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UPSC



SSC



BANK



RAILWAY



STATE EXAMS

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Ques: The Reserve Bank of India (RBI) imposed a total penalty of ₹2.60 lakh on banks and a payment firm in 2026 due to which reason?

- A) Fraud and cyber attack
- B) Non-compliance with regulatory directions
- C) Tax evasion
- D) Money laundering
- E) Loan default

Answer: B

Explanation:

- The Reserve Bank of India imposed a total penalty of ₹2.60 lakh.
- The reason was non-compliance with regulatory directions.
- Entities penalised include Hardoi Jilla Sahkari Bank Ltd (₹1 lakh).
- Dr Babasaheb Ambedkar Nagari Sahakari Bank Ltd (₹80,000) was also penalised.
- Ebix Payment Services Pvt Ltd (₹80,000) was the third entity penalised.
- Hardoi Jilla Sahkari Bank violated KYC guidelines and failed to review risk categorisation of accounts.
- Dr Babasaheb Ambedkar Nagari Sahakari Bank violated exposure norms, UCB restrictions, and SAF rules.
- Ebix Payment Services failed to properly categorise customer risk.





Recent Penalties imposed on Banks:

- The Reserve Bank of India imposed a ₹41.8 lakh penalty on Bandhan Bank for non-compliance with KYC norms.
- Additionally, RBI imposed a ₹80,000 penalty on Muthoot Housing Finance Company for violating Fair Practice Code norms.
- 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.





Ques: GIFT City has granted its first family office permit to which company?

- A) Aditya Birla Capital
- B) Poornam Asset Management IFSC Pvt Ltd
- C) HDFC Asset Management
- D) ICICI Prudential AMC
- E) SBI Capital Markets

Answer: B

Explanation:

- Gujarat International Finance Tec-City has issued its first license for a family investment fund.
- The permit was granted to Poornam Asset Management IFSC Pvt Ltd.
- It marks a major step in managing private wealth within India's financial hub.
- The move aims to build a globally competitive ecosystem for family offices.
- GIFT City offers a flexible regulatory environment to attract global investors.
- It is expected to position India as an alternative to global financial hubs like Dubai.

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Ques: NPCI Bharat Bill Pay Limited (NBBL) onboarded which insurance service as a biller on the Bharat Connect platform?

- A) LIC
- B) Postal Life Insurance (PLI)
- C) HDFC Life
- D) ICICI Prudential
- E) SBI Life

Answer: B

Explanation:

- NPCI Bharat Bill Pay Limited (NBBL), a subsidiary of National Payments Corporation of India, onboarded Postal Life Insurance as a biller under the insurance category on Bharat Connect.
- With this addition, the number of insurance billers increased to 65.
- The platform now supports over 22,640 billers across 29 categories.
- Policyholders of Postal Life Insurance and Rural Postal Life Insurance can pay premiums through digital platforms and offline agents.
- State Bank of India acted as the Biller Operating Unit (BOU).
- Postal Life Insurance is operated by India Post under the Department of Posts, Ministry of Communications.

About NBBL:

- Established: 2021
- HQ: Mumbai
- MD & CEO: Noopur Chaturvedi





Ques: SBI aims to expand its balance sheet to what percentage of India's GDP by 2030?

- A) 15%
- B) 20%
- C) 25%
- D) 30%
- E) 35%

Answer: C

Explanation:

- State Bank of India aims to expand its balance sheet to 25% of India's GDP by 2030.
- The target is part of its long-term SBS 2030 (Sustain, Build, Scale) strategy.
- Currently, SBI's balance sheet is around 20% of India's GDP.
- The bank follows a bottom-up approach, focusing on growth in 800 districts.
- It aims to increase market share by 1% in each district.
- SBI plans to double its balance sheet every 6 years.
- Focus areas include RAM sector (Retail, Agriculture, MSME) and corporate lending.
- The bank is pushing digital transformation via YONO 2.0 and service expansion.
- SBI aims to improve its global ranking among top banks.

Static Part:

- SBI Foundation Day – 1 July 1955
- Headquarters – Mumbai
- Chairman – Challa Sreenivasulu Setty
- Tagline – Pure Banking Nothing Else





Recent News Headlines Related to SBI :

- SBI Research projects India's GDP growth at 6.8–7.1% in FY27.
- State Bank of India overtook ICICI Bank to become India's second-largest lender by market capitalization in April 2026.
- SBI Securities has launched the "Women's Mode" feature on its mobile application to empower women investors.
- State Bank of India (SBI) raised ₹6,051 crore through Basel III compliant Tier II bonds in FY26.
- SBI General Insurance launched a new brand campaign titled "Chuniye Bharosa, Apno Sa."
- State Bank of India (SBI) has entered into a strategic partnership with MUFG Bank, part of Mitsubishi UFJ Financial Group of Japan.
- State Bank of India (SBI) launched a \$500 million syndicated social term loan facility focused on women's empowerment initiatives.





Ques: The “Mission for Aatmanirbharta in Pulses”, recently seen in news, aims to achieve what by 2030–31?

- A) Increase pulse exports globally
- B) Achieve self-sufficiency in pulses
- C) Promote organic farming only
- D) Reduce cereal production
- E) Eliminate MSP system

Answer: B

Explanation:

- The “Mission for Aatmanirbharta in Pulses” aims to achieve self-sufficiency in pulses by 2030–31.
- It focuses on increasing domestic production, reducing import dependence, and improving farmers’ income.
- The target is to scale up pulses production to 350 lakh tonnes by 2030–31.
- It also aims to expand cultivation area to 310 lakh hectares.
- The mission was announced in the Union Budget 2025–26 and approved on 1 October 2025.
- The duration of the mission is 6 years (2025–26 to 2030–31).
- It is implemented by the Ministry of Agriculture & Farmers' Welfare.





Ques: India has been placed in which category by the Athletics Integrity Unit (AIU) for doping risk?

- A) Category B
- B) Category C
- C) Category A
- D) Category D
- E) Category E

Answer: C

Explanation:

- Athletics Integrity Unit classified India as an “extremely high” doping risk nation.
- India has been placed in Category A (highest risk category) for athletics.
- Athletics Federation of India was moved from Category B to Category A.
- India ranked among the top nations in anti-doping violations between 2022–2025.
- India has topped the global list of doping violations for 3 consecutive years.
- Category A nations face stricter anti-doping rules and higher testing requirements.
- Data from World Anti-Doping Agency highlights repeated violations.
- Authorities are working with National Anti-Doping Agency to improve compliance.

Static Part:

- AIU Headquarters – Monaco
- WADA Headquarters – Montreal, Canada
- NADA India Established – 2009





Ques: The 'Taimoor' missile, recently tested by Pakistan Navy, is which type of missile?

- A) Air-Launched Anti-Ship Cruise Missile (ALCM)
- B) Ballistic Missile
- C) Surface-to-Air Missile
- D) Submarine-Launched Ballistic Missile
- E) Intercontinental Ballistic Missile

Answer: A

Explanation:

- Pakistan Navy successfully conducted a live test-firing of the 'Taimoor' missile.
- It is an indigenously developed Air-Launched Anti-Ship Cruise Missile (ALCM).
- The missile has both anti-ship and secondary land-attack capabilities.
- It can carry out precision strikes up to approximately 600 km.
- It provides stand-off engagement capability, allowing launch from a safe distance.
- The missile has been developed by Global Industrial and Defence Solutions (GIDS).

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Recent News Headlines related to Defence

- **INS Nireekshak is a Diving Support and Submarine Rescue Vessel of the Indian Navy.**
- **Indian Space Research Organisation Chairman V. Narayanan announced that the G20 satellite is expected to be launched in 2027.**
- **INS Sunayna was flagged off as the Indian Ocean Ship (IOS) SAGAR from Mumbai amid disruptions in the Strait of Hormuz due to the West Asia conflict.**
- **India has commissioned its third nuclearpowered submarine, INS Aridhaman, into the naval fleet in the presence of Defence Minister Rajnath Singh in Visakhapatnam.**
- **NASA successfully launched the Artemis II mission, marking the first crewed lunar flyby in over 50 years since the Apollo era.**
- **The Indian Navy has received 'Malwan', the second vessel in a series of eight ASW Shallow Water Crafts (ASW SWC).**
- **INS Sanshodhak is the fourth and final Survey Vessel (Large) inducted into the Indian Navy.**





Ques: By 2100, India's forests are projected to increase carbon storage by approximately what extent?

- A) 1.5 times
- B) Double
- C) Triple
- D) Four times
- E) No change

Answer: B

Explanation:

- A study published in Environmental Research: Climate suggests India's forests may nearly double carbon storage by 2100.
- Indian forests currently act as a major carbon sink, absorbing about 150 million tonnes of CO₂ annually (2021–25).
- India ranks 5th globally in carbon sequestration through forests.
- India's forest and tree cover reached about 827,000 sq km (~25% of geographical area) by 2023.
- Maximum increase in vegetation carbon is expected in semi-arid and desert regions like Rajasthan, Gujarat, and Madhya Pradesh.
- India aims to create an additional 2.5–3 billion tonnes CO₂ equivalent carbon sink by 2030 under its climate commitments.
- Climate change, rainfall patterns, and CO₂ levels are key drivers of forest carbon growth.

Static Part:

- Forest Survey of India – Established in 1981
- India's NDC Target Year – 2030
- Global Rank (Carbon Sink) – 5th





Ques: Who is the author of the book "The Curious and the Classified: Unearthing Military Myths and Mysteries"?

- A) Bipin Rawat
- B) Anil Chauhan
- C) Dalbir Singh Suhag
- D) V. K. Singh
- E) Manoj Mukund Naravane

Answer: E

Explanation:

- The book is authored by Manoj Mukund Naravane.
- He is a former Chief of Army Staff (COAS) of India (2019–2022).
- The book explores various military myths and mysteries.
- Earlier, his unpublished memoir Four Stars of Destiny had sparked controversy.

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Recent News Headlines Related to Books :

- In Which Annie Gives It Those Ones : Arundhati Roy
- 'Sah-Saa' : Geetanjali Shree
- Ghost-Eye: A Novel : Amitav Ghosh
- Why We Can't Wait : Martin Luther King Jr.
- 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





Ques: PV Sindhu has been given a full voting position in which organization's council?

- A) ICC
- B) FIFA
- C) BWF
- D) IOC
- E) FIH

Answer: C

Explanation:

- P. V. Sindhu has assumed a full voting position on the Badminton World Federation Council.
- She got this role after being elected as Chair of the BWF Athletes' Commission.
- Sindhu succeeded Greysia Polii in this position.
- As a voting member, she will participate in key decisions shaping global badminton.
- This strengthens athlete representation in top-level sports governance.
- P.V. Sindhu is a two-time Olympic medallist (Silver – 2016 Rio, Bronze – 2020 Tokyo).
- She is the first Indian woman to win two Olympic medals.

Static Part:

- BWF – Badminton World Federation
- Headquarters – Kuala Lumpur, Malaysia
- Founded – 1934





Ques: The proposed Eco-Sensitive Zone (ESZ) of 408.7 sq km around Barasingha Wildlife Sanctuary is located in which state?

- A) Madhya Pradesh
- B) Rajasthan
- C) Uttar Pradesh
- D) Bihar
- E) Uttarakhand

Answer: C

Explanation:

- The Ministry of Environment, Forest and Climate Change has issued a draft notification to declare an Eco-Sensitive Zone (ESZ).
- The proposed ESZ covers 408.7 sq km around Barasingha Wildlife Sanctuary.
- The sanctuary is located in Uttar Pradesh.
- It spreads across five districts: Muzaffarnagar, Meerut, Hapur, Bijnor, and Amroha.
- ESZ acts as a buffer zone to protect wildlife areas from harmful human activities.
- Eco-Sensitive Zones (ESZs) are notified under the Environment (Protection) Act, 1986.

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Ques: Which country has become the largest exporter of corn to Bangladesh, overtaking India?

- A) USA
- B) Argentina
- C) Brazil
- D) Vietnam
- E) China

Answer: C

Explanation:

- Brazil has overtaken India as the largest exporter of corn (maize) to Bangladesh.
- Earlier, India dominated this trade due to price competitiveness and proximity.
- Rising domestic use of maize for ethanol production reduced India's export capacity.
- Higher domestic prices made Indian corn less competitive globally.
- Brazil captured around 78% share of Bangladesh's corn imports in 2025–26 (till February).
- Bangladesh's demand is rising due to growth in poultry, dairy, and aquaculture sectors.
- India's exports to Bangladesh have declined sharply since 2023.
- Brazil has increased shipments, reshaping the South Asian feed grain market.

Static Part:

- Brasília – Capital of Brazil
- New Delhi – Capital of India
- Dhaka – Capital of Bangladesh
- Maize (Corn) – Major feed grain used in poultry & ethanol production





Ques: The CMINSPIRE Scheme, recently launched to support UPSC aspirants, has been introduced by which state?

- A) Meghalaya
- B) Assam
- C) Sikkim
- D) Manipur
- E) Tripura

Answer: A

Explanation:

- Conrad K. Sangma, Chief Minister of Meghalaya, launched the CMINSPIRE Scheme.
- CMINSPIRE stands for Chief Minister's Incentive for Success in Prelims and Innovative Rewards for Excellence.
- The scheme aims to reduce preparation costs and improve the state's representation in civil services.
- Financial support includes ₹50,000 for clearing the Preliminary Examination.
- ₹1 lakh is provided for clearing the Mains and qualifying for the Interview/Personality Test stage.
- Benefits are provided through Direct Benefit Transfer (DBT).
- Beneficiaries include permanent residents and tribal candidates of Meghalaya.
- Applications can be made through the Meghalaya Administrative Training Institute portal.

Static Part:

- Shillong – Capital of Meghalaya
- Chief Minister – Conrad K. Sangma
- Governor – C. H. Vijayashankar
- Meghalaya is known as the "Abode of Clouds".





Recent News Headlines Related to Schemes

- Under the PM Internship Scheme (PMIS), the monthly stipend in the third round has been increased to ₹9,000.
- The Atal Pension Yojana crossed 9 crore total gross enrolments on April 21, 2026, marking a historic milestone since its launch.
- The RELIEF (Resilience and Logistics Intervention for Export Facilitation) scheme is implemented through the Export Credit Guarantee Corporation of India (ECGC).
- 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.





Ques: Which country became the 63rd nation to sign the Artemis Accords?

- A) UAE
- B) Jordan
- C) Egypt
- D) Israel
- E) Qatar

Answer: B

Explanation:

- Jordan (Hashemite Kingdom of Jordan) has officially signed the Artemis Accords.
- Jordan became the 63rd country to join this international initiative.
- The Artemis Accords are led by the United States through NASA.
- The initiative focuses on safe, sustainable, and peaceful exploration of the Moon and Mars.
- It promotes international cooperation in deep space exploration.
- Member countries agree to principles like transparency, interoperability, and peaceful use of space.

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Recent News Headlines Related to MoU and agreement:

- DataKaveri Systems, the commercial arm of Indian Institute of Science(IISc) Bengaluru' & ONESTRUCTION Inc., Japanese construction technology firm signed a Mou to integrate construction data into Artificial Intelligence (AI)- ready urban data exchange across Indian and Japanese cities
- Akashvani (Prasar Bharati) in collaboration with MyGov has launched a Signature Tune-Making Contest.
- The Indian Space Research Organisation (ISRO) has tied up with the Tata Institute of Fundamental Research (TIFR) for scientific collaboration in the domain of space science, technology, and exploration. A memorandum of understanding (MoU) was signed in this regard at the ISRO Headquarters in Bengaluru
- Ministry of Defence has signed contracts worth approximately Rs.975 crore with Bharat Earth Movers Limited (BEML) and Electro Pneumatics and Hydraulics India Pvt Ltd for the procurement of TRAWL Assembly for T72 and T-90 tanks of the Indian Army. It is developed by DRDO.





Ques: What is mandatory for PwDs to travel in unreserved Divyangjan coaches of trains?

- A) Aadhaar Card
- B) Voter ID
- C) UDID Card
- D) PAN Card
- E) Passport

Answer: C

Explanation:

- Indian Railways has allowed Persons with Disabilities (PwDs) to travel in unreserved Divyangjan coaches.
- This facility is available only if they hold a valid UDID (Unique Disability ID) card.
- The UDID card is issued by the Government of India.
- The card contains a unique identification number.
- PwDs with valid UDID cards will be treated as valid passengers in designated coaches.
- Railways will take strict action against unauthorized passengers in these coaches.
- The move ensures better accessibility and facilities for genuine beneficiaries.





Ques: Gopalrao Patil, who recently passed away, was associated with which political party?

- A) Indian National Congress
- B) Bharatiya Janata Party
- C) Nationalist Congress Party
- D) Shiv Sena
- E) Janata Dal (United)

Answer: B

Explanation:

- Gopalrao Patil was associated with the Bharatiya Janata Party.
- He was a former member of the Rajya Sabha (1994–2000).
- He was also a noted paediatrician and contributed significantly to the medical field.

Static Part:

- Rajya Sabha – Upper House of Parliament of India
- Maximum Strength – 250 members
- Current Strength – ~245 members
- Term – 6 years
- One-third members retire every two years





Ques: World Malaria Day is observed every year on which date?

- A) April 25
- B) April 22
- C) April 21
- D) May 1
- E) June 5

Answer: A

Explanation:

- World Malaria Day is observed every year on April 25.
- The day aims to raise awareness about malaria and strengthen efforts for its prevention, diagnosis, and treatment.
- Malaria is a serious disease spread by infected female Anopheles mosquitoes.
- The campaign theme is: "Driven to End Malaria: Now We Can. Now We Must".

Static Part:

- Malaria is caused by Plasmodium parasites
- It is transmitted through the bite of infected female Anopheles mosquito





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

Turkey's parliament passed legislation that bans the use of social media by people under the age of 15 and introduces new rules for digital platforms, including game software companies.

International Finance Corporation (IFC) is the private-sector arm of the World Bank Group. IFC has announced plans to increase its annual investments in India to \$10 billion by 2030. Currently, its investment stands at around \$5.4 billion (2024–25).

The Ministry of Culture launched the 'VM Frames' national filmmaking competition. The competition has three categories: Reels (under 1 minute), AI-based films (up to 5 minutes), and Short Films (up to 15 minutes). Prize distribution:

- Reels: ₹1.5 lakh (1st), ₹1 lakh (2nd), ₹50,000 (3rd)
- AI Films: ₹5 lakh (1st), ₹3 lakh (2nd), ₹1.5 lakh (3rd)
- Short Films: ₹15 lakh (1st), ₹12 lakh (2nd), ₹10 lakh (3rd)

Symbiosis Skills and Professional University has launched Asia's first UNESCO Chair on Gender Inclusion and Skill Development. The Chair was inaugurated by Jayant Chaudhary, Minister of State (Independent Charge) for Skill Development and Entrepreneurship. It was launched during an international conference titled "Women Leading the Future of Work".

Union Minister Jyotiraditya Scindia inaugurated an Adani Vikas Kendra. The centre has been launched in Shivpuri district of Madhya Pradesh. It focuses on skill development and garment-related training.

Japan hosted the AZEC Plus Summit 2026. The POWERR Asia Initiative was announced by Prime Minister Sanae Takaichi. The initiative includes an investment plan of USD 10 billion. POWERR stands for Partnership on Wide Energy and Resources Resilience.

