

EXAM GENIUS

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In English

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Ques: RBI imposed a ₹41.8 lakh penalty on which bank for KYC-related violations?

- A) Bandhan Bank
- B) HDFC Bank
- C) SBI
- D) ICICI Bank
- E) Axis Bank

Answer: A) Bandhan Bank

Explanation:

- Reserve Bank of India imposed a ₹41.8 lakh penalty on Bandhan Bank for non-compliance with KYC norms.
- Violations included failure to follow Know Your Customer (KYC) guidelines.
- The bank did not conduct periodic reviews of risk categorisation of accounts and sanctioned director-related loans.
- RBI also imposed a ₹80,000 penalty on Muthoot Housing Finance Company for violating Fair Practice Code norms.
- These actions highlight the importance of strict compliance with banking regulations.

Static:

- RBI Established – 1935
- Headquarters – Mumbai
- Governor – Sanjay Malhotra
- Function – Regulator of Banking System





Recent Penalties imposed on Banks:

- Reserve Bank of India imposed a monetary penalty of ₹7.5 lakh on Himachal Pradesh State Co-operative Bank Ltd.
- The Reserve Bank of India (RBI) imposed a penalty of ₹231.80 lakh on Airtel Payments Bank Limited.
- Reserve Bank of India (RBI) imposed monetary penalties on Union Bank of India (₹95.40 lakh), Central Bank of India (₹63.60 lakh), Bank of India (₹58.50 lakh), and Pine Labs (₹3.10 lakh).
- The RBI imposed a ₹31.8 lakh penalty on HSBC.
- The Reserve Bank of India (RBI) imposed a penalty of ₹3.10 lakh on Cashfree Payments India Private Limited. The key issue was an impermissible debit from an escrow account. An escrow account is a temporary account where customer funds are kept securely before being transferred to merchants.
- RBI imposed a monetary penalty of 2.70 lakh on Manappuram Finance Limited. The penalty was imposed for noncompliance with RBI guidelines on compensation of Key Managerial Personnel (KMP).





Ques: For how many years has B Ramesh Babu been re-appointed as MD & CEO of Karur Vysya Bank?

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

Answer: B) 2 years

b•

Reserve Bank of India approved the re-appointment of B Ramesh Babu.

- He will continue as MD & CEO of Karur Vysya Bank.
- This is his third term in the position.
- The tenure is for 2 years.
- The new term will be effective from July 29, 2026.
- RBI approved the re-appointment on April 24, 2026.
- The announcement was made to stock exchanges by the bank.

Static:

- RBI Established – 1935
- Established – 1 April 1935
- Headquarters – Mumbai
- Governor – Sanjay Malhotra
- Karur Vysya Bank – Founded 1916
- Headquarters – Karur, Tamil Nadu





Recent Appointment in Banking & Insurance Sector :

- **Vivek Tripathi** : Executive Director (ED) of AU Small Finance Bank
- **Rajneesh Karnatak** : MD & CEOs of Bank of India
- **Debadatta Chand** : MD & CEOs of Bank of Baroda
- **Debasish Panda** : part-time chairman of Bandhan Bank
- **Vibha Padalkar's** : MD & CEO of HDFC Life Insurance
- **K V R Murty** : Whole-Time Member of the Securities and Exchange Board of India (SEBI).
- **K Satyanarayana Raju** : Managing Director and CEO of Indian Digital Payment Intelligence Corporation
- **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





Ques: RBI cancelled the licence of Paytm Payments Bank under which Act?

- A) RBI Act, 1934
- B) Banking Regulation Act, 1949
- C) Companies Act, 2013
- D) FEMA, 1999
- E) Payment and Settlement Systems Act, 2007

Answer: B) Banking Regulation Act, 1949

Explanation:

- Reserve Bank of India cancelled the banking licence of Paytm Payments Bank Limited on April 24, 2026.
- The action was taken under Section 22(4) of the Banking Regulation Act, 1949.
- The bank was found non-compliant with licensing conditions and regulatory norms.
- PPBL is now prohibited from conducting banking business.
- RBI will initiate the process for winding up of the bank.

Static:

- RBI Established – 1935
- Headquarters – Mumbai
- Governor – Sanjay Malhotra
- Banking Regulation Act – 1949





Ques: What initiative was launched by FM Nirmala Sitharaman on SEBI's 38th Foundation Day?

- A) Mission Suraksha
- B) Mission Vikas
- C) Mission Jagrook
- D) Mission Nivesh
- E) Mission Digital

Answer: C) Mission Jagrook

Explanation:

- Nirmala Sitharaman addressed the 38th Foundation Day of Securities and Exchange Board of India in Mumbai.
- She launched SEBI's nationwide investor awareness initiative "Mission Jagrook".
- She highlighted cybersecurity as the most pressing challenge for financial markets.
- A single major cyberattack can disrupt markets, erode wealth, and reduce public trust.
- AI-driven tools are making cyberattacks more adaptive, scalable, and autonomous.
- Threats include system vulnerabilities, supply chain attacks, and coordinated real-time intrusions.
- SEBI's Cybersecurity & Cyber Resilience Framework (April 2025) provides a strong base.
- SEBI's Data Analytics & Digital Forensics Lab uses AI/ML models to detect frauds.
- She praised "SEBI Check", which helps investors verify payment details of intermediaries.
- She raised concern over fake investment apps/videos using deepfake AI on social media.
- Emphasised need for public awareness campaigns and rapid takedown mechanisms.
- Advocated soft-touch regulation and public consultation for better governance.
- Public consultation was proposed in Union Budget 2023 for regulatory improvement.





Ques: What is the projected size of India's bio-economy by 2047?

- A) \$300 billion
- B) \$500 billion
- C) \$750 billion
- D) \$1 trillion
- E) \$2 trillion

Answer: D) \$1 trillion

Explanation:

- Jitendra Singh stated that India's bio-economy will reach \$1 trillion by 2047.
- He addressed an international conference at IIT Roorkee.
- India is moving towards full-spectrum technological capability (gene to qubit, ocean to space).
- The BioE3 Policy (2024) focuses on Biotechnology for Economy, Environment, and Employment.
- India's bio-economy has grown from \$10 billion (2014) to over \$165 billion today.
- Target: \$300 billion by 2030.
- This aligns with Vision 2047 – Developed India (Viksit Bharat).

Static:

- Bio-Economy – Economy based on biological resources & biotechnology
- BioE3 Policy – Biotechnology for Economy, Environment & Employment
- Vision 2047 – India's long-term development goal
- IIT Roorkee – One of India's premier engineering institutes





Ques: The Government of India has set a target of what percentage blending of Sustainable Aviation Fuel (SAF) in Aviation Turbine Fuel (ATF) by 2030?

- A) 2%
- B) 3%
- C) 5%
- D) 7%
- E) 10%

Answer: C) 5%

Explanation:

- The Government of India has allowed blending of ethanol and synthetic hydrocarbons in Aviation Turbine Fuel (ATF).
- **The SAF blending targets are:**
 - 1% by 2027
 - 2% by 2028
 - 5% by 2030
- These targets are currently applicable only for international flights.
- No blending targets have been set for domestic flights yet.
- Sustainable Aviation Fuel (SAF) is made from non-petroleum sources such as ethanol.
- SAF is similar to conventional jet fuel but produces lower carbon emissions.

Static:

- ATF Full Form – Aviation Turbine Fuel
- SAF Full Form – Sustainable Aviation Fuel





- SAF Objective – Reduce carbon emissions in aviation sector
- Ethanol – Biofuel produced from biomass
- India's Net Zero Target – 2070



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Ques: What is the toll-free helpline number launched for Census 2027?

- A) 1800
- B) 1855
- C) 1950
- D) 112
- E) 1075

Answer: B) 1855

Explanation:

- Office of the Registrar General and Census Commissioner of India launched the toll-free helpline number 1855 for Census 2027.
- The helpline is operational across all States and Union Territories.
- It provides guidance on house listing and housing census in regional languages as well as English.
- The initiative aims to simplify participation and assist citizens in the census process.

Static:

- Registrar General of India Established – 1949
- Conducts – Census of India





Ques: Who has been appointed as the new Chairperson of NASSCOM?

- A) Srikanth Velamakanni
- B) Rajesh Nambiar
- C) Sindhu Gangadharan
- D) Kishor Patil
- E) Nandan Nilekani

Answer: A) Srikanth Velamakanni

Explanation:

- Srikanth Velamakanni has been appointed as the new Chairperson of NASSCOM.
- He is the Co-founder and Group CEO of Fractal Analytics.
- He succeeds Sindhu Gangadharan, whose tenure ended in April.
- Kishor Patil has been appointed as the Vice Chairperson of NASSCOM.
- NASSCOM stands for National Association of Software and Service Companies.

Static:

- NASSCOM Formation – 1 March 1988
- Headquarters – Noida, Uttar Pradesh
- President – Rajesh Nambiar
- Role – Apex body of India's IT and BPM industry





Recent Appointment in different departments :

- **John Ternus** : CEO of Apple
- **Ajit Agarkar** : chairman of the senior selection committee renewed by Board of Control for Cricket in India (BCCI)
- **Susan Coyle** : first female Chief of Army of Australia
- **Anant Swarup** : Secretary General of Federation of Indian Chambers of Commerce and Industry
- **Jyoti Vij** : Director General of Federation of Indian Chambers of Commerce and Industry
- **Harivansh Narayan Singh** : Deputy Chairman of the Rajya Sabha for the third consecutive term.
- **हरिवंश** : तीसरी बार राज्यसभा के उपसभापति के रूप में चुने जाने वाले हैं
- **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)





Ques: Who has been appointed as the new Vice Chairman of NITI Aayog?

- A) Rajiv Gauba
- B) Ashok Kumar Lahiri
- C) Suman K. Bery
- D) Abhay Karandikar
- E) K. V. Raju

Answer: B) Ashok Kumar Lahiri

Explanation:

- The Government of India reconstituted NITI Aayog.
- Ashok Kumar Lahiri has been appointed as the new Vice Chairman.
- He replaces Suman K. Bery.
- New full-time members include Rajiv Gauba, K. V. Raju, Gobardhan Das, M. Srinivas, and Abhay Karandikar.
- Narendra Modi highlighted NITI Aayog's role in policy-making and reforms.
- It promotes cooperative federalism, innovation, and long-term strategy.

Static:

- NITI Aayog – National Institution for Transforming India
- Established – 1 January 2015
- Head – Prime Minister of India





Ques: Akashvani @90 Signature Tune Contest is launched with which theme?

- A) Digital India Music
- B) Voice of Culture
- C) Akashvani @90 – The New Rhythm of Bharat
- D) Music for Nation
- E) Cultural Harmony

Answer: C) Akashvani @90 – The New Rhythm of Bharat

Explanation:

- Akashvani (under Prasar Bharati) in collaboration with MyGov launched the Signature Tune-Making Contest.
- The theme is “Akashvani @90 – The New Rhythm of Bharat”.
- Objective: Create instrumental signature tunes for various Akashvani programmes.
- Duration: 20–40 seconds; instrumental only (no vocals).
- Format: Studio-quality MP3 or WAV (minimum 128 kbps, 44.1 kHz).
- Judging criteria: Atmospheric suitability, instrumental excellence, and versatility.
- Prize Money: ₹30,000 (1st), ₹20,000 (2nd), ₹10,000 (3rd) + consolation prizes.

Static:

- Prasar Bharati Established – 1997
- Akashvani (All India Radio) Established – 1936
- Headquarters – New Delhi
- MyGov Launch Year – 2014





Ques: Pakistan is set to become the first country to send its astronaut to which space station under China's programme?

- A) International Space Station
- B) Mir Space Station
- C) Lunar Gateway
- D) Skylab
- E) Tiangong Space Station

Answer: E) Tiangong Space Station

Explanation:

- China selected Muhammad Zeeshan Ali and Khurram Daud as its first batch of foreign astronauts.
- The selection was announced by the China Manned Space Agency.
- They will undergo training in China as reserve astronauts.
- One of them will participate in a mission to the Tiangong Space Station as a payload specialist.
- Pakistan will become the first country to send a citizen onboard Tiangong as a crew participant.

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Static:

- Shanghai Cooperation Organisation Headquarters – Beijing
- Members – India, China, Russia, Pakistan, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan, Iran, Belarus
- Capital of Kyrgyzstan – Bishkek





Recent News Headlines Related to Summits / conference

- India will host the 4th India-Africa Forum Summit (IAFS-IV) in New Delhi from May 28–31, 2026.
- The first edition of the Indian Navy's biannual Commanders' Conference 2026 was held at Nausena Bhawan in New Delhi.
- 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.





Ques: Which city will host the 13th World Para Athletics Championships in 2027?

- A) Doha
- B) Dubai
- C) Kobe
- D) Tashkent
- E) New Delhi

Answer: D) Tashkent

Explanation:

- The 13th World Para Athletics Championships will be held in Tashkent in June 2027.
- The event will take place at the Olympic City Main Stadium.
- This will be the first time the championships are hosted in Central Asia.
- It highlights the growing role of Uzbekistan in international sports.
- Previous Asian hosts include Doha (2015), Dubai (2019), Kobe (2024), and New Delhi (2025).

Static:

- World Para Athletics – Governing body under IPC
- International Paralympic Committee Founded – 1989
- Headquarters – Bonn





Recent News headlines related to Sports

- Aronyak Ghosh has achieved the prestigious title of Grandmaster (GM), becoming India's 95th Grandmaster.
- India's Suraj Kumar Chand won the men's title at the HCL Squash PSA Challenger Tour held in Chennai.
- The International Cricket Council (ICC) has launched the Inaugural Women's T20I Challenge Trophy 2026 in Rwanda.
- The French Open (Roland-Garros) prize money increased by 9.5% in 2026.
- 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.





Ques: India's first fully integrated Agricultural Intelligence System has been launched by which institute?

- A) IIT Delhi
- B) IIT Bombay
- C) IIT Ropar
- D) IIT Madras
- E) IIT Kanpur

Answer: C) IIT Ropar

Explanation:

- Indian Institute of Technology Ropar has launched India's first fully integrated Agricultural Intelligence Ecosystem.
- The system integrates AI, IoT, climate data, and multilingual advisory services into a single platform.
- It includes advanced weather stations, Krishi intelligence call centres, and AI-based chat engine (ACE).
- The platform provides real-time insights for irrigation, pest control, crop planning, and risk management.
- It aims to improve farm productivity, reduce risks, and enable data-driven decision-making for farmers.





Ques: General Upendra Dwivedi was inducted into the International Hall of Fame at which institution?

- A) US Army War College
- B) National Defence Academy
- C) Pentagon
- D) West Point Academy
- E) Naval War College

Answer: A) US Army War College

Explanation:

- Upendra Dwivedi, Chief of Army Staff, was inducted into the International Hall of Fame.
- The honour was conferred at the US Army War College, Carlisle Barracks, USA.
- He is the third Indian Army Chief to receive this honour.
- Earlier recipients include V. K. Singh and Bikram Singh.
- He addressed faculty and international officers on leadership and security dynamics.
- He also participated in academic discussions and military engagements.
- The visit highlights strong India–US defence cooperation.





Ques: Which district ranked first in the National Nutrition Fortnight (Poshan Pakhwada) 2026 awareness campaign?

- A) Pune
- B) Nagpur
- C) Ahilyanagar
- D) Nashik
- E) Mumbai

Answer: C) Ahilyanagar

Explanation:

- Ahilyanagar secured 1st rank in the National Nutrition Fortnight (Poshan Pakhwada) 2026 awareness campaign.
- Pune ranked 2nd.
- The campaign is implemented by the Ministry of Women and Child Development.
- It was part of the 8th National Nutrition Fortnight (Poshan Pakhwada).
- Focus: Awareness on nutrition and child development.
- Theme 2026: "Brain Development in the First Six Years of a Child's Life."

Static:

- Poshan Pakhwada – Annual nutrition awareness campaign
- Ministry of Women and Child Development – Established in 2006
- POSHAN Abhiyaan – Launched in 2018





Ques: Shiv Ratan Agarwal, who recently passed away, was the founder of which company?

- A) Haldiram's
- B) ITC Limited
- C) Britannia Industries
- D) Nestlé India
- E) Bikaji Foods International

Answer: E) Bikaji Foods International

Explanation:

- Shiv Ratan Agarwal was the founder and Chairman of Bikaji Foods International.
- He played a key role in building the Bikaji brand into a major Indian snack company.
- The brand was officially introduced in 1993.
- The name 'Bikaji' is derived from Bika Rao.
- The company is known for traditional snacks like bhujia and sweets.

Static:

- Bikaji Foods International Founded – 1993
- Headquarters – Bikaner
- Industry – Food Processing (Snacks & Sweets)
- Famous Product – Bikaneri Bhujia





Ques: Bhagwandas Raikwar, who recently passed away, was associated with which field?

- A) Martial Arts
- B) Literature
- C) Classical Music
- D) Politics
- E) Cinema

Answer: A) Martial Arts

Explanation:

- Bhagwandas Raikwar was a renowned martial arts expert and Padma Shri awardee.
- He was popularly known as “Dau.”
- He was known for preserving Bundeli Martial Arts.
- He promoted the traditional ‘Akhada’ style of training.
- His contribution helped preserve traditional Indian martial arts.

Static:

- Padma Shri – Fourth highest civilian award in India
- Traditional Martial Arts – Includes Kalaripayattu, Thang-Ta, Silambam
- Akhada – Traditional training arena for wrestling and martial arts
- Bundelkhand Region – Covers parts of Madhya Pradesh and Uttar Pradesh





Ques: World Book and Copyright Day is celebrated every year on which date?

- A) April 21
- B) April 22
- C) April 23
- D) April 24
- E) April 25

Answer: C) April 23

Explanation:

- UNESCO celebrates World Book and Copyright Day every year on April 23.
- The day promotes reading, publishing, and protection of intellectual property rights.
- UNESCO also selects a World Book Capital every year.
- From 2001 to 2026, a total of 26 cities have been designated as World Book Capitals.
- The first was Madrid in 2001, and the 2026 World Book Capital is Rabat.

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Ques: National Panchayati Raj Day in India is observed every year on which date?

- A) April 22
- B) April 23
- C) April 24
- D) April 25
- E) April 26

Answer: C) April 24

Explanation:

- India observes National Panchayati Raj Day every year on April 24.
- The day marks the implementation of the 73rd Constitutional Amendment Act, 1992.
- It came into force on April 24, 1993, giving constitutional status to Panchayati Raj Institutions (PRIs).
- It was first officially observed in 2010.
- The day is observed by the Ministry of Panchayati Raj.
- PRIs represent rural local self-government in India.

Structure:

- Three-tier system:
 - Gram Panchayat (Village level)
 - Panchayat Samiti (Block level)
 - Zila Parishad (District level)
- Panchayat Samiti (Block level)
- Zila Parishad (District level)





Ques: International Girls in ICT Day is celebrated every year on which date?

- A) April 21
- B) April 22
- C) April 23
- D) April 24
- E) April 25

Answer: C) April 23

Explanation:

- International Girls in ICT Day is observed every year on April 23.
- The 2026 theme is “AI for Development: Girls shaping the digital future.”
- The day promotes gender equality in the field of Information and Communication Technology (ICT).
- It encourages girls and young women to pursue careers in technology.
- The initiative is supported by International Telecommunication Union.

Static:

- ICT – Information and Communication Technology





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

France has allowed visa-free transit for Indian nationals passing through French airports. It is applied to Indians transiting through mainland France by air only.

Maharashtra Chief Minister Devendra Fadnavis inaugurated the Centre of Excellence for Heat Resilience and Sustainable Cooling (COE-HRSC). The centre has been established at Indian Institute of Management Nagpur. The centre will focus on sustainable cooling solutions and heat resilience strategies.

At the invitation of Prime Minister Narendra Modi, Austrian Federal Chancellor Christian Stocker was on an official visit to India. This is his first visit to India and Asia.

NASA has unveiled the Nancy Grace Roman Space Telescope, a next-generation space observatory. The telescope will study exoplanets, dark matter, and dark energy. The telescope is named after Nancy Grace Roman, a pioneering astronomer. The estimated project cost is over \$4 billion.

The Government of India has notified new recruitment rules for the post of Drugs Controller General of India (DCGI) The DCGI heads the Central Drugs Standard Control Organisation (CDSCO). As per the new rules, the upper age limit has been increased from 56 to 58 years. The maximum tenure for the post is 5 years. The current DCGI is Dr. Rajeev Singh Raghuvanshi.

