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India's No. 1 Plateform For UPSC | SSC | BANK | RAILWAY Exams

# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Who has been appointed as the new Managing Director and CEO of TransUnion CIBIL?

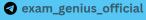
ट्रांसयूनियन सिबिल के नए प्रबंध निदेशक और सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Shashwat Sharma / शाश्वत शर्मा
- (b) Richa Shrama / ऋचा श्रमा
- (c) Bhavesh Jain / भावेश जैन
- (d) Vikram Dev Dutt / विक्रम देव दत्त
- (e) None of these / इनमें से कोई नहीं

**Answer: option C** 

- TransUnion CIBIL has named Bhavesh Jain as Managing Director and CEO. He succeeds Rajesh Kumar, who stepped down after five years in the position.
- Rajesh has decided to retire after 32 years in financial services. Jain, who previously served as chief revenue officer for five years, now holds the top position.











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#### **Recent Appointment in Banking & Insurance Sector:**

- Sanjay Malhotra: 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda: 11th president of the Asian Development Bank (ADB)
- Nand Kishore: Managing Director and CEO of SBI Funds Management
- Binod Kumar: Managing Director of Chennai-based Indian Bank
- Rahul Bhave: Managing Director (MD) and CEO of Industrial Finance Corporation of India (IFCI Ltd)
- Rishi Chhabra: country manager for India at Visa
- Praveena Rai: Chief Executive Officer (CEO) and Managing Director (MD) of Multi Commodity Exchange of India (MCX)
- Amitabh Chaudhry: reappointed by MD and CEO Axis Bank
- Ashok Chandra: MD & CEO at Punjab National Bank (PNB)
- Debasish Mishra: Chief General Manager of New Delhi Circle at SBI
- Pam Kaur: First female chief financial officer(CFO) of Hong Kong and Shanghai Banking Corporation (HSBC) (Replaced Georges Elhedery)
- Chitra Jayasimha: Chairperson of the National Pension System (NPS) Trust Board (Replaced Venkata Rao Yadagani)
- Pranav Chawda: CEO of JPMorgan Chase & Co.'s (Replaced Prabdev Singh)
- Sandip Goenka: CEO of Acko Life





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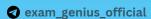


Ques: What is the loan amount sanctioned by the Asian Development Bank (ADB) for Amaravati's development? अमरावती के विकास के लिए एशियाई विकास बैंक (ADB) द्वारा स्वीकृत ऋण राशि क्या है?

- (a) USD 520 million
- (b) USD 640 million
- (c) USD 545 million
- (d) USD 725 million
- (e) USD 788 million

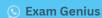
**Answer: Option E** 

- The Asian construction Bank (ADB) has approved a USD 788.8 million (more than Rs 6,600 crore) results-based loan to Andhra Pradesh for the construction of Amaravati as a green and smart capital city with world-class infrastructure.
- The loan will be in Japanese yen, totaling 121.97 billion yen.
- The Amaravati Inclusive and Sustainable Capital City Development Programme aims to develop Amaravati into a regional growth hub, boosting economic possibilities, creating job opportunities, and improving citizens' living standards.
- ADB and other multilateral development banks (MDBs) will provide worldwide experience and technical assistance to the Government of Andhra Pradesh, laying the groundwork for a dynamic, sustainable, and thriving capital city.









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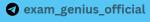


#### **RECENT LOANS AND AGREEMENTS:**

- Deutsche Bank AG, India, has provided a €91 million (about Rs.814 crore) sustainability-linked loan to SMFG India Credit (SMICC). The loan was facilitated via the Bank's Gift City Branch
- ADB approves USD 350 Million Loan to Boost India's Logistics Sector and Export Competitiveness.
- The World Bank has approved a \$188.28-million loan to stimulate economic growth in Maharashtra, especially in the lagging districts. The \$188.28-million loan from the International Bank for Reconstruction and Development (IBRD) has a final maturity of 15 years, including a grace period of 5 vears
- India and the Asian Development Bank (ADB) have inked a loan deal worth \$98 million to boost horticulture crop yield in the country.
- World Bank approves USD 225.5mn for ELEMENT Project in Tripura, Nagaland











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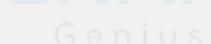
Ques: Who has been appointed as the new fielding coach for Mumbai Indians ahead of IPL 2025?

आईपीएल 2025 से पहले मुंबई इंडियंस के लिए नया फील्डिंग कोच किसे नियुक्त किया गया है?

- (a) James Pamment / जेम्स पैमेंट
- (b) Trevor Bayliss / ट्रेवर बेलिस
- (c) Mahela Jayawardene / महेला जयवर्धने
- (d) Carl Hopkinson / कार्ल हॉपकिंसन
- (e) None of these / इनमें से कोई नहीं

**Answer: Option D** 

- Carl Hopkinson has been hired as the Mumbai Indians' new fielding coach for the IPL 2025 season.
- Hopkinson succeeds James Pamment, who was MI's fielding coach for seven years.
- Hopkinson recently completed his tenure as England's long-time fielding coach, a position he took on in 2018.
- He helped England win the ODI World Cup at home in 2019 and the T20 World Cup in Australia in November 2022. Hopkinson was also the head fielding coach for England's U19 team at the 2022 ICC U19 World Cup.



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Ques : 60th Raising Day event of the Border Security Force (BSF) held in which state ? सीमा सुरक्षा बल (बीएसएफ) का 60वां स्थापना दिवस समारोह किस राज्य में आयोजित हुआ?

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

**Answer: Option C** 

- Union Home Minister Amit Shah proposes to build a comprehensive anti-drone force to tackle the use of unmanned aerial vehicles for transporting drugs and weapons across the western border with Pakistan.
- At the 60th Raising Day event of the Border Security Force (BSF) in Jodhpur, Rajasthan, Shah unveiled encouraging results from a newly built "laser-equipped anti-drone gun-mounted" system.
- Drone detection rates along the India-Pakistan border in Punjab have risen from 3% to 55%.
- According to government data, over 260 drones were seized or recovered along the Pakistan border in 2024, up from 110 in 2023, with the majority of instances occurring in Punjab.



# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Who receive a historic nomination for Best Director (Motion Picture) at the 82nd Golden Globes 2025?

82वें गोल्डन ग्लोब्स 2025 में सर्वश्रेष्ठ निर्देशक (मोशन पिक्चर) के लिए ऐतिहासिक नामांकन किसे प्राप्त हुआ?

- (a) Payal Kapadia / पायल कपाड़िया
- (b) Anushka sen / अनुष्का सेन
- (c) Ankita sharma / अंकिता शर्मा
- (d) Ritika goel / रितिका गोयल
- (e) Suman aggarwal / सुमन अग्रवाल

**Answer: Option A** 

- Payal Kapadia's film All We Imagine As Light made history as the first Indian film to be nominated for Best Director (Motion Picture) at the 82nd Golden Globes in 2025.
- The film was also nominated for Best Motion Picture in a Non-English Language and gained critical acclaim around the world.
- The Golden Globe nominations were announced by actors Morris Chestnut and Mindy Kaling, with Kapadia competing for Best Director among prominent directors such as Jacques Audiard and Sean Baker.
- Kapadia rose to worldwide prominence with her 2021 documentary A Night of Knowing Nothing,
   which received the Best Documentary Award at the Cannes Film Festival.
- Kapadia organized rallies against administrative difficulties while a student at FTII and went on to thrive as a filmmaker, with her short film Afternoon Clouds premiering at the Cannes Film Festival in 2017.

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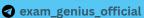
Ques: The two-day first India Maritime Heritage Conclave 2024 concluded in New Delhi. Which Ministry organised the Conclave 2024?

- दो दिवसीय पहला भारत समुद्री विरासत कॉन्क्लेव 2024 नई दिल्ली में संपन्न हुआ। कॉन्क्लेव 2024 का आयोजन किस मंत्रालय ने किया?
- (a) Union Ministry of Home Affairs / केंद्र य गह मंत्रालय
- (b) Union Ministry of Education / केंद्र य सिशा मंत्रालय
- (c) Union Ministry of Electronics and Information Technology / केंद्रीय इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय
- (d) Union Ministry of Micro, Small and Medium Enterprises / केंद्रीय सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
- (e) Union Ministry of Ports, Shipping and Waterways / केंद्रीय बंदरगाह, जहाजरानी और जलमार्ग मंत्रालय

**Answer: Option E** 

- The two-day maiden India Maritime Heritage Conclave 2024 ended in New Delhi. The Conclave highlighted India's strong maritime tradition dating back to the Harappan period.
- Apart from exhibiting India's rich maritime legacy, the Conclave also discussed expanding India's maritime sector in order to create job opportunities and establish India as a worldwide hub and major maritime actor.
- The Conclave brought together four state governments: Gujarat, Goa, Bihar, and Arunachal Pradesh.
- The India Maritime Heritage Conclave 2024 was organised by the Union Ministry of Ports, Shipping, and Waterways.
- The Union Ministries of Labor and Employment, Youth Affairs and Sports, Education, and Tourism and Culture worked with the Union Ministry of Ports, Shipping, and Waterways.











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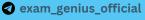
Ques : FIFA Confirms which country As 2034 World Cup Host ? फीफा ने 2034 विश्व कप के मेजबान के रूप में किस देश की पृष्टि की?

- (a) Iran / ईरान
- (b) India / भारत
- (c) UAE / यूएई
- (d) Syria / सीरिया
- (e) Saudi Arabia / सऊदी अरब

**Answer : Option E** 

- FIFA has confirmed that Saudi Arabia will host the 2034 World Cup, highlighting the Gulf kingdom's growing importance in global sports despite criticism of its human rights record.
- At the same time, a virtual Congress of world football's governing body announced that Morocco,
   Spain, and Portugal will co-host the 2030 World Cup, which would also feature three games in
   South America.
- The Saudi candidacy was approved by acclamation at a gathering of FIFA's 211 national member associations, with no opponents standing in its way.





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#### **Recent News headlines related to Sports**

- After 26 years, McLaren won the World Constructors' Championship at the Abu Dhabi Grand Prix,
   which marked the end of the Formula One 2024 season.
- Bangladesh successfully defended their title by defeating India by 59 runs in the 11th ACC U19
   Men's Asia Cup Final held in Dubai, UAE.
- Indian badminton player Sathish Karunakaran has won the BWF Super 100 Guwahati Masters 2024
   badminton singles title
- India will host the inaugural Women's T20 World Cup for the Blind in 2025.
- The Indian Men's Junior Hockey team defeated Pakistan 5-3 in the final of the 11th Men's Hockey Junior Asia Cup 2024, winning the trophy for a record fifth time.
- The Syed Modi India International Super 300 tournament in Lucknow marked a significant achievement for Indian badminton, as PV Sindhu and Lakshya Sen ended their respective title droughts.
- India's Pavan Kampelli created history by winning a bronze medal in Football at the 2024 Asian Esports Games in Bangkok. He is also known as "Mr Tomboy".
- The 2024 Syed Modi International badminton competition was won by Indian badminton ace PV Sindhu and Lakshya Sen, respectively
- Max Verstappen won his ninth race of the season and 63rd of his career in a surprise triumph for Red Bull at the crash-filled and contentious Qatar Grand Prix.
- The National Anti-Doping Agency (NADA) handed a four-year suspension to Indian wrestler Bajrang Punia after he refused to provide a sample for a dope test during the national selection trials on March 10.
- Divith Reddy, an eight-year-old from Hyderabad, Telangana, won the Under-8 World Cadets Chess Championship at Montesilvano.



# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques : Who Launched "Trade Watch Quarterly" for Q1FY25 in New Delhi ? नई दिल्ली में Q1FY25 के लिए "ट्रेड वॉच क्वार्टरली" किसने लॉन्च किया?

- (a) NITI Aayog / नीति आयोग
- (b) Ministry of Home affairs / गृह मंत्रालय
- (c) RBI / आरबीआई
- (d) SEBI / सेबी
- (e) Ministry of Education / शिक्षा मंत्रालय

**Answer : Option A** 

#### **Explanation:**

- Trade Watch Quarterly: April-June (Q1) FY25 Published by Suman Bery, the Vice Chairperson of National Institution for Transforming India (NITI Aayog)
- According to the survey, India's overall trade performance in the first half of 2024 reached USD 576 billion, representing a 5.45% year-on-year gain from 2023.
- According to the research, North America accounted for 21% of India's exports in Q1 FY25, followed by the European Union (18.61%).
- The survey found that merchandise exports climbed by 5.95% to USD 110 billion in Q1FY25, indicating sustained development.

According to the study, India's current account deficit (CAD) was USD 9.7 billion in Q1 FY25, accounting for 1.1% of the country's GDP.

## **About NITI Aayog:**

• Established: 1 January 2015

• HQ : New Delhi

Chairman : Narendra Modi

CEO: B V R Subrahmanyam







# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques : Telecom Regulatory Authority of India (TRAI) established in which year ? भारतीय दूरसंचार नियामक प्राधिकरण (TRAI) की स्थापना किस वर्ष में हुई?

- (a) 1995
- (b) 1997
- (c) 1999
- (d) 2000
- (e) 2002

**Answer : Option B** 

#### **Explanation:**

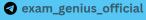
- The Telecom Regulatory Authority of India (TRAI) issued recommendations on the definition of international traffic.
- In a reference dated 30.08.2022, the Department of Telecommunications (DoT), Ministry of Communications, Government of India requested TRAI to provide advice on the definition of International SMS and Domestic SMS under Section 11(1)(a) of the TRAI Act, 1997 (as amended).
- "INTERNATIONAL TRAFFIC means the traffic originating in one country and terminating in another country, where one of the countries is India."
- "DOMESTIC TRAFFIC means the traffic originating and terminating within India."
- "INTERNATIONAL SMS MESSAGE means the international traffic delivered using SMS."
- "DOMESTIC SMS means the domestic traffic delivered using SMS."

## **About Telecom Regulatory Authority of India (TRAI):**

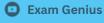
Established: 1997

HQ : New Delhi

Chairman : Anil Kumar Lahoti









# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Who inaugurated the Rising Rajasthan Global Investment Summit 2024 and the Rajasthan Global Business Expo?

राइजिंग राजस्थान ग्लोबल इन्वेस्टमेंट समिट 2024 और राजस्थान ग्लोबल बिजनेस एक्सपो का उद्घाटन किसने किया?

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Nirmala Sitharaman / निर्मला सीतारमण
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मु
- (e) Narendra Modi / नरेंद्र मोदी

**Answer: Option E** 

- Prime Minister Narendra Modi opened the Rising Rajasthan Global Investment Summit 2024 and the Rajasthan Global Business Expo at the Jaipur Exhibition and Convention Centre (JECC) in Jaipur, Rajasthan.
- It is part of the Rajasthan government's plan to double the state's economy to USD 350 billion over the next five years.
- Theme 2024 Replete, Responsible, and Ready
- During the Summit, eight country sessions will be held with participating countries on topics such as "Water Management for Livable Cities," "Versatile Industries- Manufacturing and Beyond," and "Trade and Tourism."
- The Summit will feature 12 sectoral thematic sessions on topics such as water security, sustainable mining, sustainable finance, inclusive tourism, agribusiness innovations, and womenled startups, among others.











# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques : Former Karnataka Chief Minister and Union Minister SM Krishna passed away at the age of 92. he was appointed as Maharashtra Governor in which year ? कर्नाटक के पूर्व मुख्यमंत्री और केंद्रीय मंत्री एसएम कृष्णा का 92 वर्ष की आयु में निधन हो गया। उन्हें किस वर्ष महाराष्ट्र का राज्यपाल नियुक्त किया गया था?

- (a) 2000
- (b) 2001
- (c) 2002
- (d) 2003
- (e) 2004

**Answer: Option E** 

- Former Karnataka Chief Minister and Union Minister SM Krishna died at the age of 92.
- Krishna was awarded the Padma Vibhushan, India's second-highest civilian accolade, last year in appreciation of his six-decade political career, which began with his first election after returning from the United States in 1962.
- Krishna is most known for his tenure as Karnataka's chief minister.
- Krishna resigned as MLA after he was appointed Maharashtra Governor in 2004.
- Krishna ran for his first election from Maddur in 1962 as an Independent and won. Krishna represented
   Mandya in the Lok Sabha.





## **NO. 1 PLATEFORM FOR GOVT. EXAMS** UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Which state government has launched 'Him Bhog Atta' Project to promote natural farming?

किस राज्य सरकार ने प्राकृतिक खेती को बढावा देने के लिए 'हिम भोग आटा' परियोजना शुरू की है?

- (a) Arunachal Pradesh / अरुणाचल प्रदेश
- (b) Sikkim / सिक्किम
- (c) Himachal Pradesh / हिमाचल प्रदेश
- (d) Maharashtra / महाराष्ट्र
- (e) Uttarakhand / उत्तराखंड

**Answer : Option A** 

#### **Explanation:**

 Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu has inaugurated six social projects in the state to commemorate the two-year anniversary of his government. The recently launched welfare packages are listed below.

#### **Him Bhog Atta**

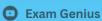
- The Chief Minister introduced 'Him Bhog Atta,' which is prepared from maize harvested by farmers in Uttarakhand using natural agricultural practices
- The state government purchased corn from 1,506 farmers in eleven districts within the state.
- To encourage natural farming, the government intends to enroll 36,000 farmers in the Rajiv Gandhi Natural Farming Start-up Scheme, which is part of the Rajiv Gandhi Start-up Programme.

#### Indira Gandhi Sukh Shiksha Yojana

- The Indira Gandhi Sukh Shiksha Yojna aims to prevent child exploitation and assist vulnerable children of widows, poor mothers, divorced women, and disabled parents.
  The project targets 23,000 students and provides Rs 1000 in monthly financial help to youngsters under the age of 18 to cover educational expenses.
  The annual budget for the initiative is Rs 53.21 crore.









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#### Cow dung purchasing scheme

• The state government would purchase organic and vermicompost directly from farmers for Rs 300 per quintal. The funds are transferred immediately into the farmer's account.

#### E-taxi under the Rajiv Gandhi Start-up Swarojgar Yojana

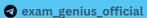
- The Chief Minister handed over keys to 16 electric taxi owners as part of the Rajiv Gandhi Self-Employment Start-up Scheme 2023.
- The initiative provides a 50% subsidy for the purchase of vehicles. Electric vehicles will be leased to the state government for five years.

#### Mukhyamantri Sukha-Ashray Yojana

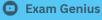
- The Chief Minister distributed Rs 1.90 crore in financial assistance to qualified recipients through the Mukhyamantri Sukh-Ashray Yojana.
- The Sukhu government established the program in February 2023 to offer education, care, and assistance to the state's orphans until they reach the age of 27.

## Mobile Ayush Healthcare Units

• The Chief Minister launched off five mobile units that would administer Ayurveda, Unani, and Homeopathy treatments to inhabitants of the remote tribal regions of Kinnaur, Lahaul & Spiti, Chamba, and Shillai blocks in Sirmaur district.









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# **Exam Genius**

## **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Consider the following statements about XV Finance Commission (XV FC) Grants: XV वित्त आयोग (XV FC) अनुदान के बारे में निम्नलिखित कथनों पर विचार करें:

(a) Fifteenth Finance Commission Grants Released for the Rural Local Bodies of Himachal Pradesh and Goa

हिमाचल प्रदेश और गोवा के ग्रामीण स्थानीय निकायों के लिए पंद्रहवें वित्त आयोग अनुदान जारी किया गया

- (b) The 2nd installment of Untied Grants for FY 2024–25 in Himachal Pradesh amounts to ₹70.40 crores. हिमाचल प्रदेश में वित्त वर्ष 2024-25 के लिए अनटाइड अनुदान की दूसरी किस्त की राशि Rs.70.40 करोड़ है।
- (c) These funds are for all eligible 12 District Panchayats, all eligible 81 Block Panchayats and all eligible 3615 Gram Panchayats.

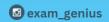
ये धनराशि सभी पात्र 12 जिला पंचायतों, सभी पात्र 81 ब्लॉक पंचायतों और सभी पात्र 3615 ग्राम पंचायतों के लिए हैं।

## Which of the following statements is/are True ? निम्नलिखित में से कौन सा कथन सत्य है/हैं?

- (a) Only a
- (b) only b
- (c) Both a and b
- (d) Both a and c
- (e) All a, b and c

**Answer: Option E** 

- The Union Government has released the Fifteenth Finance Commission (XV FC) Grants for Rural Local Bodies in Himachal Pradesh during the Financial Year 2024-25, including the second installment of Untied Grants of Rs.70.40 crores and the withheld amount of the first installment of Untied Grants of Rs.11.4716 crores for the Financial Year 2024-25.
- These funds apply to all qualifying 12 District Panchayats, 81 Block Panchayats, and 3615 Gram. Panchayats.
- XV FC Grants for Rural Local Bodies in Goa for Fiscal Year 2024-25, as well as the second installment of Untied Grants for Fiscal Year 2022-23 totaling Rs.9.69 crores, have been released. These funds are intended for all qualified 191 Gram Panchayats in the state.
- The Government of India, through the Ministries of Panchayati Raj and Jal Shakti (Department of Drinking Water and Sanitation), recommends the disbursement of Fifteenth Finance Commission (XV FC) Grants to States for Rural Local Bodies, which is then distributed by the Ministry of Finance. The allotted Grants are suggested and released in two installments during the fiscal year.
- The Untied Grants would be used by Panchayati Raj Institutions (PRIs)/Rural Local Bodies (RLBs) to meet location-specific felt requirements under the Twenty-Nine (29) Subjects outlined in the Eleventh Schedule of the Constitution, excluding salaries and other setup expenses.











# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Who was appointed as the interim Prime Minister of Syria after Bashar al-Assad's government fell?

बशर अलअसद की सरकार गिरने के बाद सीरिया के अंतरिम प्रधानमंत्री के रूप में किसे नियुक्त किया गया?

- (a) Fawaz al-Makdissi / फ़वाज़ अल-मकदिस्सी
- (b) Bashar al-Assad / बशर अल-असद
- (c) Mohammad al-Bashir / मोहम्मद अल-बशीर
- (d) Rami Makhlouf / रामी मख्लौफ़
- (e) None of these / इनमें से कोई नहीं

**Answer: Option C** 

- Following the fall of Bashar al-Assad's regime, the Hayat Tahrir al-Sham, or HTS rebels in Syria, appointed Mohammad al-Bashir as Syria's transitional prime minister.
- Mohammad al-Bashir will remain the president of Syria's transitional administration until March 1,
   2025.
- Mohammad al-Bashir is a member of the rebel Islamist outfit HTS, which marched into Damascus on December 8, 2024, ending the Assad family's five-decade control.
- Syrian President Bashar al-Assad has departed the nation and is reported to be in Moscow, Russia, which was the Assad government's main sponsor and still maintains a military base in Syria.



## **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



## **Newly Appointed Prime Minister & President:**

- President of Ghana: John Dramani Mahama
- Prime minister of Burkina Faso : Rimtalba Jean Emmanuel Ouedraogo
- President of Namibia: Netumbo Nandi-Ndaitwah (Replaced Nangolo Mbumba)
- Prime Minister (PM) of Lithuania : Gintautas Paluckas (Replaced Ingrida Simonyte)
- Prime Minister of Uzbekistan (3rd time): Abdulla Nigmatovich Aripov
- President of Uruguay : Yamandu Orsi
- Prime Minister of Mali: Abdoulaye Maiga (Replaced Choquel Maiga)
- President of Somalia: Abdirahman Mohamed Abdullahi (Waddani Party) (Replaced Muse Bihi Abdi)
- Prime Minister of Haiti : Alix Didier Fils-Aime (Replaced Garry Conille)
- Prime Minister of Mauritius : Navin Ramgoolam
- 103rd Prime Minister of Japan: Leader of the Liberal Democratic Party (LDP) Shigeru Ishiba
- President of Moldova (2nd term): Maia Sandu
- 47th president of America : Donald Trump (Republican party) (Replaced Joe Biden)
- 50th Vice president of USA: JD Vance
- President of Botswana : Duma Boko
- President of Vietnam: Luong Cuong



## NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: International Mountain Day is celebrated annually on which day? अंतर्राष्ट्रीय पर्वतीय दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 9 December
- (b) 10 December
- (c) 11 December
- (d) 12 December
- (e) 13 December

**Answer: Option C** 

- The 11th of December is International Mountain Day.
- The goal is to promote awareness about the importance of mountains in people's lives, emphasize the potential and restrictions in mountain development, and form coalitions that will bring positive change to mountain communities and habitats.
- Theme 2024 Mountain solutions for a sustainable future: innovation, adaptation, and youth.
- This day, established by the United Nations in 2003, emphasizes the need of safeguarding alpine ecosystems and maintaining the means of subsistence for mountain communities.



# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques : International Universal Health Coverage (UHC) Day is celebrated annually on which day ? अंतर्राष्ट्रीय सार्वभौमिक स्वास्थ्य कवरेज (यूएचसी) दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 9 December
- (b) 10 December
- (c) 11 December
- (d) 12 December
- (e) 13 December

**Answer : Option D** 

- International Universal Health Coverage (UHC) Day is observed yearly on December 12 to promote awareness about the importance of strong, resilient health systems and universal health coverage.
- Theme 2024: Health Is on the Government!
- It was originally introduced on December 12, 2012, when the United Nations General Assembly (UNGA) unanimously supported a resolution urging governments to prioritize UHC as an inherent and necessary component of human rights and international development.
- The Universal Health Coverage Coalition established UHC Day in 2014. In 2017, the United Nations General Assembly named December 12 International Universal Health Coverage Day.



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## **Important days:**

- 23 November : Fibonacci Day
- 23 November : National Cashew Day
- 24 November : World Conjoined Twins Day
- 25 November : International Day for the Elimination of Violence Against Women 2024 (Theme 2024 Every 10 Minutes, a woman is killed. #NoExcuse. UNITE to End Violence against Women)
- 26 November : World Sustainable Transport Day
- 26 November : Constitution Day, also known as Samvidhan Divas
- 26 November: National Milk Day 2024 (Theme 2024 Transforming Dairying with AI and IT)
- 28 November : Red Planet Day (Theme 2024 Planet vs. Plastics)
- 29 November : International Jaguar Day
- 29 November : International Day of Solidarity with the Palestinian People
- 25 to 29 November: Aviation Safety Awareness Week 2024
- 30 November : Day of Remembrance for All Victims of Chemical Warfare
- 1 December : Border Security Force (BSF)
- 1 December: World AIDS Day (Theme 2024: Take the Right Path)
- 2 December : World Computer Literacy Day
- 3 December : International Day of Persons with Disabilities (Theme 2024 Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future)
- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December: Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December: World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 21 December : World Meditation Day





# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



#### **IMPORTANT ONE - LINER Current Affairs**

Varthana has successfully secured \$15 million (₹Rs.120 crores) from the BlueOrchard Microfinance Fund, managed by global impact investor BlueOrchard, through the External Commercial Borrowings (ECB) framework

Hindustan Shipyard Limited (HSL) has been honoured with two prestigious awards at the '3rd PSU Transformation Awards 2024' ceremony, held at Shangri-La, New Delhi.

R Ramaseshan Appointed as Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited. He Replaced Subhash Khuntia.

Turner Prize 2024 won by Glasgow-born Scottish Sikh artist Jasleen Kaur. The Prize given is £25,000 (Rs.26.84 lakh approximately). Turner Prize Started in 1984. 1st winner was Malcolm Morley.

The Geological Survey of India (GSI) will collaborate with Italy's Research Institute for Geo-Hydrological Protection (CNR-IRPI) to enhance landslide forecasting and early warning systems.

The Directorate of Revenue Intelligence (DRI), India's premier investigative agency tasked with safeguarding the nation's economic interests, celebrates its 67th year of establishment.

The 2027 Women's World Cup in Brazil will be played from June 24 to July 25, FIFA, soccer's international governing body announced. Spain is the defending champion, having won the 2023 Women's World Cup jointly hosted by Australia and New Zealand.

The oldest known bird in the world, an albatross named Wisdom, laid an egg at the age of 74. Wisdom was first tagged by the United States Fish and Wildlife Service in 1956 when she was just 5 years old.

Kyndryl, the world's largest IT infrastructure services provider, has partnered with The Co-operative Bank to migrate the bank's existing applications from on-premise environments to AWS Cloud.



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# **Exam Genius**

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## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

वर्थाना ने बाहरी वाणिज्यिक उधार (ईसीबी) ढांचे के माध्यम से वैश्विक प्रभाव निवेशक ब्लूऑर्चर्ड द्वारा प्रबंधित ब्लूऑर्चर्ड माइक्रोफाइनेंस फंड से सफलतापूर्वक \$15 मिलियन (₹120 करोड़) प्राप्त किए हैं।

हिंदुस्तान शिपयार्ड लिमिटेड (एचएसएल) को नई दिल्ली के शांगरी-ला में आयोजित 'तीसरे पीएसयू परिवर्तन पुरस्कार 2024' समारोह में दो प्रतिष्ठित पुरस्कारों से सम्मानित किया गया है।

आर रामासेशन को जन लघु वित्त बैंक (जेएसएफबी) लिमिटेड के अंशकालिक अध्यक्ष (स्वतंत्र निदेशक) के रूप में नियुक्त किया गया। उन्होंने सुभाष खुंटिया का स्थान लिया।

टर्नर पुरस्कार 2024 ग्लासगो में जन्मी स्कॉटिश सिख कलाकार जसलीन कौर ने जीता। दिया जाने वाला पुरस्कार £25,000 (लगभग 26.84 लाख रुपये) है। टर्नर पुरस्कार 1984 में शुरू हुआ। प्रथम विजेता मैल्कम मॉर्ले थे।

भारतीय भूवैज्ञानिक सर्वेक्षण (जीएसआई) भूस्खलन पूर्वानुमान और प्रारंभिक चेतावनी प्रणालियों को बढ़ाने के लिए इटली के रिसर्च इंस्टीट्युट फॉर जियो-हाइडोलॉजिकल प्रोटेक्शन (सीएनआर-आईआरपीआई) के साथ सहयोग करेगा।

राजस्व खुफिया निदेशालय (डीआरआई), भारत की प्रमुख जांच एजेंसी, जिसे देश के आर्थिक हितों की सुरक्षा का काम सौंपा गया है, अपनी स्थापना का 67वां वर्ष मना रही है।

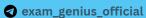
फुटबॉल की अंतरराष्ट्रीय शासी निकाय फीफा ने घोषणा की कि ब्राजील में 2027 महिला विश्व कप 24 जून से 25 जुलाई तक खेला जाएगा। स्पेन मौजूदा चैंपियन है, जिसने ऑस्ट्रेलिया और न्यूजीलैंड की संयुक्त मेजबानी में 2023 महिला विश्व कप जीता है।

दुनिया में सबसे उम्रदराज़ ज्ञात पक्षी, विज्डम नामक अल्बाटॉस ने 74 वर्ष की उम्र में अंडा दिया था। विज्डम को पहली बार 1956 में यूनाइटेड स्टेट्स फिश एंड वाइल्डलाइफ सर्विस द्वारा टैग किया गया था जब वह सिर्फ 5 साल की थी।

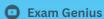
दुनिया की सबसे बड़ी आईटी अवसंरचना सेवा प्रदाता, किंड़िल ने बैंक के मौजूदा अनुप्रयोगों को ऑन-प्रिमाइसेस वातावरण से AWS क्लाउड में स्थानांतरित करने के लिए सहकारी बैंक के साथ साझेदारी की है।













## NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Who has been appointed as the Executive Director of YES Bank, in December 2024?

- (a) Harish Mehta
- (b) Bhavesh Jain
- (c) Sanjeev Jain
- (d) Sanjay Sharma
- (e) Manish Jain

**Answer: Option E** 

- YES Bank, a private sector lender, has hired Manish Jain as its executive director (whole-time) director) for three years.
- Jain is now in charge of YES Bank's corporate and wholesale banking operations, having joined the company in September 2023.
- Prior to his new post, he was the Country Head of Wholesale Banking, where he was responsible for leading the bank's strategic initiatives in the big corporate, government, and financial institution sectors.
- Jain has nearly three decades of expertise in banking and finance, including 23 years with Standard Chartered Bank.









## **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### **Recent Appointment in Banking & Insurance Sector:**

- R Ramaseshan: Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain: Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra: 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok: MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda: 11th president of the Asian Development Bank (ADB)
- Nand Kishore: Managing Director and CEO of SBI Funds Management
- Binod Kumar: Managing Director of Chennai-based Indian Bank
- Rahul Bhave: Managing Director (MD) and CEO of Industrial Finance Corporation of India (IFCI Ltd)
- Rishi Chhabra: country manager for India at Visa
- Praveena Rai: Chief Executive Officer (CEO) and Managing Director (MD) of Multi Commodity Exchange of India (MCX)
- Amitabh Chaudhry: reappointed by MD and CEO Axis Bank
- Ashok Chandra: MD & CEO at Punjab National Bank (PNB)
- Debasish Mishra: Chief General Manager of New Delhi Circle at SBI
- Pam Kaur: First female chief financial officer(CFO) of Hong Kong and Shanghai Banking Corporation (HSBC) (Replaced Georges Elhedery)





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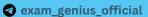


Ques: Max Life Insurance announced a change in its corporate name to Axis Max Life Insurance after receiving the corporate and regulatory approval. What is the current stake of Axis Bank in Max Life after the acquisition?

- (a) 35.24%
- (b) 19.99%
- (c) 17.84%
- (d) 12.75%
- (e) 20. 56%

**Answer: Option B** 

- Max Life Insurance has changed its corporate name to Axis Max Life Insurance after getting corporate and regulatory permission.
- Earlier this year, Axis Bank's board of directors authorized a plan to acquire Max Life shares, increasing Axis entities' overall stake in the insurance company to 19.99 percent from 19.02 percent.
- Following Axis Bank's stake acquisition, MFSL's stake in Max Life fell from 87 percent to 81 percent.
- The new company identity is mirrored in a new logo that includes Axis's 'A' and the color burgundy.
- According to its exchange filing, the new brand names will build on Max's tradition of trust and experience, while also providing confidence and familiarity.









# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Which Bank Launches India's first Al-Powered Holographic Digital Avatar of Amitabh Bachchan for Customer Engagement?

- (a) HDFC Bank
- (b) IDFC First Bank
- (c) South Indian Bank
- (d) RBL Bank
- (e) Yes Bank

**Answer: Option B** 

#### **Explanation:**

- IDFC FIRST Bank Limited has created a holographic digital avatar of brand ambassador Amitabh Bachchan using Al technology.
- This innovative technique was showcased using a Holographic Extended Reality (HXR) gadget, allowing customers to interact directly with the avatar.
- The first device was launched at the bank's Juhu branch in Mumbai, with plans for further deployment in high-traffic branches and strategic locations nationally.

#### **About IDFC First Bank:**

Established: 2015

• HQ : Mumbai, Maharashtra

MD & CEO V. Vaidyanathan

Tagline Always You First



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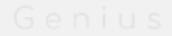


Ques: Where was the 18th World Chess Championship held?

- (a) Singapore
- (b) Germany
- (c) Switzerland
- (d) Denmark
- (e) Cambodia

**Answer: Option A** 

- Dommaraju Gukesh, an Indian grandmaster, became the world's youngest chess champion.
- Gukesh made history by defeating China's Ding Liren in the 14th and final match of the FIDE World Chess Championship in Singapore.
- With the endgame extending into the fifth hour, Ding made a mistake in the 55th move, costing him the match and the championship.
- India's 18-year-old prodigy concluded his spectacular climb with 7.5 points, while defending champion Ding finished with 6.5. Gukesh won three of the 14 matches, while Ding won two; the remaining nine were drawn.
- Gukesh broke the record set by Garry Kasparov, who won the title at the age of 22. Gukesh is India's second global champion, following four-time winner Viswanathan Anand.









## **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Who has become the youngest Indian to beat a chess Grandmaster?

- (a) Aarit Kapil
- (b) Sumit bhargav
- (c) Ankit kumar
- (d) Raghav Patil
- (e) None of these

**Answer: Option A** 

#### **Explanation:**

- Aarit Kapil, a nine-year-old from Delhi, defeated Raset Ziatdinov of the United States in the ninth and penultimate round of the KIIT International Open tournament, making him the youngest Indian to achieve this feat.
- At 9 years, 2 months, and 18 days, Aarit is the youngest Indian and third in the world to defeat a Grandmaster under classical time control.
- Meanwhile, Grandmaster Boris Savchenko of Russia won the KIIT event with a tie against India's Sayantan Das in the final round.

## The top three youngest players to beat a Grandmaster:

- 1 Ashwath Kaushik (Singapore) 8 years 2 months
- 2 Leonid Ivanovic (Serbia) 8 years 11 months
- 3 Aarit Kapil 9 years 2 months











## **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### **Recent News headlines related to Sports**

- The 2027 Women's World Cup in Brazil will be played from June 24 to July 25, FIFA, soccer's international governing body announced. Spain is the defending champion, having won the 2023 Women's World Cup jointly hosted by Australia and New Zealand.
- FIFA has confirmed that Saudi Arabia will host the 2034 World Cup.
- After 26 years, McLaren won the World Constructors' Championship at the Abu Dhabi Grand Prix, which marked the end of the Formula One 2024 season.
- Bangladesh successfully defended their title by defeating India by 59 runs in the 11th ACC U19 Men's Asia Cup Final held in Dubai, UAE.
- Indian badminton player Sathish Karunakaran has won the BWF Super 100 Guwahati Masters 2024 badminton singles title
- India will host the inaugural Women's T20 World Cup for the Blind in 2025.
- The Indian Men's Junior Hockey team defeated Pakistan 5-3 in the final of the 11th Men's Hockey Junior Asia Cup 2024, winning the trophy for a record fifth time.







# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: François Bayrou appointed as the new Prime Minister of which country?

- (a) Spain
- (b) Egypt
- (c) USA
- (d) France
- (e) UK

**Answer: Option D** 

- French President Emmanuel Macron has appointed Francois Bayrou as his fourth prime minister in 2024, tasked with leading the country through its second major political crisis in the previous six months.
- Centrist Bayrou becomes the country's fourth prime minister this year, succeeding Barnier, who resigned on December 5 following a historic no-confidence vote involving an improbable alliance of opposition groups on the left and far right.
- The 73-year-old veteran politician has led France's centre-right Democratic Movement since its inception in 2007 and has long supported Macron. He is now expected to create a new government over the next weeks.







## **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



## **Newly Appointed Prime Minister & President:**

- Interim Prime Minister of Syria: Mohammad al-Bashir
- President of Ghana: John Dramani Mahama
- Prime minister of Burkina Faso: Rimtalba Jean Emmanuel Ouedraogo
- President of Namibia: Netumbo Nandi-Ndaitwah (Replaced Nangolo Mbumba)
- Prime Minister (PM) of Lithuania : Gintautas Paluckas (Replaced Ingrida Simonyte)
- Prime Minister of Uzbekistan (3rd time): Abdulla Nigmatovich Aripov
- President of Uruguay : Yamandu Orsi
- Prime Minister of Mali: Abdoulaye Maiga (Replaced Choquel Maiga)
- President of Somalia: Abdirahman Mohamed Abdullahi (Waddani Party) (Replaced Muse Bihi Abdi)
- Prime Minister of Haiti: Alix Didier Fils-Aime (Replaced Garry Conille)
- Prime Minister of Mauritius : Navin Ramgoolam
- 103rd Prime Minister of Japan: Leader of the Liberal Democratic Party (LDP) Shigeru Ishiba
- President of Moldova (2nd term) : Maia Sandu
- 47th president of America: Donald Trump (Republican party) (Replaced Joe Biden)



## **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Aditya L1 and Proba-3 to Unite for Solar Research in \_

- (a) 2024
- (b) 2025
- (c) 2026
- (d) 2027
- (e) 2028

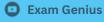
**Answer: Option B** 

- Starting in 2025, India's Aditya L1 and the European Space Agency's (ESA) Proba-3 missions will collaborate to further solar research.
- Aditya L1, launched in September 2023, will operate from 1.5 million km away from Earth starting in January 2024.
- Proba-3, launched on December 5, 2024, is the first mission to simulate a solar eclipse and study the Sun's corona in detail.











# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in

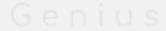


Ques: Uber launches women-only bike taxi service 'Moto Women' in which city?

- (a) Bengaluru
- (b) New Delhi
- (c) Chennai
- (d) Greater Noida
- (e) Gurugram

**Answer: Option A** 

- Uber India has launched 'Uber Moto Women' in Bengaluru, its first women-only bike taxi service globally.
- The business, which connects female riders with female drivers, plans to expand to other major cities including as Delhi, Mumbai, Kolkata, Chennai, and Hyderabad.
- Uber Moto Women drivers will be able to choose between accepting solely female riders or all passengers.
- A specialized 24-hour safety helpline prioritizes support for female consumers.
- To protect passenger safety, Uber has also implemented real-time trip sharing with up to five trusted contacts, phone number anonymization, and RideCheck, a technology that checks route deviations and unexpected stops.





#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Which university is at the top among universities in India in 2025 QS **Sustainability Rankings?** 

- (a) IIT Guwahati
- (b) IIT Delhi
- (c) IIT Madras
- (d) IIT Indore
- (e) IIT Roorkee

**Answer: Option B** 

#### **Explanation:**

- 2025 QS Sustainability Rankings Published by QS Rankings
- The Indian Institute of Technology (IIT), Delhi has jumped 255 places to rank 171 globally, making it the top university in India for sustainability.
- The 2025 QS Sustainability Rankings include 78 Indian universities, with nine of the top 10 upgrading their rankings and 21 new institutions joining the list.
- The 2025 rankings comprise almost 1,740 universities from 107 countries and territories, a major increase from the previous edition's 1,397 institutions in 95 places.

#### Ranking of top 5 universities:

- 1 University of Toronto (Canada)
- 2 ETH Zurich (Switzerland)
- 3 Lund University (Sweden)
- 4 University of California, Berkeley (USA)
- 5 UCL (London)

#### Ranking of top 5 Indian universities:

- 171 Indian Institute of Technology Delhi
- 202 Indian Institute of Technology Kharagpur
- 234 Indian Institute of Technology Bombay
- 245 Indian Institute of Technology Kanpur
- 277 Indian Institute of Technology Madras











# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Consider the following statements About 10th World Ayurveda Congress 2024:

- (a) CM Dhami inaugurated 10th World Ayurveda Congress 2024 at Dehradun
- (b) Theme 2024 Digital Health- an Ayurveda Perspective
- (c) The first Ayurveda Conference was organised in Kochi, Kerala, in 2000

#### Which of the following statements is/are True?

- (a) Only a
- (b) only b
- (c) Both a and b
- (d) Both a and c
- (e) All a, b and c

**Answer: Option C** 

- Uttarakhand Chief Minister Pushkar Singh Dhami opened the 10th World Ayurveda Congress and Arogya Expo 2024 at Dehradun. The 10th World Ayurveda Congress and Arogya Expo 2024 will be held in Dehradun from December 12 to 15, 2024.
- Theme 2024 Digital Health: An Ayurvedic Perspective
- The first Ayurvedic conference was held in Kochi, Kerala, in 2002.
- The World Ayurveda Congress and Arogya Expo is conducted every two years, and the ninth edition took place in Goa from December 8 to 11, 2022.
- The World Ayurveda Congress and Arogya Expo 2024 are being organized by the Union Ministry of Ayush and the World Ayurveda Foundation.
- The World Ayurveda Foundation established the World Ayurveda Congress to promote Ayurveda as a healthcare system in India and Abroad.

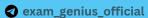
**NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### Recent News Headlines Related to Summits / conference

- Prime Minister Narendra Modi opened the Rising Rajasthan Global Investment Summit 2024 and the Rajasthan Global Business Expo at the Jaipur Exhibition and Convention Centre (JECC) in Jaipur, Rajasthan.
- The two-day maiden India Maritime Heritage Conclave 2024 ended in New Delhi. The Conclave highlighted India's strong maritime tradition dating back to the Harappan period.
- The Confederation of Indian Industry (CII) convened the India-Norway Business Forum in Mumbai in partnership with the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry of the Government of India
- The India Internet Governance Forum (IIGF) 2024 was hosted in the Bharat Mandapam Convention Center, Pragati Maidan in New Delhi
- The Western Air Command (WAC) staged a two-day Commanders' Conference in New Delhi, with Air primary Marshal AP Singh, Chief of the Air Staff (CAS), as the primary guest, who was greeted with a ceremonial Guard of Honour
- The Indian Embassy in Austria stated that India has been chosen to chair the 68th session of the United Nations Commission on Narcotic Drugs (CND)
- The second India-United Kingdom 2+2 Foreign and Defense Dialogue was conducted in New Delhi.











#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: What is the Rank of India in ICRA ESG Ratings Report?

- (a) 4th
- (b) 5th
- (c) 6th
- (d) 7th
- (e) 8th

**Answer: Option C** 

#### **Explanation:**

- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited.
- India ranks 6th globally in corporate climate action, with 127 companies committing to net-zero targets under the Science-Based Target Initiative (SBTi).
- China, the greatest global emitter, has lower business adoption despite accounting for 27% of world emissions.
- Despite accounting for 7% of world emissions, India's corporate commitments demonstrate increasing awareness.
- According to the report, six Indian power sector corporations have embraced SBTi targets, three of which focus on renewable energy.
- Adani Energy Solutions Limited reduced absolute emissions by 11%, whereas JSW Energy Limited maintained stable emissions using sustainability measures such waste heat recovery systems.
- Tata Power Company Limited's emissions increased by 15% between FY18-19.

#### Ranking of top 6 countries:

- 1 United Kingdom (UK)
- 2 United States of America (USA)
- 3 China
- 4 Germany
- 5 Sweden

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6 India





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#### **India's Rankings in Different Indices**

- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE): Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School : India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD: India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance: London (top), New Delhi (77),
   Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP): India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- Al Preparedness Index (AIPI) Published by IMF : India (72nd), Singapore (top)
- Henley Passport Index 2024 : India (83rd), Singapore (top)
- Global Nature Conservation Index for 2024 : India (176th), Luxembourg (top)
- 2024 100 Most Powerful Women (MPW) in Business 27th Edition Published by Fortune : Mary Barra, CEO of General Motors (USA) (top)

# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: UNICEF Day is celebrated annually on which day?

- (a) 9 December
- (b) 10 December
- (c) 11 December
- (d) 12 December
- (e) 13 December

**Answer: Option C** 

- UNICEF Day, observed annually on December 11, commemorates the foundation of the United Nations International Children's Emergency Fund (UNICEF) in 1946.
- This day recognizes the organization's essential role in campaigning for and preserving children's rights worldwide.
- The day also emphasizes the importance of global collaboration in addressing children's challenges, advocating for equitable opportunities, and ensuring that disadvantaged children have access to critical services.
- The United Nations General Assembly and Ludwik Rajchman formed UNICEF on December 11, 1946, to address the needs of children in countries impacted by World War II and to provide emergency help to war-stricken children and mothers.



#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: On which date is the International Day of Neutrality commemorated every year?

- (a) 9 December
- (b) 10 December
- (c) 11 December
- (d) 12 December
- (e) 13 December

**Answer: Option D** 

- Every year on December 12, the International Day of Neutrality is observed to promote awareness about the need of neutrality in interstate interactions, as well as to strengthen global peace and security.
- On February 2, 2017, the UN General Assembly adopted without a vote Resolution 71/275, introduced by Turkmenistan, a UN-recognized permanently neutral state since December 12, 1995, which noted the link between peacekeeping and the 2030 Agenda for Sustainable Development and declared December 12 as International Day of Neutrality.
- According to international law, a neutral country is also known as a sovereign state. A neutral country is one that maintains neutral by avoiding involvement in other countries' conflicts. That is, the country does not help any of the warring nations.
- Switzerland is well-known for its 'neutrality' policy. Because of this policy, Switzerland has been mostly successful in avoiding the devastation of the First and Second World Wars.









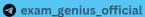
#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### **Important days:**

- 25 November: International Day for the Elimination of Violence Against Women 2024 (Theme 2024) Every 10 Minutes, a woman is killed. #NoExcuse. UNITE to End Violence against Women)
- 26 November : World Sustainable Transport Day
- 26 November : Constitution Day, also known as Samvidhan Divas
- 26 November: National Milk Day 2024 (Theme 2024 Transforming Dairying with AI and IT)
- 28 November : Red Planet Day (Theme 2024 Planet vs. Plastics)
- 29 November : International Jaguar Day
- 29 November : International Day of Solidarity with the Palestinian People
- 25 to 29 November: Aviation Safety Awareness Week 2024
- 30 November: Day of Remembrance for All Victims of Chemical Warfare
- 1 December : Border Security Force (BSF)
- 1 December: World AIDS Day (Theme 2024: Take the Right Path)
- 2 December : World Computer Literacy Day
- 3 December : International Day of Persons with Disabilities (Theme 2024 Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future)
- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December: Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December: World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December: World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 12 December : International Universal Health Coverage (UHC) Day
- 21 December : World Meditation Day











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#### **IMPORTANT ONE - LINER Current Affairs**

Defence PSU BEML Limited has secured Rs.136 crore contract to supply indigenously designed High Mobility Vehicles (HMVs) 8×8.

World Bank give \$200 million loan to help Kerala farmers to adapt to climate change and to boost agrientrepreneurship.

HSBC and the World Bank's International Finance Corporation (IFC) will jointly provide funding to trade transactions valued at up to \$1 billion, in a move to help fill a gap in financing for emerging market trade.

Yuva Shuddhi Abhiyan Launched by Karnataka Governor Thaawarchand Gehlot to raise awareness about the dangers of drug abuse among youth.

The winners of the 2024 Nobel Prizes were awarded in a ceremony held in the Swedish capital city of Stockholm and the Norwegian capital of Oslo on 10 December 2024.

Prasar Bharati has signed an MoU with Hockey India to provide a live broadcast of the upcoming Hockey India League. With this MoU, Doordarshan has become the official broadcast partner for Hockey India League 2024-25

The Asian Development Bank (ADB) has approved a \$500 million loan to support India's economic growth by promoting environmentally sustainable infrastructure.



# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Public Sector Banks Write Off \_\_\_\_\_In Loans In First Half Of Current Fiscal

(a) Rs 40,000 Crore

(b) Rs 42,000 Crore

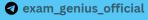
(c) Rs 25,000 Crore

(d) Rs 36,000 Crore

(e) Rs 48,000 Crore

**Answer : Option B** 

- During the first six months of the current fiscal year, public sector banks wrote down debts of Rs 42,000 crore.
- During April-September, State Bank of India, Punjab National Bank, Union Bank of India, and Bank of Baroda all wiped down loans of Rs 8,312 crore, Rs 8,061 crore, and Rs 5,925 crore, respectively.
- During the current fiscal year (April-September), public sector banks wrote down Rs 42,035 crore of debts and recovered Rs 37,253 crore.
- In 2023-24, public sector banks wrote off loans totaling Rs 1.14 lakh crore, down from Rs 1.18 lakh crore in the previous year.







#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Who Announced Expansion of T+0 Settlement Cycle for Top 500 Stocks?

- (a) RBI
- (b) NABARD
- (c) SEBI
- (d) SIDBI
- (e) SBI

**Answer: Option C** 

- SEBI, the market regulator, has expanded the list of equities eligible for the optional T+0 mode of trading and settlement to 500 starting January 31.
- Currently, the T+0 settlement cycle is available for 25 select stocks, including SBI, ONGC, and Bajaj Auto.
- According to a Sebi circular, the top 500 equities by market capitalization on December 31 will be selected first.
- In the first phase, T+0 settlement will be offered for the last 100 stocks out of 500 selected.
- Under the T+0 (same day) settlement system, investors receive their stocks and funds at the end of the day they placed their trades. India is the first country to implement a stock trading mechanism.







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# **Exam Genius**

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#### **Recent News Headlines Related to SEBI**

- The Securities and Exchange Board of India (SEBI) published a circular under Section (11) of the SEBI Act, 1992, to safeguard investor interests, regulate the securities market, and promote its growth.
- SEBI has slapped a Rs.9 lakh fine on Reliance Securities for "flouting market norms" and stock broker regulations.
- Angel One Asset Management Company has received SEBI's approval to act as the asset management company for Angel One Mutual Fund which will focus exclusively on passive investment solutions.
- The Securities and Exchange Board of India (SEBI) has scrapped the requirement for corporations to deposit 1% of the issue size with stock exchanges before making a public offering
- Unifi Asset Management Pvt Ltd, a wholly owned subsidiary of Unifi Capital, has received final approval from the Securities and Exchange Board of India (SEBI) to launch its mutual fund operations.
- SEBI may soon expand angel funds' investor base to include Hindu undivided families (HUFs), family trusts, and single proprietorships.
- SEBI, the market regulator, has exempted infrastructure investment trusts (InvITs) and real estate investment trusts (REITs) from specific lock-in and allotment restrictions when issuing units to an employee benefit trust under unit-based employee benefit (UBEB) schemes.
- The Securities and Exchange Board of India (SEBI) requires qualified stock brokers (QSBs) to provide clients with either a UPI-based block system for trading or a three-in-one trading account.
- SEBI seeks to widen the definition of Unpublished Price Sensitive Information (UPSI) to include restructuring plans, anticipated fundraising activities, one-time bank payments, and other significant business actions.
- SEBI has suggested new restrictions, including a Rs 1 crore minimum investment requirement for participants in securitization activities.
- SEBI strives to enhance the deployment of funds obtained by asset management firms (AMCs) during New Fund Offers (NFOs), ensuring timely investment and protecting investor interests.

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#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques : \_ and India's National Bank for Financing Infrastructure Development (NaBFID) signed a Letter of Intent (LOI), to boost financing for the country's infrastructure sector for sustainable development.

- (a) IMF
- (b) WHO
- (c) RBI
- (d) NABARD
- (e) ADB

**Answer: Option E** 

#### **Explanation:**

- The Asian Development Bank (ADB) and India's National Bank for finance Infrastructure Development (NaBFID) have signed a Letter of Intent (LOI) to increase finance for India's infrastructure sector and promote sustainable development.
- Under the deal, ADB will provide NaBFID with a technical grant to increase capacity and climate financing, addressing a funding deficit in India's infrastructure sector.

#### **About Asian Development Bank:**

Established: 19 December 1966

• HQ : Manila, Philippines

• Members: 69

Chief Economist : Albert Park

President : Masatsugu Asakawa

#### **About NaBFID:**

Established: 2021

• HQ : Mumbai

Chairman: KV Kamath













#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### **Recently signed banking agreements**

- HSBC and the World Bank's International Finance Corporation (IFC) will jointly provide funding to trade transactions valued at up to \$1 billion, in a move to help fill a gap in financing for emerging market trade.
- ICICI Bank has signed an MoU with the Commonwealth Bank of Australia (CBA) to enhance support for customers engaged in the Australia-India business corridor
- The Insolvency and Bankruptcy Board of India (IBBI), in collaboration with INSOL India, hosted an International Conclave on "Insolvency Resolution: Evolution & Global Perspective"
- Universal Sompo General Insurance has partnered with Child Rights and You (CRY) to increase educational opportunities for children in Andhra Pradesh's underprivileged areas.
- Mahindra Finance, a leading non-banking financial company (NBFC), has entered into a strategic corporate agency agreement with Magma HDI General Insurance Company, a rising name in India's general insurance sector.
- The Asian Development Bank (ADB) and Mastercard Impact Fund, administered by the Mastercard Centre for Inclusive Growth, have signed a MoU to enhance financing for Micro, Small, and Mediumsized Enterprises (MSMEs) in Asia-Pacific.
- AU Small Finance Bank (AU SFB), India's largest small finance bank, has formed a strategic bancassurance collaboration with Bharti AXA Life Insurance.
- Razorpay has partnered with the Ministry of Home Affairs (MHA) and the Indian Cyber Crime Coordination Centre (I4C) to strengthen the security of India's growing digital payments ecosystem.
- Ideal Insurance Brokers, has teamed with insurtech platform Riskcovry to launch a cutting-edge digital insurance distribution platform.









# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Pradhan Mantri Jan Dhan Yojana Launched in which year?

- (a) 2012
- (b) 2013
- (c) 2014
- (d) 2015
- (e) 2016

**Answer: Option C** 

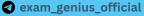
#### Explanation:

- The Pradhan Mantri Jan Dhan Yojana (PMJDY) has opened 54.03 crore accounts, with 11.30 crore now inactive.
- As of November 20, 2024, inoperative banks had a balance of Rs 14,750 crore.
- The number of inactive PMJDY accounts for public sector banks (PSBs) decreased from 39.62 percent in March 2017 to 20.91 percent in November 2024.

#### About Pradhan Mantri Jan Dhan Yojana:

- Launched : August 28, 2014 by Ministry of Finance
- For the Purpose of at least one bank account in all households
- Rupay Debit card and Accident Insurance Cover of Rs.1 lakh (enhanced to Rs 2 lakhs to new PMJDY accounts opened after 28.8.2018) is provided to account holders
- Overdraft facility is Up to Rs 10,000







#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



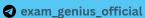
Ques: Which country has become the first European nation to join the Comprehensive and **Progressive Agreement for Trans-Pacific Partnership (CPTPP)?** 

- (a) Britain
- (b) France
- (c) Spain
- (d) Germany
- (e) Italy

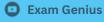
**Answer: Option A** 

- Britain has joined the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) as the 12th member, making it the first European country to do so.
- The bloc includes Canada, Japan, Australia, New Zealand, Brunei, Chile, Malaysia, Mexico, Peru, Singapore, and Vietnam.
- Following the 2016 Brexit referendum, the UK is aiming to build new trade ties overseas after signing an accession pact with the majority of EU countries.
- Established in 2018, the bloc protects the region from Chinese control by offering British companies with access to a market of over 500 million people, which accounts for more than 15% of global GDP.











# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: The 4th edition of the Eaglenest Bird Festival, a celebrated event in which state?

- (a) Arunachal Pradesh
- (b) Sikkim
- (c) Himachal Pradesh
- (d) Maharashtra
- (e) Uttarakhand

**Answer: Option A** 

- The Eaglenest Bird Festival, a popular festival in Arunachal Pradesh, will take place from January 17 to 19, 2025, in Kellong and Thongre village, West Kameng District.
- Arunachal Pradesh Chief Minister Pema Khandu introduced a new logo for the festival,
   highlighting its importance in the state's calendar of activities.
- The celebration will inaugurate the Eco Bio-Diversity Park, featuring a tree planted by His Holiness the Dalai Lama during his 1959 visit.



#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### Recent News Headlines Related to Festivals & Fairs:

- International Gita Mahotsav : Kurukshetra, Haryana
- · Asthalakshmi Mahotsav : New Delhi, It will focus on India's eight north-eastern states
- Cherry Blossom Festival: Shillong, Meghalaya
- Hornbill Festival : Nagaland
- Bodoland Mohotsav : celebration of the Bodo language in Delhi (theme is 'Peace and Harmony for Prosperous Bharat')
- Jauljibi Mela: Pithoragarh, Uttarakhand
- Igas Bagwal (also known as Budhi Diwali or Harbodhni Ekadashi): Uttarakhand
- Bali Padyami festival (Bali Pratipada): Karnataka
- Ningol Chakkouba : Meitei community in Manipur
- 20th Divya Kala Mela: goal is to help Divyang craftsmen market and promote their products
- 8th Bhartiya Kala Mahotsav: President Droupadi Murmu has inaugurated in Secunderabad, Telangana. focuses on the North-Eastern states.
- Jivitputrika or Jitiya Vrat: Hindu festival celebrated by mothers in northern and eastern India, including Bihar, Uttar Pradesh, Jharkhand, and Nepal.
- Naga King Chilli festival: Seiyhama village in Nagaland celebrated 3rd edition belongs to the genus Capsicum
- harvest festival of Karma or Karam Parv : Tribal populations of many states
- 9th Ladakh Zanskar Festival 2024: Celebrated in Zanskar, situated in the Ladakh
- Onam festival: celebration in Kerala
- Divya Kala Mela & Divya Kala Shakti : Kalinga Institute of Industrial Technology (KIIT) Campus in Bhubaneswar, Odisha







# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



#### Ques: Consider the following statements About Hyperloop test track:

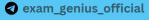
- (a) India's first Hyperloop test track measuring 410 meters(m) was successfully completed at IIT Madras Discovery Campus in Thaiyur, TamilNadu.
- (b) The announcement was made by Union Minister Ashwini Vaishnaw, Ministry of Railways (MoR)
- (c) The first full scale Hyperloop project in India is set to connect Mumbai and Pune (Maharashtra)

#### Which of the following statements is/are True?

- (a) Only a
- (b) only b
- (c) Both a and b
- (d) Both a and c
- (e) All a, b and c

#### **Answer : Option E**

- India's first Hyperloop test track measuring 410 meters(m) was successfully completed at Indian Institute of Technology (IIT) Madras, Discovery Campus in Thaiyur, TamilNadu.
- The announcement was made by Union Minister Ashwini Vaishnaw, Ministry of Railways (MoR).
- The test track was developed through a collaborative effort involving the Indian Railways (IR), IIT Madras' Avishkar Hyperloop team and the TuTr incubated startup at IIT Madras.
- The first Hyperloop project in India will connect Mumbai and Pune, decreasing travel time to 25 minutes.



#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Who has been appointed as the new Country Manager and Vice President for Google India?

- (a) Sanjay Gupta
- (b) Pooja Sharma
- (c) Preeti Lobana
- (d) Sundar Pichai
- (e) Mukesh shah

**Answer: Option C** 

- Google has named Preeti Lobana as its new Country Manager and Vice President in India.
- Lobana follows Sanjay Gupta, who just assumed a larger role as President of the Asia Pacific area.
- Lobana, a seasoned Googler with eight years of experience as Vice President of Customer-Centric Solutions, will now lead Google India's sales and operations, demonstrating the company's commitment to India's booming digital economy.
- Google had also appointed Roma Datta Chobey, managing director of Google India's digital native industries section, as interim country manager.



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#### **Recent Appointment in different departments:**

- Carl Hopkinson : Mumbai Indians' new fielding coach for the IPL 2025
- Economic Affairs Secretary Ajay Seth : Additional charge of Revenue Secretary (Replaced Sanjay Malhotra)
- Rahul Narwekar: 15th Maharashtra Legislative Assembly Speaker
- Rabindra Nath Mahato: Speaker of the 6th Jharkhand Legislative Assembly
- Shammi Silva: President of the Asian Cricket Council (ACC) (Replaced Jay Shah)
- Assam cricketer Devajit Saikia: interim secretary of the Board of Control for Cricket in India (BCCI)
- BJP leader Devendra Fadnavis: 18th Chief Minister of Maharashtra (Replaced Eknath Shinde)
- Mallika Srinivasan : Chairperson of the Public Enterprises Selection Board (PESB)
- Supreme Court Justice Murdu Nirupa Bidushinie Fernando: 48th Chief Justice of Sri Lanka
   (Replaced Chief Justice Jayantha Jayasuriya)
- Kash Patel: Nominated as Director of the Federal Bureau of Investigation (FBI)
- Jay Shah: Chairman of the International Cricket Council (ICC)
- Amit Garg : Chairman & Managing Director of Hindustan Petroleum Corporation Limited (HPCL)
   (Replaced Rajneesh Narang)
- Dr. Ngozi Okonjo-Iweala : Director-General of World Trade Organization (WTO)
- Delhi High Court Chief Justice Manmohan: Judge of Supreme Court
- Justice Surya Kant : Chairman of the Supreme Court Legal Services Committee (SCLSC) (Replace BR Gavai)

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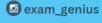
Ques: Which country is participates in the 2nd meeting of the Supply Chain Council (SCC) as Vice-Chair?

- (a) India
- (b) Egypt
- (c) USA
- (d) France
- (e) China

Answer: Option A

- India served as vice chair during the Supply Chain Council's second meeting. India was represented by Shri Rajesh Agrawal, Additional Secretary, Department of Commerce.
- The Chair (United States) of the SCC highlighted the significant progress made since the last meeting in September 2024 and provided an update on the APT relating to Chemicals, stating that efforts are being made to promote greater chemicals trade and diversify sources through various work streams, as well as improve international business matchmaking.
- In November 2023, India signed the Supply Chain Resilience Agreement (Pillar-II) as part of the Indo-Pacific Economic Framework for Prosperity (IPEF), a regional plurilateral organization of 14 members.
- The Agreement intends to strengthen supply chains that are vital to national security and economic stability. It went into effect on February 24, 2024. As part of the agreement, the Supply Chain Council (SCC) was formed, with India acting as Vice Chair and the United States as Chairman.
- It is highly important that India has been elected as the Chair of the IPEF Action Plan Team on Pharma/Healthcare. Thailand, Singapore, and New Zealand have joined the APT on Pharma/Healthcare, which is led by India.











#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Khelo India Winter Games 2025 will take place in which state?

- (a) Ladakh
- (b) Jammu & Kashmir
- (c) Uttrakhand
- (d) Both a and b
- (e) Both a and c

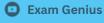
**Answer: Option D** 

- The Khelo India Winter Games 2025 will be held in both Ladakh and Jammu & Kashmir in two phases.
- Ladakh will hold ice hockey and skiing from January 23-27, while Jammu & Kashmir will host snow activities (alpine skiing, Nordic skiing, ski mountaineering, and snowboarding) from February 22-25.
- Ladakh will host a segment of the Khelo India Winter Games for the second year in a row. Prior to the 2024 edition, all events took place in Jammu and Kashmir.
- The Khelo India Winter Games started in 2020. Almost 1,000 athletes, including 306 women, competed in the inaugural event.
- Participation has increased dramatically over the years, with over 1,350 participants in 2021 and over 1,500 in 2022, demonstrating the Games' growing appeal in Jammu and Kashmir.
- For the first time in 2024, the Ministry of Youth Affairs and Sports, Government of India, along with the Sports Authority of India, managed the technical aspects of the Games in collaboration with the National Sports Federations and the Indian Olympic Association (IOA).











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# **Exam Genius**

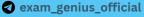
#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### **Recent News headlines related to Sports**

- Dommaraju Gukesh, an Indian grandmaster, became the world's youngest chess champion.
- Aarit Kapil, a nine-year-old from Delhi, defeated Raset Ziatdinov of the United States in the ninth and penultimate round of the KIIT International Open tournament, making him the youngest Indian to achieve this feat.
- The 2027 Women's World Cup in Brazil will be played from June 24 to July 25, FIFA, soccer's international governing body announced. Spain is the defending champion, having won the 2023 Women's World Cup jointly hosted by Australia and New Zealand.
- FIFA has confirmed that Saudi Arabia will host the 2034 World Cup.
- After 26 years, McLaren won the World Constructors' Championship at the Abu Dhabi Grand Prix, which marked the end of the Formula One 2024 season.
- Bangladesh successfully defended their title by defeating India by 59 runs in the 11th ACC U19 Men's Asia Cup Final held in Dubai, UAE.
- Indian badminton player Sathish Karunakaran has won the BWF Super 100 Guwahati Masters 2024 badminton singles title
- India will host the inaugural Women's T20 World Cup for the Blind in 2025.
- The Indian Men's Junior Hockey team defeated Pakistan 5-3 in the final of the 11th Men's Hockey Junior Asia Cup 2024, winning the trophy for a record fifth time.
- The Syed Modi India International Super 300 tournament in Lucknow marked a significant achievement for Indian badminton, as PV Sindhu and Lakshya Sen ended their respective title droughts.
- India's Pavan Kampelli created history by winning a bronze medal in Football at the 2024 Asian Esports Games in Bangkok. He is also known as "Mr Tomboy".
- The 2024 Syed Modi International badminton competition was won by Indian badminton ace PV Sindhu and Lakshya Sen, respectively











# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques : The bilateral naval exercise SLINEX 2024 begins between India and which country at Visakhapatnam ?

- (a) Spain
- (b) Sri lanka
- (c) Switzerland
- (d) Sweden
- (e) USA

**Answer : Option B** 

- The Eastern Naval Command will host the bilateral naval exercise SLINEX 2024 (Sri Lanka-India Exercise) at Visakhapatnam from December 17 to 20, 24.
- The drill will be divided into two phases: the Harbour Phase (17-18 December) and the Sea Phase (19-20 December).
- SLINEX, which began in 2005, is an important series of bilateral naval exercises that have helped India and Sri Lanka develop their maritime cooperation over time.
- The Indian Naval Ship INS Sumitra, a naval offshore patrol vessel of the Eastern Fleet, will participate on behalf of India, while the SLNS Sayura, an offshore patrol vessel, will participate on behalf of Sri Lanka.



#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### **Recent News Headlines Related to Defence Exercise:**

- India and Cambodia's first joint tabletop exercise, dubbed 'CINBAX,' began at the Foreign Training Node in Pune, Maharashtra
- On December 2, 2024, India and Malaysia began the bilateral Joint Military Exercise "Harimau Shakti" at the Bentong camp in Pahang district, Malaysia
- The Indian Coast Guard (ICG) held the 11th National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast.
- The 13th edition of Joint Military Exercise AGNI WARRIOR (XAW-2024), a bilateral exercise between the Indian Army and the Singapore Armed Forces, ended at Field Firing Ranges in Devlali (Maharashtra).
- The 11th edition of the Indian Coast Guard's National Maritime Search and Rescue Exercise and Workshop (SAREX-24) starts in Kochi, Kerala.
- The Indian Army successfully completed the Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise 'Sanyukt Vimochan 2024', which took place in Ahmedabad and Porbandar, Gujarat
- India Launches First Space Defense Exercise Antariksha Abhyas 2024 To simulate and address threats to and from space-based assets, integrating space capabilities into military operations
- Exercise AUSTRAHIND 3rd Edition Held at Foreign Training Node, Pune, Maharashtra between India & Australia (Army)
- The Indian Army, Indian Air Force, and Indian Navy will launch a command-level tri-service theatre exercise called 'Poorvi Prahar' along the India-China border.
- The fifth edition of the Vietnam-Indian Bilateral Army Exercise "VINBAX 2024" began in Ambala. The drill will take place from November 4 to 23 in Ambala and Chandimandir.
- The Indian Army contingent left for the 15th edition of the India-US Joint Special Forces Exercise VAJRA PRAHAR.
- VAJRA PRAHAR.
  The Indian Army contingent of 25 men departed for Jakarta today to participate in the 9th edition of the India-Indonesia Joint Special Forces Exercise GARUD SHAKTI-24
  The 12th India-Singapore Joint Military Training exercise began on October 21, 2024, at the Kalaikunda Air Force Station in West Bengal.





# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: How many Panchayats was awarded in National Panchayat Awards 2024?

- (a) 25
- (b) 35
- (c)45
- (d) 55
- (e) 65

**Answer: Option C** 

#### **Explanation:**

- The National Panchayat Awards 2024 recognized 45 outstanding Panchayats for their contributions to sustainable and inclusive development in rural India.
- The occasion was presided over by the Hon'ble President of India, Smt. Droupadi Murmu, and the Hon'ble Union Minister of Panchayati Raj, Shri Rajiv Ranjan Singh alias Lalan Singh.
- A brochure titled 'Best methods on Works of Awardee Panchayats' was released, highlighting the innovative and impactful methods followed by the award-winning Panchayats.
- The National Panchayat Awards are traditionally held on April 24th, coinciding with National Panchayati Raj Day (due to the early Lok Sabha elections in 2024, the award ceremony was rescheduled for December 11th this year).
- This day marks the passage of the 73rd Constitutional Amendment Act of 1992, which went into force in 1993 and gave Panchayats constitutional standing as institutions of local self-government.

#### The Award categories are as follows:

- Deen Dayal Upadhyay Panchayat Satat Vikas Puraskar (DDUPSVP). This award acknowledges the top three Gram Panchayats (GPs) in each of the nine theme areas for the Localization of Sustainable Development Goals.
- Carbon Neutral Vishesh Panchayat Puraskar- Awarded to the top three GPs for their efforts to achieve net-zero carbon emissions.
- Nanaji Deshmukh Sarvottam Panchayat Satat Vikas Puraskar is given to the top three GPs, Block Panchayats (BPs), and District Panchayats (DPs) with the highest average score across all nine categories.
- Gram Urja Swaraj Vishesh Panchayat Puraskar Awarded to the top three GPs for making major contributions to the adoption and use of renewable energy sources.
- Panchayat Kshamta Nirmaan Sarvottam Sansthan Puraskar Awarded to the top three institutions for providing outstanding institutional support to Panchayats in achieving the Localization of Sustainable Development Goals (LSDGs).

#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Mikheil Kavelashvili has been elected the next president of which country?

- (a) Georgia
- (b) France
- (c) Spain
- (d) Germany
- (e) Sweden

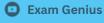
**Answer: Option A** 

- Mikheil Kavelashvili, a former Manchester City footballer and MP for the Georgian Dream party, will be Georgia's next president.
- The Georgian Dream Party controls the electoral college that decides his appointment, having eliminated public vote for president in 2017.
- Kavelashvili will become only the second former footballer to serve as president, following Liberia's George Weah.











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#### **Newly Appointed Prime Minister & President:**

- Prime Minister of France : Francois Bayrou
- Interim Prime Minister of Syria: Mohammad al-Bashir
- President of Ghana: John Dramani Mahama
- Prime minister of Burkina Faso: Rimtalba Jean Emmanuel Ouedraogo
- President of Namibia : Netumbo Nandi-Ndaitwah (Replaced Nangolo Mbumba)
- Prime Minister (PM) of Lithuania : Gintautas Paluckas (Replaced Ingrida Simonyte)
- Prime Minister of Uzbekistan (3rd time) : Abdulla Nigmatovich Aripov
- President of Uruguay : Yamandu Orsi
- Prime Minister of Mali: Abdoulaye Maiga (Replaced Choquel Maiga)
- President of Somalia : Abdirahman Mohamed Abdullahi (Waddani Party) (Replaced Muse Bihi Abdi)
- Prime Minister of Haiti : Alix Didier Fils-Aime (Replaced Garry Conille)
- Prime Minister of Mauritius : Navin Ramgoolam
- 103rd Prime Minister of Japan: Leader of the Liberal Democratic Party (LDP) Shigeru Ishiba
- President of Moldova (2nd term): Maia Sandu
- 47th president of America: Donald Trump (Republican party) (Replaced Joe Biden)
- 50th Vice president of USA: JD Vance
- President of Botswana: Duma Boko
- President of Vietnam: Luong Cuong
- · President of Tunisia: Kais Saied

#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Champions of the Earth, the United Nations' highest environmental honor started in which year?

चैंपियंस ऑफ द अर्थ, संयुक्त राष्ट्र का सर्वोच्च पर्यावरण सम्मान किस वर्ष शुरू हुआ?

- (a) 2000
- (b) 2002
- (c) 2003
- (d) 2005
- (e) 2007

**Answer: Option D** 

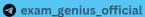
#### **Explanation:**

- The United Nations presented six exceptional individuals and organizations with the 2024 Champions of the Earth title, its highest environmental accolade.
- Since its introduction in 2005, the prize has honored 122 laureates.

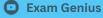
#### **About 2024 Champions of the Earth:**

- Policy Leadership Sonia Guajajara (Brazil)
- Inspiration and Action Amy Bowers Cordalis (United States)
- Inspiration and Action Gabriel Paun (Romania)
- Science and Innovation Lu Qi (China)
- Lifetime Achievement Madhav Gadgil (India)
- Entrepreneurial Vision SEKEM Initiative (Egypt)









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Ques : \_ signs agreement with Sea6 Energy to turn seaweed biomass into fuel.

- (a) HPCL
- (b) BHEL
- (c) SAIL
- (d) HUL
- (e) TATA powers

**Answer: Option A** 

- Government-owned oil major HPCL and Sea6 Energy Private Limited have entered into an MoU for R&D collaboration to take up joint development and commercialisation of technologies for valorising seaweed biomass.
- Under this MoU, HPCL will develop and scale up technologies jointly with Sea6 Energy for the conversion of seaweed biomass into fuels and chemicals.
- While these technologies are being developed and piloted, Sea6 Energy will also work on the upstream portion of making seaweed farming and harvesting more cost-effective.
- Seaweeds provide an attractive alternative to traditional biomass as far as biofuel production is concerned because it doesn't compete with food security, does not require fertilisers or irrigation, and can be practised in areas unsuitable for traditional agriculture such as coastlines.
- Moreover, seaweeds grow much faster than terrestrial crops, with some species capable of doubling their biomass in just a few days and they are an excellent option for carbon capture for meeting India's net-zero commitments by 2070.
- Sea6 Energy Private Limited headquartered in Bengaluru, was founded in 2010 to develop innovative solutions for key global problems.

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#### Recent News Headlines Related to MoU and agreement:

- Prasar Bharati has signed an MoU with Hockey India to provide a live broadcast of the upcoming Hockey India League. With this MoU, Doordarshan has become the official broadcast partner for Hockey India League 2024-25.
- Kyndryl, the world's largest IT infrastructure services provider, has partnered with The Co-operative Bank to migrate the bank's existing applications from on-premise environments to AWS Cloud.
- The Geological Survey of India (GSI) will collaborate with Italy's Research Institute for Geo-Hydrological Protection (CNR-IRPI) to enhance landslide forecasting and early warning systems.
- Flipkart, India's homegrown e-commerce platform, has signed an MoU with the Department for Promotion of Industry and Internal Trade (DPIIT) to support and empower tech start-ups in India
- Andhra Pradesh has entered into an agreement with Google under which the tech giant will help the state in adoption of artificial intelligence (AI) in various fields including healthcare
- Google and the Telangana government have entered into an agreement to establish a Google Safety Engineering Centre (GSEC) in Hyderabad.
- Tata Power Renewable Energy Limited (TPREL) & Thimphu, Bhutan based Druk Green Power Corporation Limited (DGPC) signed an MOU to develop 5,000 Megawatt (MW) of clean energy capacity, including 4,500 MW of hydropower and 500 MW of solar power in Bhutan.
- MoU was renewed for five years between the Ministry of External Affairs (MEA) and the Department of Posts for the continued accessibility of passport services through the Post Office Passport Seva Kendras (POPSKs). It is Launched in 2017.

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Ques: When is National Energy Conservation Day celebrated in India?

- (a) 12 December
- (b) 13 December
- (c) 14 December
- (d) 15 December
- (e) 16 December

**Answer: Option C** 

- National Energy Conservation Day is observed annually on December 14 in India to create awareness about the need of energy conservation and efficient energy use.
- The day emphasizes the importance of lowering energy use and developing sustainable energy practices in order to maintain the environment and secure the country's long-term development.
- Theme 2024: Powering Sustainability: Every Watt Counts.
- The National Energy Conservation Day, established in 1991, is championed by the Bureau of Energy Efficiency (BEE) under the Ministry of Power and serves as a reminder of the importance of energy in our daily lives, as well as the need to save it. It represents India's dedication to energy efficiency and conservation.



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#### **Important days:**

- 26 November: National Milk Day 2024 (Theme 2024 Transforming Dairying with AI and IT)
- 28 November : Red Planet Day (Theme 2024 Planet vs. Plastics)
- 29 November : International Jaguar Day
- 29 November: International Day of Solidarity with the Palestinian People
- 25 to 29 November : Aviation Safety Awareness Week 2024
- 30 November: Day of Remembrance for All Victims of Chemical Warfare
- 1 December : Border Security Force (BSF)
- 1 December : World AIDS Day (Theme 2024: Take the Right Path)
- 2 December : World Computer Literacy Day
- 3 December: International Day of Persons with Disabilities (Theme 2024 Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future)
- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December: Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December: World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December: United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 21 December : World Meditation Day











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#### **IMPORTANT ONE - LINER Current Affairs**

George Heber Joseph Appointed as Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC).

In-Solutions Global (ISG) has received full authorisation from the Reserve Bank of India (RBI) as a payment aggregator under the Payment and Settlement Systems framework

India's atomic power capacity has increased from 4,780 to 8,081 megawatts in the last decade and is expected to triple by 2031, according to Minister of State (Independent Charge) for Science, Technology, and Earth Sciences, Jitendra Singh.

President Droupadi Murmu conferred the honorary rank of 'General of Indian Army' on Nepal's Army chief General Ashok Raj Sigdel at a ceremony in New Delhi. Since 1950, the army chiefs of Nepal and India have had a unique tradition of being conferred the title of Honorary General.

Willow, a ground-breaking quantum chip, was introduced by Google. This chip reaches two key milestones: exponential error reduction with additional qubits and executing a computation in five minutes that would take modern supercomputers ten septillion years, surpassing the universe's lifespan.

Bharati Kolli, a 43-year-old woman from Vizianagaram district in Andhra Pradesh wins Rising Star Women Leaders of Banking for 2024 award. It is Awarded by Renowned women's group, Women We Admire.

Aryna Sabalenka received the WTA Player of the Year award for the first time after winning two Grand Slam titles and finishing 2024 at No. 1 in the rankings.



# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Which bank Joins Record Samurai Loan Surge with ¥30 Billion Debt Plan?

- (a) Canara Bank
- (b) State Bank of India
- (c) HDFC Bank
- (d) UCO Bank
- (e) Axis Bank

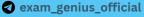
**Answer: Option B** 

#### **Explanation:**

- SBI is seeking a ¥30 billion (\$197 million) credit facility, contributing to a record level of yen loans raised by Asian borrowers outside Japan in 2024.
- The loan amount ¥30 billion (\$197 million) is for 5 years Tenure.
- Interest Margin is 60 basis points over the Tokyo Overnight Average Rate (TONA), a global benchmark for yen-denominated loans
- The Lead Bank is Mitsubishi UFJ Financial Group Inc. (MUFG)
- SBI had previously signed a ¥40 billion five-year loan in September 2023
- In addition to the yen loan, SBI is also seeking a syndicated dollar-denominated deal of up to \$1.25 billion

#### About State Bank of India (SBI):

- Established : 01 July 1955
- HQ: Mumbai, Maharashtra
- Chairman : Challa Sreenivasulu Setty







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#### Recent News Headlines Related to SBI:

- SBI Mutual Fund has established the SBI Quant Fund, an open-ended equity program with a quantbased investment strategy.
- The State Bank of India (SBI), India's largest lender, has launched a statewide awareness campaign to promote the necessity of activating inactive accounts.
- SBI has raised Rs.50,000 crore through domestic bonds in FY25. Bond issuances totaled Rs.30,000 crore for long-term bonds, Rs.15,000 crore for tier 2 bonds, and Rs.5000 crore for AT1
- State Bank of India (SBI), India's largest lender, has introduced a low-cost customized vehicle loan for Uber fleet partners.
- The State Bank of India (SBI), India's largest lender, has successfully raised \$500 million through five-year bonds from international investors
- SBI, India's largest public sector bank, has joined with Jagriti Yatra 2024, an 8,000-kilometer, 15-day entrepreneurial adventure through India's Tier 2 and Tier 3 districts.
- SBI is aiming to secure a \$1.25 billion five-year loan, which would be the largest dollar-denominated loan from India's financial sector in 2024.
- During the India Entrepreneurs Forum (IEF), the South African CEOs of the State Bank of India (SBI) and India Exim Bank emphasized their efforts to bridge the trade finance gap for firms in Africa.
- SBI intends to issue Rs.5,000 crore in the domestic debt capital market via non-convertible, perpetual, subordinated, unsecured Basel III-compliant Additional Tier I (AT-I) notes.
- The State Bank of India (SBI) will offer the Mauritius government with a Rs 487.60 crore line of credit to finance a water project.
- The State Bank of India (SBI) plans to increase the guick loan scheme's threshold from Rs 5 crore to improve credit availability for the MSME sector.
- The State Bank of India (SBI) has extended the Amrit Kalash and Amrit Vrishti fixed deposit schemes till March 31, 2025.
- The State Bank of India (SBI) chaired a committee to promote co-lending agreements between commercial banks and non-banking financial enterprises. The committee proposed abolishing the 18% Goods and Services Tax (GST) on co-lending-related operations.











# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: What was the WPI-based inflation rate in November 2024?

- (a) 1.23%
- (b) 1.89%
- (c) 1.75%
- (d) 1.69%
- (e) 1.54%

**Answer: Option B** 

#### **Explanation:**

- Wholesale pricing index (WPI)-based inflation fell to a three-month low of 1.89 percent in November 2024, down from 2.4% in October.
- This decrease in WPI was primarily due to a weakening of primary food inflation, which fell to 8.63 percent in November 2024 from 13.54 percent in October 2024.
- WPI inflation stood at 2.1% from April to November 2024, compared to a 1.29 percent decline in the same period last year.

#### **Recent WPI-based Retail inflation:**

• October 2024 : 2.36%

• September 2024 : 1.84%

August 2024: 1.31%

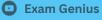
• July 2024 : 2.04%

• June 2024 : 3.36%

• May 2024 : 2.6%







# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: What was the CPI-based inflation rate in November 2024?

- (a) 5.25%
- (b) 5.45%
- (c) 5.53%
- (d) 6.64%
- (e) 6.37%

**Answer: Option C** 

#### **Explanation:**

- India's retail inflation is expected to drop to 5.53% in November, from a 14-month high of 6.21% in October, owing to lower vegetable prices.
- Core inflation has slowed, bringing respite to consumers affected by high food prices.

#### Month-wise list of retail inflation:

• October 2024 : 6.21%

• September 2024 : 5.49%

• August 2024 : 3.65%

• July 2024 : 3.54%

• June 2024 : 5.08%

May 2024 : 4.75%









# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Infrastructure investment expected to reach 6.5% of Gross domestic product by which year?

- (a) 2025
- (b) 2026
- (c) 2027
- (d) 2028
- (e) 2029

**Answer: Option E** 

- India's infrastructure investment is projected to rise at a 15% CAGR in the next years, with a concentration on capital-intensive sectors such as roads, railroads, and civil aviation.
- Infrastructure investment currently accounts for 5.3% of GDP and is expected to increase to 6.5% by 2029, with a 15.3% CAGR.
- A unprecedented budget of Rs.111 lakh crore has been allotted for infrastructure projects, surpassing the GDP of many developing countries.
- The budget allocation for roads has increased by ninefold, from Rs.31,130 crore in 2013-14 to Rs.2.7 lakh crore in 2024-25.
- India plans to decrease logistics expenses to 9% of GDP by 2025.









#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Indian scheduled commercial banks Record All-Time High Net Profit of \_\_ in FY24

- (a) Rs 21.50 Lakh Crore
- (b) Rs 22.45 Lakh Crore
- (c) Rs 19.25 Lakh Crore
- (d) Rs 23.50 Lakh Crore
- (e) Rs 22.50 Lakh Crore

**Answer: Option D** 

- Scheduled commercial banks (SCBs) gross non-performing asset (NPA) ratio decreased to 2.67% in June 2024 from 11.18% in March 2018, indicating remarkable improvement.
- SCBs achieved their highest-ever aggregate net profit of Rs 23.50 lakh crore in FY2023-24, up from Rs 22.63 lakh crore in FY2022-23.
- PSBs reported their highest-ever net profit of Rs 1.41 lakh crore in FY 2023-24, up from Rs 1.05 lakh crore in FY 2022-23 and Rs 0.86 lakh crore in the first half of FY 2024-25.
- The Provision Coverage Ratio (PCR) for SCBs increased dramatically from 49.31% in March 2015 to 92.52% in June 2024, suggesting better resilience.
- PSBs' gross NPA ratio decreased to 3.32% in June 2024, from 4.97% in March 2015 and 14.58% in March 2018.









# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Which bank has launched TIARA Credit Card designed exclusively for women?

- (a) HDFC Bank
- (b) Karnataka Bank
- (c) Bank of baroda
- (d) Canara Bank
- (e) None of these

**Answer: Option C** 

- BOBCARD LIMITED has launched the TIARA Credit Card, a premium credit card specifically developed for women.
- Model and actor Milind Soman, Pinkathon inventor and yoga practitioner Ankita Konwar, and Ravindra Rai, MD & CEO of BOBCARD LIMITED, unveiled the TIARA card, which is powered by the RuPay network.
- It provides a plethora of rewards and advantages in the travel, food, leisure, entertainment, and health categories, appealing to the desires of modern women.
- TIARA customers receive complimentary vouchers and memberships valued up to Rs 31,000 from top brands including Myntra, Nykaa, Flipkart, Lakme Salon, and Urban Company.
- To amplify the card's empowering message, BOBCARD has partnered with cricketer Shreyanka Patil, who personifies the campaign tagline 'Your Woman Card is Your Power Move.'







# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



#### Recent Facilities Launched in Banking & Insurance Sector:

- IDFC FIRST Bank Limited has created a holographic digital avatar of brand ambassador Amitabh Bachchan using Al technology.
- The Federal Bank sponsored an initiative named "Kaliyum Karyavum" to teach life skills to schoolchildren using traditional art forms.
- Paytm launched Unified Payment Interface(UPI) Lite Auto Top-Up which was designed to streamline small, frequent transactions for users, making everyday payments quick and hassle free.
- Prime Minister Narendra Modi launched the 'Bima Sakhi Yojana' in Panipat to increase financial literacy and insurance awareness among women. This initiative by the LIC aims to empower women aged 18 to 70 who have completed Class X.
- Esteem Savings Account Launched by Federal Bank Limited for Senior Citizens
- BharatPe, a fintech business, has created a fraud protection package called 'Shield' to provide coverage against digital fraud, including fraudulent Unified Payments Interface (UPI) transactions.
- Axis Bank has introduced the ARISE Women's Savings Account, a tailored solution designed to meet the financial needs of women.
- HDFC Bank created the Pragati Savings Account to meet the financial needs of India's rural and semi-urban communities.



# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques : Consider the following statements About National Asset Reconstruction Company Limited (NARCL) :

- (a) National Asset Reconstruction Company Limited (NARCL), often known as 'Bad Bank'
- (b) NARCL was established in mid-2022.
- (c) The committee to recommend a fresh list of accounts for NARCL set up under the Chairmanship of SBI Chairman C S Setty

#### Which of the following statements is/are True?

- (a) Only a
- (b) only b
- (c) Both a and b
- (d) Both a and c
- (e) All a, b and c

**Answer: Option D** 

- The Finance Ministry's Department of Financial Services (DFS) has agreed to form a Committee chaired by SBI Chairman C S Setty to submit a new list of accounts for transfer to the National Asset Reconstruction Company Limited (NARCL), often known as 'Bad Bank'.
- This was revealed at a review meeting hosted by DFS Secretary M Nagaraju to address critical operational difficulties and improve the effectiveness of settlement processes through NARCL and the National Company Law Tribunal (NCLT).
- Since its inception in mid-2021, NARCL has bought 22 accounts totaling ₹95,711 crore. The Finance Ministry aimed to transfer stressed assets worth ₹1 lakh crore to the National Asset Reconstruction Company Ltd (NARCL) by March 2025.
- A Bad Bank is a business that consolidates a bank's poor loans or non-performing assets (NPAs) and tries to resolve or liquidate these stressed assets to maximize value.
- In India, NARCL acquires these loans by paying 15% in cash and the balance in government-guaranteed SRs, which banks can use to resolve or liquidate poor loans.

# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Who launched Golden Jubilee (GJF) Scholarship Scheme 2024?

- (a) Life Insurance Corporation of India
- (b) Bharti AXA Insurance
- (c) SBI Life Insurance
- (d) Max Life Insurance
- (e) Edelweiss Insurance

**Answer: Option A** 

#### Explanation:

- Golden Jubilee (GJF) Scholarship Scheme 2024 Launched by Life Insurance Corporation of India (LIC)
- Its aim is to assist students from economically weaker families in accessing higher education
- There are 2 types of Scholarship: 1. General Scholarship 2. Special Scholarship for Girl Child
- General Scholarship will be provided for the entire duration of the course
- Special Scholarship for Girl Child will be provided for 2 years under Special Girl Scholar, subject to the candidate fulfilling requisite eligibility conditions for renewal

#### **Scholarship Amount:**

- Medical Courses : Rs 40,000 per annum, disbursed in two installments of Rs 20,000 each
- Engineering Courses: Rs 30,000 per annum, disbursed in two installments of Rs 15,000 each.
- Graduation in Other Fields : Rs 20,000 per annum, disbursed in two installments of Rs 10,000 each
- Special scholarship for girl child : An amount of Rs 15,000 per annum will be awarded to selected girl child for special scholarship after class 10th for pursuing higher studies in intermediate/10 + 2 pattern/ vocational or diploma courses through government recognized colleges/ institutions or courses in ITI for two years

# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Who is the first Pakistan bowler to take 100 wickets in each format of international cricket?

- (a) Shoaib Akhtar
- (b) Wagar Younis
- (c) Wasim Akram
- (d) Shaheen Afridi
- (e) None of these

**Answer: Option D** 

- Pakistani pacer Shaheen Afridi made history by becoming his country's first bowler to take 100 wickets in all formats of international cricket.
- The left-arm pacer reached the milestone in the opening T20I against South Africa in Durban. The hosts beat Pakistan by 11 runs in the encounter.
- Shaheen grabbed three wickets in the match, bringing his total to 100 T20I wickets in 74 T20s and making him the first Pakistani bowler to have 100 wickets in each format.
- Shaheen became the world's youngest player to achieve this achievement, as well as the first to reach 100 wickets in all three formats of international cricket before the age of 30.
- Notably, he became the youngest bowler to reach 100 wickets across all three forms. He joined
   New Zealand's Tim Southee, Bangladesh's Shakib Al Hasan, and Sri Lanka's Lasith Malinga.
- Afridi became the second-fastest Pakistani bowler to accomplish this accomplishment. He is now just behind Haris Rauf, who reached this milestone in 71 matches.







#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### **Recent records in Cricket:**

- Virat Kohli: became the fastest cricketer to amass 27000 international runs, breaking Sachin Tendulkar's previous record.
- Ravindra Jadeja: became the first Indian left arm spinner to reach 300 test wickets
- Jasprit Bumrah : 10th Indian bowler to reach the illustrious milestone of 400 international wickets
- Harmanpreet Kaur: top run-scorer in women's T20l cricket for India
- Ravindra Jadeja: Climbs to 5th Spot in India's Test Wicket List
- Rohit Sharma: First cricketer in the world to hit 600 sixes in international cricket
- Smriti Mandhana: First Indian Woman Cricketer To Score Consecutive Centuries in ODIs
- Kagiso Rabada: Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- Rohit Sharma 2nd player after MS Dhoni to play 250 matches in IPL
- Shafali Verma : Fastest double century in women's Test cricket
- Jos Buttler: Becomes first Englishman to make 3,000 T20I runs



#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Which country has joined the International Solar Alliance (ISA) by signing the ISA Framework Agreement in New Delhi, marking its commitment to renewable energy ?

- (a) Netherland
- (b) Mauritius
- (c) Moldova
- (d) Singapore
- (e) UAE

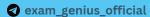
**Answer: Option C** 

#### **Explanation:**

- Moldova joined the International Solar Alliance (ISA) by signing the ISA Framework Agreement in New Delhi, demonstrating its commitment to renewable energy.
- The ISA, co-founded by India and France in 2015, intends to raise USD 1,000 billion for solar energy by 2030.
- The worldwide Solar Alliance (ISA), a treaty-based worldwide intergovernmental organization, seeks to mobilize more than USD 1000 billion in investment by 2030 for significant solar energy deployment.
- Last month, Armenia joined the International Solar Alliance (ISA) as the 104th full member.

#### **About Moldova:**

- Capital- Chisinau
- President- Maia Sandu
- Official language- Romanian
- Currency- Moldovan Leu









# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Which country cancels 'most favoured nation' status to India over Nestle ruling?

- (a) Spain
- (b) Sri lanka
- (c) Switzerland
- (d) Sweden
- (e) USA

**Answer: Option C** 

#### **Explanation:**

- The Swiss government has suspended the MFN clause from the Double Taxation Avoidance Agreement (DTAA) between India and Switzerland.
- The Swiss finance department stated on December 11 that the move follows the Supreme Court of India's ruling last year that the MFN clause does not automatically trigger when a country joins the OECD if the Indian government signed a tax treaty with that country before joining.

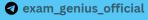
  India negotiated tax treaties with Colombia and Lithuania, resulting in reduced tax rates for some categories of income compared to OECD countries. The two countries later joined the OECD.
- In 2021, Switzerland regarded Colombia and Lithuania joining the OECD as a 5% dividend rate for the India-Switzerland tax treaty under the MFN provision, rather than the 10% stipulated in the agreement.

#### **About Switzerland:**

Capital : Bern

Currency : Swiss Franc

President : Viola Amherd







#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Where did the Indian Women's Junior Hockey team win the Women's Junior Asia Cup title in 2024?

- (a) Oman
- (b) Pakistan
- (c) Jordan
- (d) Somalia
- (e) Kuwait

**Answer: Option A** 

- The Indian women's junior hockey team successfully defended its Women's Junior Asia Cup title in Muscat, Oman, defeating China 3-2 in the final.
- India, the previous 2023 edition winner, won the 10th Women's Junior Asia Cup 3-2 in a penalty shootout in the final in Muscat.
- The top five teams at the 2024 Women's Junior Asia Cup India, China, Japan, South Korea, and Malaysia - qualified for the 2025 FIH Women's Junior World Cup in Chile.
- The Indian women's hockey squad followed in the footsteps of the Indian men's hockey team, who won the 2024 Hockey Junior Asia Cup for the fifth time in Muscat, Oman.













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## **Exam Genius**

#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### **Recent News headlines related to Sports**

- Aryna Sabalenka received the WTA Player of the Year award for the first time after winning two Grand Slam titles and finishing 2024 at No. 1 in the rankings
- The Khelo India Winter Games 2025 will be held in both Ladakh and Jammu & Kashmir in two phases. Ladakh will hold ice hockey and skiing from January 23-27, while Jammu & Kashmir will host snow activities
- Dommaraju Gukesh, an Indian grandmaster, became the world's youngest chess champion.
- Aarit Kapil, a nine-year-old from Delhi, defeated Raset Ziatdinov of the United States in the ninth and penultimate round of the KIIT International Open tournament, making him the youngest Indian to achieve this feat.
- The 2027 Women's World Cup in Brazil will be played from June 24 to July 25, FIFA, soccer's international governing body announced. Spain is the defending champion, having won the 2023 Women's World Cup jointly hosted by Australia and New Zealand.
- FIFA has confirmed that Saudi Arabia will host the 2034 World Cup.
- After 26 years, McLaren won the World Constructors' Championship at the Abu Dhabi Grand Prix, which marked the end of the Formula One 2024 season.
- Bangladesh successfully defended their title by defeating India by 59 runs in the 11th ACC U19 Men's Asia Cup Final held in Dubai, UAE.
- Indian badminton player Sathish Karunakaran has won the BWF Super 100 Guwahati Masters 2024 badminton singles title
- India will host the inaugural Women's T20 World Cup for the Blind in 2025.
- The Indian Men's Junior Hockey team defeated Pakistan 5-3 in the final of the 11th Men's Hockey Junior Asia Cup 2024, winning the trophy for a record fifth time.
- The Syed Modi India International Super 300 tournament in Lucknow marked a significant achievement for Indian badminton, as PV Sindhu and Lakshya Sen ended their respective title droughts









# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: Who launched its first ever national soundscape titled Aania?

- (a) Norway
- (b) Sweden
- (c) United States
- (d) France
- (e) Finland

**Answer: Option E** 

#### Explanation:

- Finland presented its first national soundscape, 'Ääniä', on its 107th Independence Day.
- The Finnish title "Ääniä" (meaning "sounds" or "voices") takes listeners on a musical journey across the country's landscapes, seasons, and traditions.
- Composed by Lauri Porra, a renowned classical and metal musician.
- This one-hour soundscape features 15 compositions inspired by Finland's natural and cultural heritage.

#### **About Finland:**

Capital : Helsinki

• Currency : The euro

• President : Alexander Stubb







#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### Ques: Consider the following statements About Railways (Amendment) Bill, 2024:

- (a) The Lok Sabha passed the Railways (Amendment) Bill, 2024 during the Winter Session despite disruptions
- (b) Merges provisions of the Indian Railway Board Act, 1905, into the Railways Act, 1989
- (c) Cited plans for 13,000 additional trains and ongoing production of 10,000 general coaches to cater to low income passengers

#### Which of the following statements is/are True?

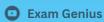
- (a) Only a
- (b) only b
- (c) Both a and b
- (d) Both a and c
- (e) All a, b and c

#### **Answer: Option E**

- The Lok Sabha passed the Railways (Amendment) Bill, 2024 during the Winter Session despite disruptions, with Union Minister Ashwini Vaishnaw addressing concerns over potential privatisation.
- Merges provisions of the Indian Railway Board Act, 1905, into the Railways Act, 1989, eliminating the need for dual references and simplifying the legal framework while empowering the Railway Board with statutory powers.
- Grants the central government authority to determine the board's composition, qualifications, and terms of service, ensuring operational flexibility
- Highlighted 100% delegation of tendering powers to zone general managers, accelerating project approvals and decentralisation
- Cited plans for 13,000 additional trains and ongoing production of 10,000 general coaches to cater to low income passengers









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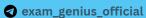


Ques : According to the Bloomberg Billionaires Index Elon Musk has become the first person to surpass \_ billion in net worth

- (a) \$200 billion
- (b) \$300 billion
- (c) \$400 billion
- (d) \$500 billion
- (e) \$600 billion

**Answer : Option C** 

- Elon Musk has become the first person to cross \$400 billion in net worth, cementing his position as the world's wealthiest person.
- According to the Bloomberg Billionaires Index, Musk's fortune has grown significantly after the US presidential election, reaching \$447 billion.
- Musk's growing wealth reflects the increasing value of his ventures, particularly in the electric vehicle and space sectors, where Tesla and SpaceX continue to dominate their markets.
- Elon Musk's wealth is not just attributed to his well-known enterprises, SpaceX and Tesla. Since May, his artificial intelligence business, xAI, has doubled in valuation to \$50 billion.
- Amazon founder Jeff Bezos is a distant second on the list, at \$249 billion, while Mark Zuckerberg is a close third at \$224 billion.
- Larry Ellison is ranked fourth, with a net worth of \$198 billion, followed by Bernard Arnault, who has \$181 billion.







# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



#### **India's Rankings in Different Indices**

- 2025 QS Sustainability Rankings Published by QS Rankings : IIT Delhi (171), University of Toronto (Canada) (top)
- SBTi commitments by Indian companies Published by ICRA ESG Ratings Limited : India (6th), United Kingdom (UK) (top)
- "world's worst airlines" in the 2024 AirHelp Score survey : IndiGo (103rd), Brussels Airlines (top)
- Interdisciplinary Science Rankings (ISR) 2025 Published by Times Higher Education (THE): Anna University in Chennai (Tamil Nadu, TN) (42nd), Massachusetts Institute of Technology (MIT) (USA) (top)
- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School: India (49th), United States of America (top)
- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD: India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance: London (top), New Delhi (77),
   Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP): India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- Al Preparedness Index (AIPI) Published by IMF : India (72nd), Singapore (top)

#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Which Pakistani cricketer announced his retirement from international cricket?

- (a) Shoaib Akhtar
- (b) Waqar Younis
- (c) Wasim Akram
- (d) Shaheen Afridi
- (e) Imad Wasim

**Answer: Option E** 

- Imad Wasim, Pakistan's star all-rounder, has retired from international cricket after a phenomenal nine-year career.
- The 35-year-old played a crucial role in Pakistan's Champions Trophy victory in 2017.
- In May 2015, Imad made his debut for Pakistan in a T20I against Zimbabwe in Lahore.







#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### **Recently Retired Players:**

- Siddarth Kaul (Indian) : cricket
- Emma McKeon (Australia): professional swimming
- Rafael Nadal (Spain): professional tennis
- Tim Southee (New Zealand): international cricket
- Mohammad Nabi (Afghanistan): Retire from ODI Cricket
- Wriddhiman Saha (India): retired from all cricket formats
- Rani Rampal: Retirement from Hockey
- Wicketkeeper-Batter Matthew Wade: Retires from International Cricket
- Andres Iniesta (Spain): Retirement from professional football
- Rafael Nadal (from Spain): Retirement from professional tennis
- Dipa Karmakar : Retirement from gymnastics
- Dwayne Bravo : All forms of cricket
- Luis Suarez (Uruguay): National football team
- Moeen Ali (England): Retirement from international cricket
- Shannon Gabriel (West Indies): Retirement from international cricket



#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Which state launched the 'Urjaveer' scheme?

- (a) Uttar Pradesh
- (b) Gujarat
- (c) Rajasthan
- (d) Maharashtra
- (e) Andhra Pradesh

**Answer : Option E** 

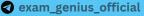
#### **Explanation:**

- 'Urjaveer' scheme launched by Union Minister Manohar Lal Khattar, Ministry of Power at Poranki in Krishna district of Andhra Pradesh.
- It is Implemented by Energy Efficiency Services Limited (EESL).
- The aim of this scheme is to transform Andhra Pradesh into a 100% green energy state, focusing on sustainable development and energy conservation.
- The Target is to involve and train 1,12,000 private registered electricians on the Urjaveer platform.
- Women and young individuals, aged 18 and above, can take part in the Urjaveer scheme by registering as 'Urjaveers' on the Energy Efficiency Services Limited (EESL) platform.

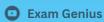
#### Urjaveers will focus on six key products:

- 6 Watt (W) Light Emitting Diode (LED) bulbs
- 20 Watt (W) LED tube lights
- 30 Watt (W) Brushless Direct Current (BLDC) ceiling fans
- 5-star rated air conditioners (ACs)
- Induction cooking stoves
- 10 Watt (W) LED inverter bulbs









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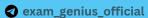


#### **Recent News Headlines Related to Schemes**

- Yuva Shuddhi Abhiyan Launched by Karnataka Governor Thaawarchand Gehlot to raise awareness about the dangers of drug abuse among youth.
- The Chief Minister introduced 'Him Bhog Atta,' which is prepared from maize harvested by farmers in Uttarakhand using natural agricultural practices.
- The Indira Gandhi Sukh Shiksha Yojna aims to prevent child exploitation and assist vulnerable children of widows, poor mothers, divorced women, and disabled parent
- The Chief Minister handed over keys to 16 electric taxi owners as part of the Rajiv Gandhi Self-Employment Start-up Scheme 2023
- The Government of India's main effort for people with disabilities (PwDs), Sugamya Bharat Abhiyan or Accessible India Campaign (AIC), has been successfully implemented for 9 years.
- The Empowered Programme Committee has approved 7 startup proposals under the GREAT scheme. The Government is providing a maximum fund support of Rs 50 lakhs per startup.
- The Ministry of New and Renewable Energy (MNRE) predicts that by March 2025, rooftop solar installations under the PM Surva Ghar: Muft Bijli Yojana (PMSGMBY) will exceed 10 lakh
- Rythu Bharosa Scheme Launched by Telangana government, led by Chief Minister A. Revanth Reddy To provide annual subsidies of Rs.15,000 per farmer as part of Congress' six guarantees. The government has cleared Rs.7,625 crore in crop loan arrears for Kharif 2023, affirming its commitment to farmers' welfare.













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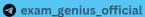
Ques: Which player won the women's singles title at the Odisha Masters 2024?

- (a) Tanvi Sharma
- (b) Saina Nehwal
- (c) Cai Yan Yan
- (d) Anmol Kharb
- (e) None of these

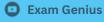
**Answer: Option C** 

- Rithvik Sanjeevi. Satish Kumar won the men's singles title at the 2024 BWF Super100 Odisha Masters badminton event.
- Rithvik was the only Indian winner at the Odisha Masters, which was dominated by Chinese players who won three titles, with the Japanese taking the women's doubles title.
- Cai Yan Yan of China won her second consecutive BWF Super 100 women's singles title in Cuttack, defeating Tanvi Sharma, 15, in the final.
- Cai Yan Yan defeated India's Anmol Kharb in the singles final of the 2024 BWF Super 100 Guwahati event last week.
- The \$100,000-lakh prize money BWF Super 100 Odisha Masters 2024 was held in Cuttack, Orissa. It was the third edition of the BWF Super 100 Odisha Masters, following the first editions in 2021 and 2023.
- The Badminton Association of India and the Odisha Badminton Association collaborated to organise the BWF Super 100 Odisha Masters 2024.











# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques: International Migrants Day is observed annually on which day?

- (a) 17 December
- (b) 18 December
- (c) 19 December
- (d) 20 December
- (e) 21 December

**Answer: Option B** 

- International Migrants Day is held yearly on December 18th.
- To increase awareness about migrants' rights, integration obstacles, and contributions to host communities.
- Theme 2024: Recognizing the contributions of migrants and protecting their rights.
- The United Nations General Assembly established International Migrants Day in 2000 in response to the growing number of migrants worldwide, as well as to commemorate the establishment of the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, adopted by the United Nations in 1990 and entered into force in 2003.



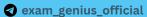
#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



#### **Important days:**

- 29 November : International Jaguar Day
- 29 November : International Day of Solidarity with the Palestinian People
- 25 to 29 November : Aviation Safety Awareness Week 2024
- 30 November: Day of Remembrance for All Victims of Chemical Warfare
- 1 December : Border Security Force (BSF)
- 1 December : World AIDS Day (Theme 2024: Take the Right Path)
- 2 December : World Computer Literacy Day
- 3 December : International Day of Persons with Disabilities (Theme 2024 Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future)
- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December: Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December: World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December : International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December: World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December: United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 21 December : World Meditation Day











# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



#### **IMPORTANT ONE - LINER Current Affairs**

Malaysian coach Tan Kim Her Appointed as India's Doubles Badminton Coach for the 2026 Asian Games and 2028 Olympics

National Dope Testing Laboratory (NDTL), New Delhi has received the approval from World Anti-Doping Agency (WADA) as an Athlete Passport Management Unit to manage Athlete Biological Passport.

The SEBI has mandated all Mutual Fund (MF) companies to reduce the processing time for cancelling their Systematic Investment Plans (SIPs) to 2 working days from the previous 10 working days.

Prime Minister Narendra Modi will formally inaugurate Mahakumbh-2025 and launch over 600 projects worth ₹7,000 crore, undertaken and completed ahead of the mega once-in-12-years fair.

The World Bank has approved the Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening (UP-AGREES) Project, a \$325.10 million initiative aimed at increasing farmers' incomes in Uttar Pradesh by improving crop productivity, implementing digital and climate-resilient practices, and improving market access.

The Finance Ministry seeks approval for over Rs.44,000 crore in additional cash expenditure through the first Supplementary Demands for Grants (SDG).

Meta Platforms has donated \$1 million to president-elect Donald Trump 's inaugural fund, the latest step by CEO Mark Zuckerberg to bolster his once-fraught relationship with the incoming president.

Donald Trump Awarded as Person of the Year for 2024 by Time magazine.

United States Agency for International Development (USAID) and International Solar Alliance (ISA) Join Forces to enhance grid interconnections and promote sustainable energy systems.



# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques : Which Life Insurance Leads with 99.04% Claim Settlement Ratio in Q2 FY2025 ? Q2 FY2025 में कौन सा जीवन बीमा 99.04% दावा निपटान अनुपात के साथ अग्रणी है?

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (e) Magma HDI General Insurance / मैग्मा एचडीआई सामान्य बीमा

**Answer: Option B** 

#### **Explanation:**

- ICICI Prudential Life Insurance had a claim settlement ratio of 99.04% during the July-September quarter of FY2025.
- The insurance processed claims quickly, with an average settlement time of 1.2 days.
- During this year, ICICI Prudential Life Insurance settled a total of Rs.451.05 crore in death claims.

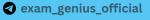
#### **About ICICI Prudential Mutual Fund:**

Established: 1993

• HQ : Mumbai

MD & CEO: Nimesh Shah











# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



Ques : Public Sector Banks Record Net Profit of \_\_ In First Half FY 2024-25. सार्वजनिक क्षेत्र के बैंकों ने FY2024-25 की पहली छमाही में \_\_ का रिकॉर्ड शुद्ध लाभ कमाया

- (a) Rs 85,520 Crore
- (b) Rs 86,320 Crore
- (c) Rs 82,320 Crore
- (d) Rs 84,620 Crore
- (e) Rs 80, 920 Crore

**Answer: Option A** 

- In the first half of FY 2024-25, Public Sector Banks (PSBs), including State Bank of India (SBI), reported a net profit of Rs.85,520 crore, a 26% increase from Rs.67,850 crore the previous year.
- PSBs have increased shareholder value by delivering Rs.61,964 crore in dividends during the last three years.
- Gross non-performing assets (GNPA) decreased to 3.12% in September 2024, from a high of 14.58% in March 2018.
- PSBs are on track to exceed the previous fiscal year's net profit of Rs.1.46 lakh crore.









#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Which Bank secures Rs 3,000 cr via 10 yr infra bond at 7.74%? कौन सा बैंक 7.74% पर 10 साल के इन्फ्रा बांड के माध्यम से 3,000 करोड़ रुपये सुरक्षित करता है?

- (a) Karnataka Bank / कर्नाटक बैंक
- (b) Central Bank of India / सेंट्रल बैंक ऑफ इंडिया
- (c) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (d) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (e) Punjab & Sind Bank / पंजाब एंड सिंध बैंक

**Answer: Option E** 

#### **Explanation:**

- Punjab & Sind Bank issued 10-year infrastructure bonds with a yield rate of 7.74 percent, raising Rs 3,000 crore.
- The infrastructure bond offering had a basic size of Rs 500 crore with a green shoe option of Rs 2,500 crore. Domestic rating agency CRISIL and India Ratings gave it a "AA" grade.
- The bank got bids of Rs 6,031 crore against a base issue size of Rs 500 crore.

#### **About Punjab & Sind Bank:**

Established: 1908

HQ : New Delhi

MD & CEO: Swarup Kumar Saha

• Tagline : Where service is a way of life









#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: In which year InCred is established?

InCred की स्थापना किस वर्ष हुई?

- (a) 2012
- (b) 2013
- (c) 2014
- (d) 2015
- (e) 2016

**Answer: Option E** 

#### **Explanation:**

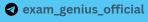
- InCred, a fintech unicorn, plans an IPO to raise INR 4,000 Cr (approx. \$470 Mn) to INR 5,000 Cr (approx. \$590 Mn) by late 2025.
- The company aims for a valuation between INR 15,000 Cr (approx. \$1.78 Bn) and INR 22,500 Cr (approx. \$2.6 Bn).
- InCred plans to select merchant bankers to manage the IPO by January 2025, with a launch date around Diwali.

#### **About InCred:**

Established: 2016

• HQ : Mumbai

CEO: Bhupinder Singh









# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in

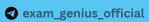


Ques : Who has been appointed as the Managing Director of State Bank of India (SBI)? भारतीय स्टेट बैंक (एसबीआई) के प्रबंध निदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Shashwat Sharma / शाश्वत शर्मा
- (b) Ram Mohan Rao Amara / राम मोहन राव अमारा
- (c) Bhavesh Jain / भावेश जैन
- (d) Vikram Dev Dutt / विक्रम देव दत्त
- (e) Rajnish Kumar / रजनीश कुमार

**Answer: option B** 

- Ram Mohan Rao Amara has been selected as a three-year Managing Director of State Bank of India (SBI) by the federal government.
- The Financial Services Institutions Bureau (FSIB) proposed Rao for the role in September of this year. One of the MD positions at SBI became available after CS Setty took over as chairman in August.
- Before being appointed MD, Rao was the country's largest bank's deputy managing director and chief risk officer.
- Rao began his banking career at SBI in 1991 as a probationary officer. He has extensive experience in credit, risk management, retail, and international banking.
- He managed major assignments for SBI in markets including as Singapore and the United States, and he served as CEO of the Chicago branch before becoming President and CEO of SBI California.







# NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



#### Recent Appointment in Banking & Insurance Sector:

- George Heber Joseph: Chief investment officer (CIO) of the newly- incorporated joint venture firm Jio BlackRock Asset Management Company (AMC)
- Manish Jain: Executive Director of YES Bank
- R Ramaseshan : Part-time Chairman' (independent director) of Jana Small Finance Bank (JSFB) Limited (Replaced Subhash Khuntia)
- Bhavesh Jain : Managing Director and CEO of TransUnion CIBIL
- Sanjay Malhotra: 26th Governor of the Reserve Bank of India (RBI) for three years
- Vaibhav Chaturvedi : ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- Vijay Chandok : MD & CEO of National Securities Depository Limited (NSDL) (Replaced Padmaja Chunduru)
- Masato Kanda: 11th president of the Asian Development Bank (ADB)
- Nand Kishore: Managing Director and CEO of SBI Funds Management
- Binod Kumar: Managing Director of Chennai-based Indian Bank
- Rahul Bhave: Managing Director (MD) and CEO of Industrial Finance Corporation of India (IFCI Ltd)
- Rishi Chhabra: country manager for India at Visa
- Praveena Rai: Chief Executive Officer (CEO) and Managing Director (MD) of Multi Commodity
   Exchange of India (MCX)
- Amitabh Chaudhry: reappointed by MD and CEO Axis Bank
- Ashok Chandra: MD & CEO at Punjab National Bank (PNB)





#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: What is the projected growth rate of the Indian economy for FY26 according to Ind-Ra?

Ind-Ra के अनुसार वित्त वर्ष 26 के लिए भारतीय अर्थव्यवस्था की अनुमानित वृद्धि दर क्या है?

- (a) 5.6%
- (b) 5.4%
- (c) 6.2%
- (d) 6.4%
- (e) 6.6%

**Answer: Option E** 

#### **Explanation:**

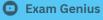
- India Ratings and Research (Ind-Ra) expects the Indian economy to grow by 6.6% in 2025-26, up from 6.4% in the current fiscal year
- Ind-Ra expects that investments would continue to be a key growth driver for the Indian economy in FY26, as they were in FY22 and FY24.
- The Indian economy has undergone a cyclical growth slowdown over the last three quarters, which is expected to reverse in the December quarter.

#### **Updated GDP List:**

- India Ratings 6.4% (FY24), 6.6% (FY26)
- ADB 6.5% (FY24), 7%(FY25),
- S&P 6.8% (FY25), 6.9% (FY26)
- RBI –6.6% (FY24)
- Morgan Stanley 6.3% (FY25)
- Moody Ratings 2% (CY24)
- IMF 7% (FY25), 6.5% (FY26)
- World Bank 7% (FY25)









#### NO. 1 PLATEFORM FOR GOVT. EXAMS **UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Which state defeats Madhya Pradesh to win the 2024 Syed Mushtaq Ali Trophy? किस राज्य ने मध्य प्रदेश को हराकर 2024 सैयद मुश्ताक अली ट्रॉफी जीती?

- (a) Delhi / दिल्ली
- (b) Mumbai / मुंबई
- (c) Bangalore / बैंगलोर
- (d) Gujarat / गुजरात
- (e) Hydreabad / हैदराबाद

**Answer: Option B** 

- Mumbai, captained by Shreyas Iyer, defeated Madhya Pradesh to win the 2024-25 Syed Mushtaq Ali Trophy.
- Mumbai won their second Syed Mushtaq Ali Trophy by defeating Madhya Pradesh by 5 wickets in the final, which was held at the Chinnaswamy Stadium in Bangalore.
- The Mumbai team's triumph over Madhya Pradesh in Bengaluru was their second title win. Mumbai had previously won the Syed Mushtaq Ali Trophy in the 2022-23 season, defeating Himachal Pradesh.
- Suryansh Shedge (Mumbai) declared as Player of the Match and Ajinkaya Rahane (Mumbai) as Player of the Tournament.
- The Board of Control for Cricket in India (BCCI) organizes the Syed Mushtaq Ali Trophy, a domestic T20 tournament.
- This season's Syed Mushtaq Ali Trophy included thirty-eight teams from the Ranji Trophy, divided into five groups.









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#### **Recent News headlines related to Sports**

- Cai Yan Yan defeated India's Anmol Kharb in the singles final of the 2024 BWF Super 100 Guwahati event.
- Rithvik Sanjeevi. Satish Kumar won the men's singles title at the 2024 BWF Super100 Odisha Masters badminton event.
- The Indian women's junior hockey team successfully defended its Women's Junior Asia Cup title in Muscat, Oman, defeating China 3-2 in the final.
- Aryna Sabalenka received the WTA Player of the Year award for the first time after winning two Grand Slam titles and finishing 2024 at No. 1 in the rankings
- The Khelo India Winter Games 2025 will be held in both Ladakh and Jammu & Kashmir in two phases. Ladakh will hold ice hockey and skiing from January 23-27, while Jammu & Kashmir will host snow activities
- Dommaraju Gukesh, an Indian grandmaster, became the world's youngest chess champion.
- Aarit Kapil, a nine-year-old from Delhi, defeated Raset Ziatdinov of the United States in the ninth and penultimate round of the KIIT International Open tournament, making him the youngest Indian to achieve this feat.
- The 2027 Women's World Cup in Brazil will be played from June 24 to July 25, FIFA, soccer's international governing body announced. Spain is the defending champion, having won the 2023 Women's World Cup jointly hosted by Australia and New Zealand.
- FIFA has confirmed that Saudi Arabia will host the 2034 World Cup.
- After 26 years, McLaren won the World Constructors' Championship at the Abu Dhabi Grand Prix, which marked the end of the Formula One 2024 season.
- Bangladesh successfully defended their title by defeating India by 59 runs in the 11th ACC U19 Men's Asia Cup Final held in Dubai, UAE.
- Indian badminton player Sathish Karunakaran has won the BWF Super 100 Guwahati Masters 2024 badminton singles title











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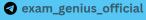
Ques: Who won the Men's 50m Rifle 3P title at the 67th National Shooting Championship? 67वीं राष्ट्रीय शूटिंग चैम्पियनशिप में पुरुषों की 50 मीटर राइफल 3पी का खिताब किसने जीता?

- (a) Pavan Kampelli / पवन कम्पेली
- (b) Kiran Ankush Jadhav / किरण अंकुश जाधव
- (c) Carolina Marín / कैरोलिना मैरिन
- (d) Gagan Narang / गगन नारंग
- (e) Ashwini Ponnappa / अश्विनी पोनप्पा

**Answer: Option B** 

- Kiran Ankush Jadhav of the Indian Navy won the men's 50m rifle 3 positions (3P) title at the 67th National Shooting Championships in Bhopal, defeating Paris Olympic bronze medalist Swapnil Kusale and another Olympian Aishwary Pratap Singh Tomar.
- Jadhav fired 465.8 in the final, leaving Aishwary Pratap (463.1) of his native state in second place at the M.P. State Academy Shooting Range.
- Swapnil of Railways led the 45-shot final until the 40th shot, but finished third before the last golddeciding shot, with a score of 451.8. Jadhav was in third place until the 40-shot stage, when he finished to win gold.









#### **NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit** : https://examgenius.in



Ques: Ravichandran Ashwin, who announced his retirement from International Cricket, played for which state in the Ranji Trophy?

रविचंद्रन अश्विन, जिन्होंने हाल ही में अंतर्राष्ट्रीय क्रिकेट से संन्यास की घोषणा की, रणजी ट्रॉफी में किस राज्य के लिए खेलते थे ?

- (a) Kerala / केरल
- (b) Tamil Nadu / तमिलनाड्
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

**Answer: Option B** 

- · Ravichandran Ashwin, one of India's all-time greats, has declared his retirement from all levels of international cricket.
- The surprise retirement declaration came after the third test of the 2024-25 Border Gavaskar Trophy in Brisbane finished in a tie.
- Ashwin is India's second-highest wicket-taker, after only Anil Kumble, with 765 wickets.
- Ashwin has captured 537 wickets in 106 Tests, averaging 24. He is also ranked seventh among all wicket-takers.
- He is the second fastest to reach 500 Test wickets, having done so in 98 matches.
- Ashwin also has 37 five-wicket hauls in an innings, second only to Sri Lanka's famous Muttiah Muralitharan.
- Ashwin made his first-class debut for Tamil Nadu in a Ranji Trophy match against Haryana in Chennai in December 2006.

## NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



#### **Recently Retired Players:**

- Imad Wasim (Pakistan): International cricket
- Siddarth Kaul (Indian) : cricket
- Emma McKeon (Australia): professional swimming
- Rafael Nadal (Spain): professional tennis
- Tim Southee (New Zealand) : international cricket
- Mohammad Nabi (Afghanistan) : Retire from ODI Cricket
- Wriddhiman Saha (India): retired from all cricket formats
- Rani Rampal : Retirement from Hockey
- Wicketkeeper-Batter Matthew Wade: Retires from International Cricket
- Andres Iniesta (Spain): Retirement from professional football
- Rafael Nadal (from Spain) : Retirement from professional tennis
- Dipa Karmakar : Retirement from gymnastics
- Dwayne Bravo : All forms of cricket



## NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in

Ques : Consider the following statements About CHARAK initiative : चरक पहल के बारे में निम्नलिखित कथनों पर विचार करें:

- (a) Under the Ministry of Coal's direction, Singrauli-based Coal India arm Northern Coalfields Limited (NCL) has launched 'CHARAK' initiative
- कोयला मंत्रालय के निर्देश के तहत, सिंगरौली स्थित कोल इंडिया शाखा नॉर्दर्न कोलफील्ड्स लिमिटेड (एनसीएल) ने 'चरक' पहल शुरू की है
- (b) Benefits given to the Residents of Singrauli and Sonbhadra districts with an annual household income of less than Rs. 10 lakhs
- 10 लाख रुपये से कम वार्षिक घरेलू आय वाले सिंगरौली और सोनभद्र जिलों के निवासियों को दिए गए लाभ
- (c) This project aims to provide free care to people suffering from specified life-threatening diseases who live in the Singrauli region

इस परियोजना का उद्देश्य सिंगरौली क्षेत्र में रहने वाले निर्दिष्ट जीवन-घातक बीमारियों से पीड़ित लोगों को मुफ्त देखभाल प्रदान करना है।

Which of the following statements is/are True ? निम्नलिखित में से कौन सा कथन सत्य है/हैं?

- (a) Only a
- (b) only b
- (c) Both a and b
- (d) Both a and c
- (e) All a, b and c

**Answer : Option D** 

- Under the Ministry of Coal's direction, Singrauli-based Coal India arm Northern Coalfields Limited (NCL) has launched 'CHARAK'- "Community Health: A Responsive Action for Koylanchal", an innovative health-centric CSR initiative.
- This project aims to provide free care to people suffering from specified life-threatening diseases who live in the Singrauli region's financially weak communities.
- Under 'CHARAK', NCL will provide free treatment for specified life-threatening disorders in its dedicated hospital (NSC) or specialized empanelled hospitals around the country.
- Residents of Singrauli and Sonbhadra districts with an annual household income of less than Rs.
  8 lakhs from all sources are eligible for benefits under this scheme.
- As a responsible corporate, NCL is committed to improve the socioeconomic profile of the Singrauli region through various CSR initiatives. Notably, NCL has impacted the lives of about 10 lakh individuals and spent more than 1,000 crores on various CSR activities during the last ten years.



## NO. 1 PLATEFORM FOR GOVT. EXAMS UPSC | SSC | BANKING | RAILWAY visit : https://examgenius.in



#### **Recent News Headlines Related to Schemes**

- Yuva Shuddhi Abhiyan Launched by Karnataka Governor Thaawarchand Gehlot to raise awareness about the dangers of drug abuse among youth.
- The Chief Minister introduced 'Him Bhog Atta,' which is prepared from maize harvested by farmers in Uttarakhand using natural agricultural practices.
- The Indira Gandhi Sukh Shiksha Yojna aims to prevent child exploitation and assist vulnerable children of widows, poor mothers, divorced women, and disabled parent
- The Chief Minister handed over keys to 16 electric taxi owners as part of the Rajiv Gandhi Self-Employment Start-up Scheme 2023
- The Government of India's main effort for people with disabilities (PwDs), Sugamya Bharat Abhiyan or Accessible India Campaign (AIC), has been successfully implemented for 9 years.
- The Empowered Programme Committee has approved 7 startup proposals under the GREAT scheme. The Government is providing a maximum fund support of Rs 50 lakhs per startup.
- The Ministry of New and Renewable Energy (MNRE) predicts that by March 2025, rooftop solar installations under the PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) will exceed 10 lakh
- Rythu Bharosa Scheme Launched by Telangana government, led by Chief Minister A. Revanth Reddy To provide annual subsidies of Rs.15,000 per farmer as part of Congress' six guarantees. The government has cleared Rs.7,625 crore in crop loan arrears for Kharif 2023, affirming its commitment to farmers' welfare.
- The government's Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) has improved the health and wellbeing of senior folks significantly. Approximately 14 lakh Ayushmann Vay Vandana cards have been distributed to older adults aged 70 and above through the scheme.
- The government of India has extended the NITI (National Institution for Transforming India) Aayog's flagship Atal Innovation Mission until March 31, 2028, with an expanded scope.
- The Indian government began the 'Bal Vivah Mukt Bharat' campaign to eradicate child marriage, a societal plague.

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Ques : Which ministry Launched "Amrit Gyaan Kosh" Portal ? किस मंत्रालय ने "अमृत ज्ञान कोष" पोर्टल लॉन्च किया?

- (a) Union Ministry of Home Affairs / केंद्र य गह मंत्रालय
- (b) Union Ministry of Education / केंद्र य सिशा मंत्रालय
- (c) Union Ministry of Electronics and Information Technology / केंद्रीय इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय
- (d) Union Ministry of Micro, Small and Medium Enterprises / केंद्रीय सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
- (e) Ministry of Personnel, Public Grievances and Pensions / मंत्रालय कार्मिक, लोक शिकायत और पेंशन

**Answer: Option E** 

#### **Explanation:**

- "Amrit Gyaan Kosh" Portal Launched by Union Minister of State(MoS), Dr. Jitendra Singh, Ministry of Personnel, Public Grievances and Pensions
- It is Developed by Capacity Building Commission (CBC) and Karmayogi Bharat
- Its aim is to build a comprehensive knowledge base by curating best practices from across India, with a focus on aligning these practices with 15 of the 17 Sustainable Development Goals (SDGs)
- He also inaugurated the "Advanced Case Writing and Teaching Workshop" for 60 faculty members from Civil Services Training Institutions (CSTI) nationwide

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

- Pralhad Joshi, Minister of Food and Consumer Affairs, has presented 'Anna Chakra', a gamechanging supply chain optimization tool for the Public Distribution System
- Indian Railways has launched the 'Sanraksha' smartphone application, which is an innovative move toward boosting passenger safety and security.
- The Department of Justice is launching a year-long statewide campaign called 'Hamara Samvidhan Hamara Samman' to commemorate India's 75th year as a Republic and the adoption of its Constitution.
- Union Minister for Commerce and Industry, Piyush Goyal, has launched the Confederation of Indian Industry (CII) Ease of Doing Business (EoDB) and Regulatory Affairs Portal in a bid to enhance transparency and facilitate feedback on India's business environment
- Shri Dharmendra Pradhan, Union Minister for Education, has inaugurated The TeacherApp, an innovative digital platform built by the Bharti Airtel Foundation to provide educators with the skills needed to address the changing demands of 21st-century classrooms.
- General Upendra Dwivedi, Chief of Army Staff (COAS), has launched an online learning platform for the Indian Army known as "Eklavya".
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, has inaugurated the VISION ("Viksit Bharat Initiative for Student Innovation and Outreach Network") Portal in New Delhi.
- Shri C.R. Paatil, the Hon'ble Minister of Jal Shakti, digitally launched the "Bhu-Neer" platform during the India Water Week 2024 closing ceremony.
- The Union Minister for Youth Affairs and Sports has started a statewide campaign to improve the battle against doping in sports, encouraging athletes, coaches, and the entire sporting community to use the National Anti-Doping Agency (NADA) India's 'Know Your Medicine (KYM)' app
- The Civil Registration System (CRS) smartphone app, developed by India's Registrar General and Census Commissioner, is projected to dramatically cut the time necessary to register births and deaths.

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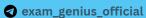
Ques: Who has reached a deal with NICDC Logistics Data Services Ltd. (NLDS) to integrate its APIs with the Unified Logistics Interface Platform?

किसने अपने एपीआई को यूनिफाइड लॉजिस्टिक्स इंटरफेस प्लेटफॉर्म के साथ एकीकृत करने के लिए एनआईसीडीसी लॉजिस्टिक्स डेटा सर्विसेज लिमिटेड (एनएलडीएस) के साथ समझौता किया है?

- (a) Hindustan Petroleum Corporation Limited (HPCL) / हिंदुस्तान पेट्रोलियम कॉर्पोरेशन लिमिटेड (एचपीसीएल)
- (b) Bharat Petroleum Corporation Ltd (BPCL) / भारत पेट्रोलियम कॉर्पोरेशन लिमिटेड (बीपीसीएल)
- (c) Indian Oil Corporation Limited (IOCL) / इंडियन ऑयल कॉर्पोरेशन लिमिटेड (आईओसीएल)
- (d) Oil and Natural Gas Corporation Limited (ONGC) / तेल और प्राकृतिक गैस निगम लिमिटेड (ओएनजीसी)
- (e) None of These / इनमें से कोई नहीं

**Answer: Option A** 

- Hindustan Petroleum Corporation Limited (HPCL) has reached a deal with NICDC Logistics Data Services Ltd. (NLDS) to integrate its APIs with the Unified Logistics Interface Platform.
- This collaboration is a significant step toward increasing openness, operational efficiency, and innovation in India's logistics sector.
- The HPCL API of ULIP provides Fuel Station & Pricing Visibility, which enables real-time visibility into the location and pricing of HPCL fuel stations throughout India.
- This API is designed to address important logistics issues such as a lack of transparency about refueling options and variable fuel costs across different routes.
- Using this data, logistics service providers, traders, and transporters may optimize their planning and operations, lowering costs and inefficiencies.









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Ques: Consider the following statements About "Face Recognition Using Drone" technology

"ड्रोन का उपयोग करके चेहरा पहचानना" तकनीक के बारे में निम्नलिखित कथनों पर विचार करें:

- (a) The Centre for Development of Telematics (C-DOT) recently signed an agreement with Trois Infotech for their "Face Recognition Using Drone" technology सेंटर फॉर डेवलपमेंट ऑफ टेलीमैटिक्स (सी-डॉट) ने हाल ही में ट्रोइस इन्फोटेक के साथ उनकी "फेस रिकग्निशन यूजिंग ड्रोन" तकनीक के लिए एक समझौते पर हस्ताक्षर किए हैं।
- (b) The Centre for Development of Telematics (C-DOT), a telecom R&D centre under the Department of Telecommunications (DoT), Government of India टेलीमैटिक्स विकास केंद्र (सी-डीओटी), भारत सरकार के दूरसंचार विभाग (डीओटी) के तहत एक दूरसंचार अनुसंधान एवं विकास केंद्र
- (c) The agreement was signed under the Telecom Technology Development Fund (TTDF) program of the Universal Service Obligation Fund (USOF) समझौते पर यूनिवर्सल सर्विस ऑब्लिगेशन फंड (यूएसओएफ) के टेलीकॉम टेक्नोलॉजी डेवलपमेंट फंड (टीटीडीएफ) कार्यक्रम के तहत हस्ताक्षर किए गए थे।

#### निम्नलिखित में से कौन सा कथन सत्य है/हैं? Which of the following statements is/are True?

- (a) Only a
- (b) only b
- (c) Both a and b
- (d) Both a and c
- (e) All a, b and c

**Answer: Option D** 

- The Centre for Development of Telematics (C-DOT), a telecom R&D centre under the Department of Telecommunications (DoT), Government of India, recently signed an agreement with Trois
- Infotech for their "Face Recognition Using Drone" technology.

   The agreement was signed under the Telecom Technology Development Fund (TTDF) program of the Universal Service Obligation Fund (USOF), (Department of Telecommunications), with C-DOT serving as the Implementing Agency, Gol.

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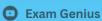


- This collaboration represents a crucial step forward in the development of cutting-edge indigenous telecom technology and solutions, in line with the vision of "Atmanirbhar Bharat" through C-DOT's Collaborative Programs.
- The initiative is intended to assist Indian entrepreneurs, academics, and R&D institutes, serving as a critical enabler for the design, development, and commercialization of telecommunications products and services.
- It intends to make internet and mobile services more cheap, thereby helping to bridge India's digital divide.
- Trois Infotech, an innovative deep-tech startup, was launched in 2018 and is based in Technopark, Trivandrum.











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Ques: Pandit Sanjay Marathe, recently passed away at the age of 68. He belongs to which field?

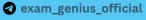
पंडित संजय मराठे का हाल ही में 68 वर्ष की आयु में निधन हो गया। वह किस क्षेत्र से संबंधित हैं?

- (a) Singer / गायक
- (b) Actor / अभिनेता
- (c) Cricketer / क्रिकेटर
- (d) Dancer / नर्तक
- (e) Writer / लेखक

**Answer : Option A** 

- Pandit Sanjay Ram Marathe, a noted classical singer and harmonium musician, died at the age of 68.
- Pandit Sanjay Marathe was the eldest son of renowned musician Pandit Ram Marathe.
- He got numerous honors and recognition for his harmonium playing and singing. He actively participated in many programs commemorating his father's centenary this year
- Pandit Sanjay Marathe resurrected and presented the well-known Marathi musical drama 'Sangit Mandarmala' with the assistance of his younger brother, Mukund.









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Ques : When is Minorities Rights Day observed in India? भारत में अल्पसंख्यक अधिकार दिवस कब मनाया जाता है?

- (a) 17 December
- (b) 18 December
- (c) 19 December
- (d) 20 December
- (e) 21 December

**Answer: Option B** 

- Minorities Rights Day is marked every year on December 18 in India to highlight the importance of safeguarding and advancing the rights of minority communities.
- Minorities Rights Day in India commemorates the United Nations' approval of the 'Declaration on the Rights of Persons Belonging to National or Ethnic, Religious, and Linguistic Minorities' on December 18, 1992.



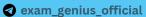
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#### **Important days:**

- 1 December : Border Security Force (BSF)
- 1 December : World AIDS Day (Theme 2024: Take the Right Path)
- 2 December : World Computer Literacy Day
- 3 December: International Day of Persons with Disabilities (Theme 2024 Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future)
- 4 December : International Day of Banks (Theme 2024: Empowering Sustainable Development through Finance)
- 4 December : International Cheetah Day
- 4 December : Indian Navy Day 2024 (Theme 2024 Strength and Capability through Innovation and Indigenization)
- 5 December : World Soil Day (Theme 2024: Soil is Life)
- 5 December : International Volunteer Day (Theme 2024: Volunteer Now for Our Future)
- 6 December : Mahaparinirvan Diwas
- 7 December : Armed Forces Flag Day
- 7 December : International Civil Aviation Day (Theme 2024: Safe Skies. Sustainable Future: Together for the Next 80 Years)
- 9 December: International Anti-Corruption Day (Theme 2024: Uniting with Youth Against Corruption to Shape Tomorrow's Integrity)
- 9 December : International Day of Commemoration and Dignity of the Victims of Genocide
- 10 December: World Human Rights Day (Theme 2024: Our Rights, Our Future)
- 11 December : International Mountain Day (Theme 2024 Mountain solutions for a sustainable future: innovation, adaptation, and youth)
- 11 December: United Nations International Children's Emergency Fund (UNICEF) Day
- 12 December : International Day of Neutrality
- 12 December : International Universal Health Coverage (UHC) Day
- 13 December : National Horse Day
- 14 December : National Energy Conservation Day (Theme 2024: Powering Sustainability: Every Watt Counts)
- 18 December: International Migrants Day (Theme 2024: Recognizing the contributions of migrants and protecting their rights)
- 21 December : World Meditation Day











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#### **IMPORTANT ONE - LINER Current Affairs**

The Indian Council of Agricultural Research (ICAR) – Indian Institute of Spices Research (IISR) introduced India's first ginger variety, "IISR Surasa," which was developed to use as a vegetable.

Newgen Software, a global pioneer in Al-driven digital transformation, has announced the release of its Al-enabled Captive Finance Solution, which is powered by the NewgenONE low-code platform.

Federal Bank, India's leading private sector bank, has established a strategic relationship with Ecofy, the country's first green-only NBFC backed by Eversource Capital, to provide MSMEs with innovative financing options for commercial rooftop solar installations.

The Indian Council of Medical Research (ICMR) in collaboration with the Madras Diabetes Research Foundation (MDRF) has set up the country's first diabetes biobank in Chennai.

Manipal Academy of BFSI (MABFSI), a leading learning solutions provider for the BFSI sector, has partnered with Axis Bank to launch a Women-Exclusive Cohort under the Axis Bank Young Bankers Program (ABYB).

All India Institute of Medical Sciences Delhi (AIIMS), New Delhi and Wipro GE Healthcare Partners to establish an Al Health Innovations Hub, marking a major step in leveraging artificial intelligence (Al) for healthcare advancements

Federation of Indian Chambers of Commerce & Industry (FICCI) Drone Award in Category "Training and Capacity Building" wins by Karnataka State Police (KSP).

Tipu Sultan-The Saga of the Mysore Interregnum book authored by Vikram Sampath and Published by External Affairs Minister Dr S Jaishankar



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### महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

भारतीय कृषि अनुसंधान परिषद (आईसीएआर) - भारतीय मसाला अनुसंधान संस्थान (आईआईएसआर) ने भारत की पहली अदरक किस्म, "आईआईएसआर सुरसा" पेश की, जिसे सब्जी के रूप में उपयोग करने के लिए विकसित किया गया था।

एआई-संचालित डिजिटल परिवर्तन में वैश्विक अग्रणी न्यूजेन सॉफ्टवेयर ने अपने एआई-सक्षम कैप्टिव फाइनेंस सॉल्यूशन को जारी करने की घोषणा की है, जो न्युजेनोन लो-कोड प्लेटफॉर्म द्वारा संचालित है।

भारत के अग्रणी निजी क्षेत्र के बैंक, फेडरल बैंक ने एमएसएमई को वाणिज्यिक छत पर सौर प्रतिष्ठानों के लिए नवीन वित्तपोषण विकल्प प्रदान करने के लिए एवरसोर्स कैपिटल द्वारा समर्थित देश की पहली ग्रीन-ओनली एनबीएफसी, इकोफी के साथ एक रणनीतिक संबंध स्थापित किया है।

भारतीय चिकित्सा अनुसंधान परिषद (आईसीएमआर) ने मद्रास डायबिटीज रिसर्च फाउंडेशन (एमडीआरएफ) के सहयोग से चेन्नई में देश का पहला डायबिटीज बायोबैंक स्थापित किया है।

बीएफएसआई क्षेत्र के लिए अग्रणी शिक्षण समाधान प्रदाता मणिपाल एकेडमी ऑफ बीएफएसआई (एमएबीएफएसआई) ने एक्सिस बैंक यंग बैंकर्स प्रोग्राम (एबीवाईबी) के तहत एक महिला-विशेष समूह लॉन्च करने के लिए एक्सिस बैंक के साथ साझेदारी की है।

अखिल भारतीय आयुर्विज्ञान संस्थान दिल्ली (एम्स), नई दिल्ली और विप्रो जीई हेल्थकेयर ने एआई हेल्थ इनोवेशन हब स्थापित करने के लिए साझेदारी की है, जो स्वास्थ्य देखभाल की प्रगति के लिए कृत्रिम बुद्धिमत्ता (एआई) का लाभ उठाने में एक बड़ा कदम है।

फेडरेशन ऑफ इंडियन चैंबर्स ऑफ कॉमर्स एंड इंडस्ट्री (फिक्की) ने "प्रशिक्षण और क्षमता निर्माण" श्रेणी में ड्रोन पुरस्कार कर्नाटक राज्य पुलिस (केएसपी) ने जीता।

टीपू सुल्तान-द सागा ऑफ द मैसूर इंटररेग्नम पुस्तक विक्रम संपत द्वारा लिखित और विदेश मंत्री डॉ. एस जयशंकर द्वारा प्रकाशित है।





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