

# EXAM GENIUS

Presents

# ***GENIUS CURRENT AFFAIRS***

**In English**

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**Ques: According to NSSO data (April 2026), which area in India has higher health insurance coverage as of 2025?**

- A) Urban areas
- B) Rural areas
- C) Both equal
- D) Only metropolitan cities
- E) None of the above

**Answer: B) Rural areas**

**Explanation:**

- Health insurance coverage has increased significantly in India over the past eight years.
- As of 2025, rural coverage (47.4%) is higher than urban coverage (44.3%).
- Growth is mainly driven by government-sponsored schemes.
- Government scheme coverage in rural areas rose to 45.5% (from 12.9% in 2017–18).
- In urban areas, it increased to 31.8% (from 8.9%).
- Average out-of-pocket expenditure per hospitalisation: ₹34,064 (2025).
- India is the 10th largest insurance market globally by premium volume.
- FDI limit in insurance has been increased to 100% under the Insurance Laws (Amendment) Act, 2025.
- Pradhan Mantri Jeevan Jyoti Bima Yojana has recorded 26.88 crore enrolments and 10.45 lakh claims disbursed (as of Feb 2026).
- Removal of 18% GST on premiums helps reduce cost and increase insurance penetration.





**Ques: Why did the National Stock Exchange (NSE) sell around 1% stake in the Indian Gas Exchange (IGX)?**

- A) To raise capital
- B) To comply with regulatory requirements
- C) Due to financial losses
- D) To exit the gas market
- E) Due to merger with another exchange

**Answer: B) To comply with regulatory requirements**

**Explanation:**

- NSE sold ~1% stake in IGX to meet norms set by the Petroleum and Natural Gas Regulatory Board (PNGRB).
- PNGRB rules cap ownership at 25% for any single entity in IGX.
- NSE earlier held 26% stake (acquired in 2021), exceeding the limit.
- Hence, it reduced its stake to comply with regulations.
- IGX is India's first online natural gas trading platform enabling transparent gas trading.

**Static Fact:**

- NSE is one of India's leading stock exchanges.
- Founded – 27 November 1992
- Headquarters – Mumbai, Maharashtra
- PNGRB – Petroleum and Natural Gas Regulatory Board regulates downstream oil and gas sector.





## Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) cancelled the banking licence of Paytm Payments Bank Limited (PPBL) on April 24, 2026.
- The Reserve Bank of India issued consolidated guidelines titled “Digital Payments – E-mandate Framework, 2026”.
- RBI released draft Master Directions on PPIs proposing stricter capital requirements for non-bank issuers and tighter norms for low-KYC wallets.
- RBI is in talks with global regulators, Indian banks, and government officials to assess risks from Anthropic’s AI model ‘Mythos’.
- The Reserve Bank of India (RBI) launched the 4th edition of its Global Hackathon “HaRBInger – Innovation for Transformation”.
- PayPoint India Network became the first private fintech to get membership in RBI’s Centralised Payment System (CPS).
- Reserve Bank of India (RBI) issued the Master Direction on Exchange of Notes & Coins in April 2026.





**Ques: DeepSeek's new AI model V4, developed in collaboration with Huawei, has been adapted to run on which type of chips?**

- A) Nvidia GPUs
- B) Intel processors
- C) Huawei Ascend chips
- D) AMD GPUs
- E) Qualcomm chips

**Answer: C) Huawei Ascend chips**

**Explanation:**

- DeepSeek launched a preview of its new AI model V4.
- It was developed in collaboration with Huawei.
- The model is optimized to run on Huawei's Ascend chips.
- This reduces dependence on Nvidia hardware.
- The V4 Pro version outperforms most open-source AI models but is behind Google's Gemini-Pro-3.1.
- It highlights China's push toward AI self-reliance using domestic hardware.

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**Ques: Who won the 4th edition of the Gender Equality Mobilisation (GEM) Award in 2026?**

- A) Pune Municipal Corporation
- B) Chennai Corporation
- C) Hyderabad Municipal Corporation
- D) Guntur Municipal Corporation
- E) Indore Municipal Corporation

**Answer: D) Guntur Municipal Corporation**

**Explanation:**

- Guntur Municipal Corporation won the 4th edition of the GEM Award.
- The award was presented by the United Nations Industrial Development Organization.
- It was received by Olga Rataj.
- The award ceremony was held on April 21, 2026, during the International Day of Women in Industry in Vienna.
- GEM Award was launched in 2018.
- GMC was recognized for training 200 women as electric auto drivers for door-to-door garbage collection, promoting women empowerment and clean mobility.

**Static Part:**

- United Nations Industrial Development Organization (UNIDO)
- Established – 1966
- Headquarters – Vienna, Austria
- GEM Award promotes gender equality and inclusive industrial development.





## Recent News Headlines Related to Awards & Winners :

- 9th Prof. M.S. Swaminathan Award : Dr. Ch. Srinivasa Rao
- Harvard South Asian 'Person of the Year' 2026 : Indian actress Sayani Gupta
- WWF National Award : Botany researcher N. Alim Yusuf
- Femina Miss India World 2026 : Sadhvi Sail from Goa
- 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





**Ques: Rajasthan has recently secured which position in electronic trading on the e-NAM platform?**

- A) 2nd
- B) 3rd
- C) 1st
- D) 4th
- E) 5th

**Answer: C) 1st**

**Explanation:**

- Rajasthan ranked 1st in electronic trading on the e-NAM platform.
- It also secured 2nd position in total arrivals during 2016–2026.
- This shows strong adoption of digital agricultural marketing in the state.
- e-NAM (National Agriculture Market) was launched in April 2016 as an initiative of Narendra Modi.
- Objective: Integrate agricultural mandis across India and ensure transparent online trading.
- Key features: Online auction, real-time price discovery, direct digital payments, and single trading licence per state.





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

- The Central Bureau of Investigation (CBI) launched an AI-powered chatbot named “Abhay”.
- 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: India recently signed a Free Trade Agreement (FTA) with which country, granting 100% duty-free access for Indian exports?**

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

**Answer: C) New Zealand**

**Explanation:**

- India and New Zealand signed a historic FTA.
- The agreement was signed at Bharat Mandapam, New Delhi.
- It was signed in the presence of Piyush Goyal and Todd McClay.
- India gets 100% duty-free access for exports to New Zealand under this deal.
- New Zealand committed an investment of \$20 billion in India.
- The agreement strengthens bilateral economic relations.

**Static Part:**

- FTA (Free Trade Agreement) reduces or eliminates tariffs between countries.
- India has FTAs with countries like UAE, Australia, and ASEAN nations.
- Capital of New Zealand – Wellington
- Currency – New Zealand Dollar





## 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: Under the Vibrant Villages Programme Phase II (VVP-II), six border villages recently included are located in which region?**

- A) Ladakh
- B) Arunachal Pradesh
- C) Kathua, Jammu and Kashmir
- D) Punjab Border
- E) Rajasthan Border

**Answer: C) Kathua, Jammu and Kashmir**

**Explanation:**

- In April 2026, the Government of India included six border villages under VVP-II.
- These villages are located in Kathua, Jammu and Kashmir.
- Villages: Bobiya, Kadyala, Gajnal, Karol Krishna, Rathua, Gujjar Chak.
- All lie along the International Border (IB).
- Aim: Boost development, improve infrastructure, and enhance living conditions in border areas.
- Focus: Reduce migration and promote livelihoods.
- Programme launched by the Ministry of Home Affairs.
- VVP-II approved in April 2025 with ₹6,839 crore outlay.





**Ques: Under the Anti-Defection Law (10th Schedule), what is the minimum proportion of members required to avoid disqualification in case of a party merger?**

- A) One-third
- B) Half
- C) Two-thirds
- D) Three-fourths
- E) Unanimous consent

**Answer: C) Two-thirds**

**Explanation:**

- The Anti-Defection Law is contained in the Tenth Schedule of the Constitution of India.
- In case of a party merger, at least two-thirds of the members must agree to the merger to avoid disqualification.
- If this condition is met, it is treated as a valid merger, not defection.
- The law was introduced by the 52nd Constitutional Amendment Act and strengthened by the 91st Constitutional Amendment Act.
- Disqualification decisions are made by the Speaker (Lok Sabha) or Chairman (Rajya Sabha).





**Ques: The ₹5,000 crore incentive scheme by the Ministry of Mines has been introduced under which scheme?**

- A) PM Gati Shakti Yojana
- B) Scheme for Special Assistance to States for Capital Investment (SASCI)
- C) National Mineral Exploration Policy
- D) Make in India Scheme
- E) Atal Innovation Mission

**Answer: B) Scheme for Special Assistance to States for Capital Investment (SASCI)**

**Explanation:**

- The Ministry of Mines launched a ₹5,000 crore incentive scheme.
- It has been introduced under the Scheme for Special Assistance to States for Capital Investment (SASCI).
- Duration: FY 2026–27.
- Objective: Speed up mine operationalization and increase mineral production.
- It also aims to enhance state revenue and improve governance in the mining sector.
- Incentives focus on mining reforms, operationalization, and SMRI-based reforms.

**Static Part:**

- SASCI is a Central Sector Scheme administered by the Ministry of Finance.
- It provides 50-year interest-free loans to states for capital expenditure.





## Recent News Headlines Related to Schemes

- Meghalaya Chief Minister Conrad K. Sangma launched the CMINSPIRE Scheme.
- 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.





**Ques: The International Chess Federation has recently joined which organization, increasing its membership to 40 federations?**

- A) International Olympic Committee (IOC)
- B) World Anti-Doping Agency (WADA)
- C) Asian Games Federation
- D) Commonwealth Games Federation
- E) International World Games Association (IWGA)

**Answer: E) International World Games Association (IWGA)**

**Explanation:**

- FIDE has joined the International World Games Association.
- The decision was taken during the AGM held in Lausanne, Switzerland.
- With this, IWGA membership increased to 40 federations.
- IWGA manages and organizes the World Games.

**Static Part:**

- IWGA was established in 1980.
- Headquarters – Lausanne, Switzerland.
- FIDE is the global governing body for chess.





**Ques: India's first integrated lithium-ion battery and rare earth recycling facility has been inaugurated in which location?**

- A) Noida, Uttar Pradesh
- B) Sikandrabad, Uttar Pradesh
- C) Pune, Maharashtra
- D) Ahmedabad, Gujarat
- E) Chennai, Tamil Nadu

**Answer: B) Sikandrabad, Uttar Pradesh**

**Explanation:**

- Rocklink India Private Limited inaugurated India's first integrated lithium-ion battery and rare earth recycling facility.
- The plant is located in Sikandrabad, Uttar Pradesh.
- It is the first integrated facility of its kind in India.
- Supports EVs, renewable energy, electronics, and defence sectors.
- Capacity: 10,000 TPA lithium-ion batteries processing.
- Output: 5,000–6,000 tonnes of black mass.
- Also processes 60 TPM of rare earth magnets.
- A 1,500 TPA rare earth chloride unit is planned by 2026.





## Recent News Headlines Related to First in india and world :

- Bihar's first-ever structured pulse procurement initiative has been launched under this mission.
- India's first intra-city drone delivery trials were conducted in Bengaluru.
- Skyroot Aerospace's Vikram-1 is set to become India's first privately developed orbital-class rocket.
- The Indian Institute of Technology (IIT) Ropar has launched India's first fully integrated Agricultural Intelligence Ecosystem.
- Eveready Industries India Ltd. has commissioned India's first dedicated alkaline battery manufacturing facility.
- Prime Minister Narendra Modi will visit Rajasthan to dedicate India's first greenfield integrated refinery-cum-petrochemical complex at Pachpadra to the nation.
- India's first Petroglyph Conservation Park will be established at Sindhu Ghat in Ladakh.





**Ques: The X-Band Dual-Polarization Doppler Weather Radar (DWR), commissioned in April 2026 under Mission Mausam, has been installed at which location?**

- A) Ooty, Tamil Nadu
- B) Mahabaleshwar, Maharashtra
- C) Shimla, Himachal Pradesh
- D) Darjeeling, West Bengal
- E) Munnar, Kerala

**Answer: B) Mahabaleshwar, Maharashtra**

**Explanation:**

- The Doppler Weather Radar was commissioned by the Indian Institute of Tropical Meteorology under the Ministry of Earth Sciences.
- It is installed at Mahabaleshwar, Maharashtra.
- Located at the High Altitude Cloud Physics Laboratory (HACPL) in the Western Ghats (~1,400 m altitude).
- It is an X-Band Dual-Polarization Doppler Weather Radar under Mission Mausam.
- Functions as a “weather eye in the sky” tracking rainfall, clouds, and storms.
- Supports nowcasting (short-term forecasts up to 3 hours).
- Helps study monsoon dynamics and orographic rainfall.
- Coverage: Satara, Pune, Konkan region, and Mumbai.
- Features: 9.45 GHz frequency, solid-state amplifier, dual-polarization for accurate precipitation analysis.





**Ques: Raghu Rai, who recently passed away, was famous in which field?**

- A) Photography
- B) Literature
- C) Music
- D) Painting
- E) Cinema

**Answer: A) Photography**

**Explanation:**

- Raghu Rai was a renowned Indian photographer known for documenting modern India.
- He captured iconic images of the Bhopal Gas Tragedy.
- He also covered major events like the Bangladesh Liberation War.
- He was awarded the Padma Shri in 1972.
- Named “Photographer of the Year” in the USA (1992).
- Received the Académie des Beaux-Arts Photography Award (2019).
- Honoured with Lifetime Achievement Award (2017) by the Ministry of Information and Broadcasting.

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**Ques: World Tapir Day is celebrated every year on which date?**

- A) April 22
- B) April 25
- C) April 27
- D) May 1
- E) June 5

**Answer: C) April 27**

**Explanation:**

- World Tapir Day is observed every year on April 27.
- The day promotes conservation of Tapir species.
- It raises awareness about threats like habitat loss and human encroachment.
- Tapirs are large herbivorous mammals found in forests and grasslands.

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**Ques: International Design Day is celebrated every year on which date?**

- A) April 21
- B) April 25
- C) April 27
- D) May 1
- E) May 5

**Answer: C) April 27**

**Explanation:**

- International Design Day is celebrated every year on April 27.
- It marks the founding of the International Council of Design in 1963.
- Earlier known as World Design Day until 2020.
- It highlights the role of design in solving problems and driving positive change.
- Theme for 2026: “The Spaces in Between”.

**Static Part:**

- International Council of Design (ico-D) – Established in 1963.
- A global body promoting design for social, cultural, and economic development.

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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)

