPCI Network
- C. Centralised Payment System (CPS)
- D. IMPS
- E. Bharat BillPay

A

**Answer: C**

**Explanation:**

- PayPoint India became the first private fintech to join RBI's Centralised Payment System (CPS).
- It now has direct access to RTGS and NEFT, reducing reliance on intermediary banks.
- It received its own IFSC code and can directly settle with RBI.
- CPS is a unified RBI platform for processing both large-value and retail transactions.

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**Ques:** As per SBI Research, what is India's projected GDP growth rate for FY27?

- A) 5.5–6.0%
- B) 6.0–6.5%
- C) 6.8–7.1%
- D) 7.5–8.0%
- E) 8.0–8.5%

**Answer:** C

**Explanation:**

- SBI Research projects India's GDP growth at 6.8–7.1% for FY27.
- Despite global challenges like oil price shocks and geopolitical tensions, strong domestic fundamentals support growth.
- This reflects resilience and stability in India's economy.

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**Ques: CheQ has partnered with which bank to launch India's first LED-powered co-branded credit card?**

- A) HDFC Bank
- B) ICICI Bank
- C) SBI
- D) Axis Bank
- E) AU Small Finance Bank

**Answer: E**

**Explanation:**

- CheQ partnered with AU Small Finance Bank to launch India's first LED-powered co-branded credit card, "CheQ AU Credit Card".
- The card lights up during transactions using energy from the NFC field of POS terminals.
- It does not require a battery, making it innovative and efficient.
- It supports dual networks – Visa (global transactions) and RuPay (UPI payments).
- This enhances user experience and promotes digital payments in India.

**Static Part :**

- AU Small Finance Bank Established – 1996 (as NBFC), Bank status in 2017
- Headquarters – Jaipur, Rajasthan
- Visa – Global payment network
- RuPay – Indian domestic card payment network by NPCI





## Recently signed banking agreements

- Punjab National Bank (PNB) has signed an MoU with Government e-Marketplace (GeM).
- Razorpay has partnered with OpenAI to enable seamless payment integration in applications.
- Easy Trip Planners Limited announced a strategic collaboration with NSDC, Sanatan AI and Bhagva platform. The programme is titled “1 Panchayat – 1 Pandit – SANATANA Shop on Wheels by EMT”. It aims to deploy mobile EV-based service units across up to 2 lakh Panchayats over the next five years.
- The MoU was signed between the Indian Army and State Bank of India (SBI). The agreement has been extended for three years, up to March 2029. Under the renewed MoU, Agniveers will get a Personnel Accidental Insurance (PAI) cover of ₹1 crore. Additionally, the bank will provide Air Accident Insurance (AAI) cover of ₹1.5 crore.
- Razorpay, an Indian fintech company, partnered with Sarvam AI, an Indian Artificial Intelligence (AI) startup, to introduce voice-led, multilingual digital commerce solutions in India.





**Ques: India has extended OCI card eligibility in Sri Lanka up to which generation?**

- A) 4th
- B) 5th
- C) 6th
- D) 7th
- E) 8th

**Answer: C**

**Explanation:**

- India has extended OCI (Overseas Citizen of India) card eligibility in Sri Lanka up to the sixth generation.
- The announcement was made by C. P. Radhakrishnan during his visit.
- Earlier, eligibility was limited to the fourth generation.
- OCI provides a lifelong, multiple-entry visa to persons of Indian origin.
- It allows them to live, work, and travel in India without a separate visa.
- This move strengthens ties with the Indian-origin community in Sri Lanka.

**Static Part | :**

- OCI – Overseas Citizen of India
- Type – Lifelong Visa Facility
- Eligibility – Persons of Indian Origin
- Benefit – Multiple entry, no separate visa required





**Ques: How many industries are included in India's core infrastructure sector (Core Industries)?**

- A) 6
- B) 7
- C) 8
- D) 9
- E) 10

**Answer: C**

**Explanation:**

- India's eight core infrastructure industries recorded a contraction of 0.4% in March.
- This marks the first decline in the last five months as per data released by the Ministry of Commerce & Industry.
- The eight core industries are: Coal, Crude Oil, Natural Gas, Refinery Products, Fertilizers, Steel, Cement, and Electricity.
- These industries together have a weight of 40.27% in the Index of Industrial Production (IIP).
- Performance of core industries is a key indicator of overall industrial growth.

**Static Part:**

- IIP – Index of Industrial Production
- Base Year of IIP – 2011–12
- Released By – National Statistical Office (NSO)
- Ministry – Ministry of Statistics and Programme Implementation
- IIP Measures – Industrial growth in manufacturing, mining, and electricity sectors





**Ques: By how much has the Dearness Allowance (DA) been increased from January 2026?**

- A) 1%
- B) 2%
- C) 3%
- D) 4%
- E) 5%

**Answer: B**

**Explanation:**

- The Union Cabinet chaired by Narendra Modi approved an additional instalment of DA and DR.
- The hike is effective from 1 January 2026.
- DA/DR has been increased by 2%, from 58% to 60% of Basic Pay/Pension.
- The increase aims to offset inflation and rising prices.
- Around 50.46 lakh employees and 68.27 lakh pensioners will benefit.
- The total financial burden on the government is about ₹6,791.24 crore per annum.
- The revision is based on the recommendations of the 7th Central Pay Commission.

**Static Part:**

- Dearness Allowance (DA) – Allowance given to employees to offset inflation
- Dearness Relief (DR) – Similar benefit for pensioners
- 7th Pay Commission – Implemented in 2016
- Purpose – Adjust salary/pension with inflation





**Ques: What is the name of the AI-powered chatbot launched by the Central Bureau of Investigation (CBI) to verify official notices and prevent digital scams?**

- A) Abhay
- B) Rakshak
- C) Suraksha
- D) Satark
- E) Jagruk

**Answer: A**

**Explanation:**

- The Central Bureau of Investigation (CBI) launched an AI-powered chatbot named “Abhay”.
- The chatbot helps citizens verify whether official notices are genuine or fake.
- It aims to reduce panic and protect people from digital scams and financial fraud.
- The initiative enhances cyber awareness and public safety.
- The chatbot was unveiled by Justice Surya Kant.

**Static Part:**

- CBI Established – 1963
- Headquarters – New Delhi
- Parent Ministry – Ministry of Personnel, Public Grievances and Pensions
- Motto – Industry, Impartiality, Integrity





## Recent News Headlines Related to launched Apps/portals :

- Life Insurance Corporation of India launched two mobile apps — MyLIC and Super Sales Saathi.
- Dr. Jitendra Singh announced that the Anusandhan National Research Foundation (ANRF) is developing the SARAL AI platform.
- 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.





**Ques: When is the G20 satellite expected to be launched?**

- A) 2025
- B) 2026
- C) 2027
- D) 2028
- E) 2030

**Answer: C**

**Explanation:**

- The Indian Space Research Organisation Chairman V. Narayanan announced that the G20 satellite is expected to be launched in 2027.
- The satellite will study climate change, air pollution, and weather monitoring.
- India is leading this initiative for G20 countries.
- ISRO is also working on sending a human to the Moon by 2040.
- The mission highlights India's growing role in space technology and global cooperation.

**Static Part:**

- Organisation – Indian Space Research Organisation (ISRO)
- Founded – 1969





**Ques: The RELIEF scheme, recently expanded by the Government of India, is implemented through which organization?**

- A) EXIM Bank
- B) ECGC
- C) NABARD
- D) SIDBI
- E) RBI

**Answer: B**

**Explanation:**

- The RELIEF (Resilience and Logistics Intervention for Export Facilitation) scheme is implemented through the Export Credit Guarantee Corporation of India (ECGC).
- ECGC acts as the nodal agency for the scheme.
- The Government has expanded the scheme by including Egypt and Jordan among eligible countries.
- The scheme was launched on 19 March 2026 to support exporters affected by disruptions in the Gulf and West Asia maritime corridor.
- It covers consignments destined for or trans-shipped through countries like UAE, Saudi Arabia, Kuwait, Qatar, Oman, Bahrain, Iraq, Iran, Israel, and Yemen.
- The scheme has a financial outlay of ₹497 crore under the Export Promotion Mission (EPM).

**Static Part:**

- ECGC Established – 1957
- Headquarters – Mumbai
- Ministry – Ministry of Commerce and Industry
- Objective – Provide export credit insurance support





## Recent News Headlines Related to Schemes

- The All India Council for Technical Education (AICTE) has launched the third edition of the AICTE-VAANI scheme.
- 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.





**Ques: INS Nireekshak is primarily associated with which type of operations?**

- A) Missile testing
- B) Diving & submarine rescue
- C) Air surveillance
- D) Cyber warfare
- E) Space missions

**Answer: B**

**Explanation:**

- INS Nireekshak is a Diving Support and Submarine Rescue Vessel of the Indian Navy.
- It arrived in Colombo, Sri Lanka to participate in the 4th India–Sri Lanka Joint Diving Exercise (IN-SLN DIVEX 2026).
- The exercise is conducted between the Indian Navy and Sri Lanka Navy.
- It focuses on specialised underwater operations and diving missions.
- The aim is to enhance interoperability, coordination, and exchange of best practices.
- The exercise is conducted for about one week.

**Static Part:**

- Indian Navy – Maritime arm of Indian Armed Forces
- Established – 1950





**Ques: Who has been appointed as India's High Commissioner to Bangladesh, replacing Pranay Verma?**

- A) Vinay Mohan Kwatra
- B) Ajay Bisaria
- C) Harsh Vardhan Shringla
- D) Taranjit Singh Sandhu
- E) Dinesh Trivedi

**Answer: E**

**Explanation:**

- Dinesh Trivedi has been appointed as India's High Commissioner to Bangladesh.
- He replaces Pranay Verma in this position.
- Pranay Verma has been appointed as India's Ambassador to Belgium and the European Union.
- Dinesh Trivedi is a former Union Railway Minister.
- He has also served as Minister of State for Health and Family Welfare.
- He was elected as a Member of Parliament from Barrackpore constituency.

**Static Part:**

- Bangladesh Capital – Dhaka
- Currency – Taka

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## Recently appointed ambassador:

- India's High Commissioner to the United Kingdom : P. Kumaran, a 1992-batch Indian Foreign Service (IFS) officer
- Vikram Doraiswami : India's next Ambassador to China (succeed Pradeep Kumar Rawat)
- Muanpuii Saiawi : India's next High Commissioner to New Zealand
- Amit Kumar Mishra : India's next Ambassador to Georgia
- Stefan Priesner of Austria : United Nations Resident Coordinator in India
- Sergio Gor : United States Ambassador to India and special envoy to South and Central Asia
- Manish Gupta : Ambassador of India to Ireland





**Ques: India's first 3D chip packaging plant is being set up in which city?**

- A) Bengaluru
- B) Hyderabad
- C) Bhubaneswar
- D) Chennai
- E) Pune

**Answer: C**

**Explanation:**

- Mohan Charan Majhi and Ashwini Vaishnaw laid the foundation stone in Bhubaneswar.
- It is India's first advanced 3D chip packaging unit.
- The project is implemented by 3D Glass Solutions Inc.
- It will be executed through its Indian subsidiary Heterogeneous Integration Packaging Solutions Pvt Ltd.
- The plant will boost India's semiconductor manufacturing ecosystem.
- It is a major step towards high-tech manufacturing and electronics hub development.

Static Part:

- **State – Odisha**

- Capital – Bhubaneswar

Static Part:

- Capital – Bhubaneswar
- CM – Mohan Charan Majhi
- Governor – Hari Babu Kambhampati
- Mission – India Semiconductor Mission
- Sector – Electronics & Chip Manufacturing
- Importance – Reduces import dependency, boosts tech ecosystem





## Recent News Headlines Related to First in India and World :

- India's first Petroglyph Conservation Park will be established at Sindhu Ghat in Ladakh.
- Ahmedabad's Kankaria Coaching Depot has become India's first "water-neutral" railway depot.
- The first-ever life-size statue of Swami Vivekananda in the United States was unveiled in Seattle.
- India's first Quantum Reference Facility will be launched in Andhra Pradesh.
- 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.





**Ques: India's first greenfield integrated refinery-cum-petrochemical complex at Pachpadra is located in which state?**

- A) Gujarat
- B) Maharashtra
- C) Andhra Pradesh
- D) Odisha
- E) Rajasthan

**Answer: E**

**Explanation:**

- Narendra Modi will dedicate India's first greenfield integrated refinery-cum-petrochemical complex at Pachpadra to the nation in Rajasthan.
- The project is a joint venture between Hindustan Petroleum Corporation Limited (HPCL) and the Government of Rajasthan.
- The total cost of the project is over ₹79,450 crore.
- The refinery has a capacity of 9 million metric tonnes per annum (MMTPA).
- It also includes a petrochemical production capacity of 2.4 MMTPA.
- The project will boost industrial development and employment in the region.

**Static Part:**

- Location – Pachpadra, Rajasthan
- Capacity – 9 MMTPA (Refinery)
- Petrochemical Capacity – 2.4 MMTPA
- Type – Greenfield Integrated Refinery-cum-Petrochemical Complex
- Rajasthan Capital – Jaipur
- Chief Minister – Bhajan Lal Sharma
- Governor – Haribhau Kisanrao Bagade
- HPCL Established – 1974





**Ques: India and South Korea have set a target to increase bilateral trade to what amount by 2030?**

- A) \$40 billion
- B) \$45 billion
- C) \$50 billion
- D) \$54 billion
- E) \$60 billion

**Answer: D**

**Explanation:**

- Lee Jae Myung visited New Delhi on a three-day visit to India.
- During the India-Korea Business Forum, both countries set a target to double bilateral trade.
- The target is to reach \$54 billion in bilateral trade by 2030.
- This initiative aims to strengthen economic ties between India and South Korea.

**Static Part:**

- South Korea Capital – Seoul
- Currency – South Korean Won

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## Recent News Headlines Related to MoU and agreement:

- India and New Zealand are set to sign a Free Trade Agreement (FTA) on April 27, 2026, in New Delhi.
- 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.





**Ques: Four cheetahs brought to Bannerghatta Biological Park were imported from which country?**

- A) Kenya
- B) Namibia
- C) South Africa
- D) Australia
- E) Brazil

**Answer: C**

**Explanation:**

- Four cheetahs (two males and two females) arrived at Bannerghatta Biological Park.
- The cheetahs were brought from Induna Primate and Parrot Park in South Africa.
- They arrived at Kempegowda International Airport under an approved animal exchange programme.
- The programme follows the Wild Life (Protection) Act, 1972.
- The initiative aims to strengthen conservation efforts and improve genetic diversity.
- It also promotes visitor awareness and scientific research.
- The cheetahs were received by Eshwar Khandre.

**Static Part:**

- Location – Bannerghatta Biological Park, Karnataka
- Established – 2002
- Location – Bengaluru
- Wild Life Protection Act – 1972





**Ques:** The 'Surya Devbhoomi Challenge 2.0' expedition was flagged off from which place?

- A) Kedarnath Temple
- B) Badrinath Temple
- C) Tungnath Temple
- D) Rudranath Temple
- E) Kalpeshwar Temple

**Answer: B**

**Explanation:**

- Anil Chauhan flagged off the 'Surya Devbhoomi Challenge 2.0'.
- The expedition was inaugurated from Badrinath Temple.
- The event is organized by the Indian Army.
- The 113-kilometre expedition covers three sacred Kedars – Kalpeshwar, Rudranath, and Tungnath.
- The initiative promotes adventure, spirituality, and awareness of the Himalayan region.

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## Recent News headlines related to Sports

- The Indian wrestling team finished 5th at the 22nd Senior Asian Wrestling Championships.
- R. Vaishali won the Women's Candidates Chess Tournament 2026.
- Jharkhand women's hockey team won the 16th Hockey India Sub-Junior Women's National Championship 2026.
- Sanju Samson was named the ICC Men's Player of the Month for March.
- In the women's category, Amelia Kerr won the ICC Women's Player of the Month award for March.
- 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.





**Ques: POSCO Group of South Korea has partnered with which Indian company to set up a steel plant in India?**

- A) Tata Steel
- B) JSW Steel
- C) SAIL
- D) Jindal Steel
- E) Essar Steel

**Answer: B**

**Explanation:**

- POSCO Group has partnered with JSW Steel to set up a large steel plant in India.
- Both companies will form a 50:50 joint venture for this project.
- The total investment is about \$7.3 billion (approximately ₹60,000 crore).
- The integrated steel plant will be set up in Odisha with a capacity of 6 million tonnes per year.
- The project is expected to be completed by 2031.

**Static Part:**

- POSCO Established – 1968
- Headquarters – Pohang, South Korea
- JSW Steel Headquarters – Mumbai
- Odisha Capital – Bhubaneswar





**Ques: Shekha Jheel Bird Sanctuary has been declared which Ramsar site of India?**

- A) 95th
- B) 97th
- C) 98th
- D) 99th
- E) 100th

**Answer: D**

**Explanation:**

- Bhupender Yadav announced Shekha Jheel Bird Sanctuary as a Ramsar site.
- The sanctuary is located in Aligarh.
- This designation takes India's total Ramsar sites to 99.
- Uttar Pradesh now has a total of 12 Ramsar sites.
- The Ramsar tag helps in wetland conservation, biodiversity protection, and sustainable use.
- It also promotes local livelihoods, eco-tourism, and climate security.

**Static Part:**

- Ramsar Convention – International treaty for wetland conservation
- Year – 1971
- Place – Ramsar
- India Ramsar Sites – 99
- Uttar Pradesh Ramsar Sites – 12





**Ques: Oscar Schmidt, who recently passed away, was associated with which sport?**

- A) Basketball
- B) Football
- C) Tennis
- D) Volleyball
- E) Hockey

**Answer: A**

**Explanation:**

- Oscar Schmidt was a legendary basketball player from Brazil.
- He is regarded as one of the greatest scorers in the history of basketball.
- He represented Brazil in five Olympic Games and four World Cups.
- He was inducted into the FIBA Hall of Fame in 2010.
- His contribution made him an iconic figure in the sport.

**Static Part:**

- FIBA Full Form – International Basketball Federation
- FIBA Founded – 1932
- Headquarters – Mies, Switzerland
- Olympic Games First Held – 1896





**Ques: World Creativity and Innovation Day is observed annually on which date?**

- A) 18 April
- B) 20 April
- C) 21 April
- D) 22 April
- E) 23 April

**Answer: C**

**Explanation:**

- World Creativity and Innovation Day is observed every year on 21 April.
- It is designated by the United Nations.
- The day aims to raise awareness about the importance of creativity and innovation.
- It highlights their role in problem-solving and economic development.
- It encourages individuals and organizations to adopt innovative approaches.

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## 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)
- 12 April : Siachen Day (commemorates the success of Operation Meghdoot conducted in 1984)
- 14 April : World Chagas Disease Day
- 14 April : Ambedkar Jayanti
- 14 April : World Quantum Day (First Observance 2022) (Theme 2026 Shaping the Quantum Workforce)





## IMPORTANT ONE - LINER Current Affairs

The government recognized over 55,200 startups during the financial year 2025–26. The initiative behind this is Startup India, launched on January 16, 2016. As of March 31, 2026, the total number of recognized startups crossed 2.23 lakh.

CSR spending by companies listed on the National Stock Exchange main board increased by 23% to ₹22,212 crore in FY 2024–25. As per the Companies Act, companies are required to spend 2% of their average profits of the last three years on CSR activities. Reliance Industries Ltd was the top CSR spender with ₹1,309.5 crore. It was followed by HDFC Bank (₹1,068.03 crore) and Tata Consultancy Services (₹960 crore).

The BHIM app, backed by the National Payments Corporation of India (NPCI), has introduced a feature to check CIBIL score directly. This feature has been launched in partnership with TransUnion CIBIL. A CIBIL score ranges from 300 to 900 and indicates a person's creditworthiness.

Herbalife India & Indian Institute of Technology(IIT) Madras signed MOU to establish India's first Centre of Excellence(CoE) on Plant Cell Fermentation Technology at IIT Madras Research Park in Chennai.

