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Ques: Who has been appointed as the Chief Executive Officer (CEO) of Bank of America NA in India?

- A) Kaku Nakhate
- B) Vikram Sahu
- C) Shombi Sharp
- D) Antonio Guterres
- E) Bhupender Yadav

Answer: Option B

Explanation:

- Vikram Sahu has been appointed as the CEO of Bank of America NA (BANA) in India for a three-year tenure.
- He replaces Kaku Nakhate, who has been elevated to the role of Chair of Bank of America India.
- Bank of America NA India was established in 1964 and is headquartered in Mumbai.

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Ques: As per Fitch Ratings' Global Economic Outlook (December 2025), what is India's revised GDP growth forecast for FY26?

- A) 6.2%
- B) 6.4%
- C) 6.9%
- D) 7.4%
- E) 7.8%

Answer: Option D

Explanation:

- Fitch Ratings' "Global Economic Outlook – December 2025" revised India's GDP growth forecast for FY26 upward to 7.4% from the earlier estimate of 6.9%.
- The report projects India's GDP growth to slow to 6.4% in FY27 and further moderate to 6.2% in FY28.

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Recent Appointment in Banking & Insurance Sector :

- **Brendan Nelson** : Chairman of HSBC Holdings (Replaced Mark Tucker)
- **Piyush Gupta** : non-executive Chairman of Temasek Holdings, Singapore's sovereign wealth fund for India
- **Ramakrishnan Chander** : Managing Director (MD) of LIC
- **Usha Janakiraman** : Executive Director (ED) of RBI
- **Paschal Donohoe**, former Minister for Finance of Ireland : Managing Director (MD) and Chief Knowledge Officer (CKO) of World Bank Group (WBG) (Replaced Axel van Trotsenburg)
- **Amit Kumar Srivastava**, Group Chief Risk Officer at PNB : Executive Director (ED) of PNB (3-year term)
- **Sunil Kumar Chugh**, then Chief General Managers (CGMs) at PNB : Executive Director (ED) of Canara Bank
- **Amresh Prasad**, Chief General Managers (CGMs) at PNB : Executive Director (ED) of UBI
- **Prabhat Kiran**, Chief General Managers (CGMs) from Canara Bank : Executive Director (ED) of BoM



Ques: Why did India's GST collections soften in November 2025?

- A) Decline in exports
- B) Rationalisation move reducing GST rates on hundreds of items
- C) Increase in fuel prices
- D) Delayed tax filings
- E) Economic slowdown

Answer: Option B

Explanation:

- GST collections softened due to the rationalisation move that reduced indirect tax rates on 375 items, including soaps and small cars, consolidating slabs to 5% and 18%.
- Gross GST revenue rose only 0.7% year-on-year to ₹1,70,276 crore in November 2025, compared to ₹1.95 lakh crore in October 2025.
- The move also introduced a 40% slab for sin and luxury goods and removed the compensation cess.

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Ques: What was India's current account deficit (CAD) as a percentage of GDP in Q2 FY26?

- A) 0.2%
- B) 4.1%
- C) 2.2%
- D) 3.0%
- E) 1.3%

Answer: Option E

Explanation:

- India's CAD moderated to \$12.3 billion in Q2 FY26 (July–September 2025), which is 1.3% of GDP, compared to \$20.8 billion (2.2% of GDP) in the same period last year.
- The merchandise trade deficit narrowed to \$87.4 billion from \$88.5 billion a year earlier.
- Non-resident deposits declined from \$6.2 billion to \$2.5 billion.

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Recent News Headlines Related to RBI

- Reserve Bank of India (RBI) approved Razorpay to operate as a Payment Aggregator – Cross Border Inward & Outward (PA-CB-I&O) under the Payment and Settlement Systems (PSS) Act, 2007, facilitating international payments.
- Consumer grievances under the Reserve Bank of India's ombudsman framework saw a notable rise in FY25, indicating growing dissatisfaction with banking and financial services.
- RBI has liberalized metal loan rules, allowing banks and NBFCs to provide loans against gold and silver jewellery or coins.
- RBI Deputy Governor Poonam Gupta stated that while inflation forecasts sometimes go wrong, there is no systematic bias in the RBI's forecasting.
- RBI has again identified SBI, HDFC Bank, and ICICI Bank as Domestic Systemically Important Banks (D-SIBs) for 2025.
- RBI unveiled the National Strategy for Financial Inclusion (NSFI) 2025-30 during the 32nd meeting of the FSDC Sub-Committee, chaired by the RBI Governor.

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Ques: What measures has the RBI announced to inject durable liquidity amid rupee depreciation?

- A) Repo rate hike
- B) Open Market Operation purchases & dollar–rupee swaps
- C) Cash reserve ratio reduction
- D) Forex intervention only
- E) Government bond buyback

Answer: Option B

Explanation:

- RBI announced OMO purchases of government securities worth ₹1 trillion and a three-year \$5 billion dollar–rupee buy/sell swap to inject durable liquidity.
- These measures help offset liquidity drained by foreign investor outflows when the rupee is under pressure.
- OMO purchases replenish liquidity in banks by providing permanent funds.

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Ques: Who has been appointed as the United Nations Resident Coordinator in India in December 2025?

- A) Shombi Sharp
- B) Antonio Guterres
- C) Stefan Priesner
- D) Ban Ki-moon
- E) K. Narayanan

Answer: Option C

Explanation:

- UN Secretary-General Antonio Guterres appointed Stefan Priesner of Austria as the UN Resident Coordinator in India.
- His four-year term began on 1 December 2025 and will continue until 2029.
- Stefan Priesner succeeds Shombi Sharp in this role.

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Ques: India and Russia have set what target for bilateral trade by 2030?

- A) \$50 billion
- B) \$70 billion
- C) \$85 billion
- D) \$100 billion
- E) \$120 billion

Answer: Option D

Explanation:

- India and Russia plan to increase bilateral trade to \$100 billion by 2030, up from the current \$70 billion.
- Both countries agreed to promote trade in national currencies and reduce reliance on the US dollar, with 96% of current transactions already in national currencies.
- Russia assured uninterrupted supply of fuel (oil, gas, coal), while India emphasized a swift FTA with the Eurasian Economic Union.
- Both nations aim to strengthen industrial cooperation, technology partnerships, and investment ties.
- The current trade gap is driven by high oil imports from Russia—India imported \$63.81 billion worth of goods and exported \$4.81 billion in 2024-25.

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Ques: Who inaugurated the Saras Ajeevika Food Festival 2025 in New Delhi?

- A) Shivraj Singh Chouhan
- B) Nitin Gadkari
- C) Narendra Modi
- D) Amit Shah
- E) Piyush Goyal

Answer: Option A

Explanation:

- Rural Development Minister Shivraj Singh Chouhan inaugurated the Saras Ajeevika Food Festival 2025 in New Delhi.
- The festival will run until 9th December 2025 and showcases food from 25 states, reflecting India's cultural diversity.
- It emphasizes self-reliance, indigenous products, and traditional, home-grown culinary practices from across India.

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Ques: At which venue was the World Summit on Disaster Management (WSDM) and the 20th Uttarakhand State Science & Technology Conference 2025 held?

- A) AIIMS Rishikesh
- B) IIT Roorkee
- C) UCS&T Complex, Almora
- D) Doon University
- E) Graphic Era Silver Jubilee Convention Centre, Dehradun

Answer: Option E

Explanation:

- The World Summit on Disaster Management (WSDM) and the 20th Uttarakhand State Science & Technology Conference 2025 were held at the Graphic Era Silver Jubilee Convention Centre in Dehradun, Uttarakhand.
- The event was inaugurated by Dr. Jitendra Singh, Union Minister of State (Independent Charge), Ministry of Science and Technology.
- Hosted by the Uttarakhand State Council for Science and Technology (UCOST), the summit highlighted advancements in disaster management and science & technology.
- Uttarakhand is set to get 3 new Doppler Weather Radars at Haridwar, Pantnagar, and Auli, in addition to the existing 3 radars.
- During the event, Chief Minister Pushkar Singh Dhami presented the 'Young Women Scientists Achievement Award-2025' and the 'UCOST Young Women Scientist Excellence Award'.

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Ques: India is setting up a 2 mtpa urea plant in Russia in partnership with which Russian company?

- A) Gazprom
- B) Rosneft
- C) Uralchem JSC
- D) Norilsk Nickel
- E) Sibur

Answer: Option C

Explanation:

- Russia's Uralchem JSC signed a joint venture agreement with Indian Potash Ltd (IPL), Rashtriya Chemicals & Fertilisers (RCF), and National Fertilisers Ltd (NFL) to set up a 2 million tonnes per annum (2 mtpa) urea plant in Russia.
- Total investment in the project is \$1.2 billion (₹10,790 crore), with operations expected to start in 2027–28.
- In the joint venture, Uralchem JSC will hold 50% stake, while Indian partners IPL (22.5%), RCF (22.5%), and NFL (5%) share the remaining 50%.
- India is expected to have the first right to purchase at least 50% of the urea produced.

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Ques: Where did the 10th edition of the India–Indonesia Joint Special Forces ‘Exercise Garuda Shakti’ begin?

- A) New Delhi
- B) Bakloh, Himachal Pradesh
- C) Jakarta, Indonesia
- D) Pune, Maharashtra
- E) Andaman Islands

Answer: Option B

Explanation:

- The 10th edition of the India–Indonesia Joint Special Forces exercise Garuda Shakti began at the Special Forces Training School in Bakloh, Himachal Pradesh.
- Garuda Shakti is a bilateral exercise between India’s Para Special Forces and Indonesia’s special forces, first initiated in 2012.
- The 9th edition, Garuda Shakti 2024, was held in Indonesia.

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Ques: Which team won the 15th Manipur Polo International Tournament by defeating Colombia 8–5?

- A) India A
- B) India B (Manipur)
- C) Sri Lanka
- D) Argentina
- E) Colombia

Answer: Option B

Explanation:

- India B (Manipur) defeated Colombia 8–5 to win the 15th Manipur Polo International Tournament.
- The event was a major highlight of the Sangai Festival 2025.
- The final match was held at Mapal Kangjeibung, one of the world's oldest polo grounds.
- The match showcased fast gameplay, strong coordination, and a dominant performance by the home team.

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Recent News Headlines Related to MoU and agreement:

- NHAI has signed an MoU with Reliance Jio to introduce a telecom-based safety alert system across the National Highway network.
- Andhra University (AU) signed a 5-year Memorandum of Understanding (MoU) with the Survey of India (Sol). The partnership aims to strengthen collaboration in geospatial technologies.
- Bisleri International secured a two-year partnership as the Official Beverage Partner of the TATA Women's Premier League. The partnership will cover two seasons beginning with the 2026 edition of the tournament
- Ministry of Tourism (MoT) & Mastercard signed MOU to Establish India as a Global Tourism Hotspot. Mastercard will leverage its Priceless Experiences Platform to promote India globally, showcasing India's cultural, spiritual, natural, and culinary assets
- Railtel Corporation of India Limited (Railtel) & Nokia Corporation (Nokia) signed MOU to upgrade its National Long-Distance (NLD) and metro optical transport networks across India
- MapmyIndia Mappls and Zoho signed MOU to integrate advanced location intelligence features into Zoho CRM, marking India's first fully indigenous CRM-geospatial integration

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Ques: Exercise Harimau Shakti-2025 is a joint military exercise between India and which country?

- A) Indonesia
- B) Thailand
- C) Malaysia
- D) Singapore
- E) Vietnam

Answer: Option C

Explanation:

- The 5th edition of the India–Malaysia joint military exercise Harimau Shakti-2025 was held at Mahajan Field Firing Range, Rajasthan, from 5–18 December 2025.
- Indian contingent mainly comprised the DOGRA Regiment; Malaysian side was represented by the 25th Battalion, Royal Malaysian Army.
- Aim: To rehearse Sub-Conventional Operations under UN Chapter VII and enhance joint counter-terrorism response.
- Activities included cordon & search, heliborne operations, search & destroy missions, Army Martial Arts Routine (AMAR), combat reflex shooting, and yoga sessions.
- The exercise focused on interoperability, casualty evacuation, securing helipads, and peacekeeping-oriented operations.

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Ques: India will benchmark its global performance under which platform by tracking 26 international indices?

- A) SDG Monitoring Platform
- B) Global Indices for Reforms and Growth (GIRG)
- C) India Vision 2047 Index
- D) Global Competitiveness Framework
- E) National Performance Benchmark System

Answer: Option B

Explanation:

- India will benchmark its performance against 26 global indices under the Global Indices for Reforms and Growth (GIRG) platform.
- Announcement made in Parliament by Rao Inderjit Singh, Minister of State for Statistics and Programme Implementation.
- Indices tracked across four themes: Economy, Development, Governance, and Industry, published by 16 international agencies.
- NITI Aayog's DMEO will coordinate the effort; 17 nodal ministries assigned specific indices for improvement.
- Key indices include Democracy Index, Network Readiness Index, Global Hunger Index, and Climate Change Performance Index.

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Ques: What is the primary purpose of the TEAM (Trade Enablement and Marketing) Initiative under RAMP?

- A) Promote foreign direct investment
- B) Facilitate MSMEs to participate in e-commerce
- C) Provide loans to large corporations
- D) Develop smart cities
- E) Support agriculture exports

Answer: Option B

Explanation:

- TEAM is a sub-scheme of RAMP (Raising and Accelerating MSME Performance) with a central sector outlay of ₹277.35 crore for 2024–2027.
- Its main aim is to help Micro and Small Enterprises (MSEs) participate in e-commerce using Digital Public Infrastructure.
- Provides MSMEs with direct access to ONDC, ready-made online storefronts, integrated digital payments, logistics support, and capacity-building workshops.
- The initiative targets 5 lakh MSEs, with 50% reservations for women-owned enterprises.

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Recent News Headlines Related to Festivals & Fairs :

- **International Gita Festival** : 10th edition was held at Kurukshetra, with Madhya Pradesh as the partner state
- **World Peace Prayer Festival** : 16-day festival, starting from 4th November 2025 in Thimphu, Bhutan
- **'Kartik Naach' festival** : 10-day-long traditional dance-drama celebrated at Patan Durbar Square, Lalitpur, Nepal, on the occasion of Kartik Purnima
- **The 3rd edition of Unmesha: International Literature Festival** – held at the Samrat Ashok Convention Centre in Patna, Bihar.
- **Langkhun festival** – *traditional harvest festival of the Tiwa tribe, celebrated after the completion of the harvesting season.*
- **Pitru Paksha Mela** – held from 6th to 21st September in Gaya Ji, Bihar.
- **27th Saras Aajeevika Mela** – held from September 5 to 22, 2025, at the Major Dhyan Chand National Stadium, near India Gate, New Delhi.
- **Bathukamma** – a festival honoring Goddess Gauri, celebrated in Telangana.

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Ques: What is the primary objective of the PAHAL scheme (Direct Benefit Transfer of LPG)?

- A) To provide free LPG cylinders
- B) To ensure uniform retail price and direct subsidy transfer to consumers
- C) To promote LPG use in industries
- D) To export LPG to foreign countries
- E) To set up LPG manufacturing plants

Answer: Option B

Explanation:

- PAHAL (Pratyaksh Hanstantarit Labh) was launched in January 2015 to ensure uniform retail prices for LPG cylinders across India and directly credit subsidies to consumer bank accounts, making the system transparent and accountable.
- Aadhaar-based verification, biometric authentication, and data cleansing have improved targeting, eliminated ghost, inactive, and duplicate connections, and reduced diversion of subsidised LPG to commercial use.
- Since its launch, 8.63 lakh PMUY connections were terminated for ineligibility, and a new SOP introduced in Jan 2025 targeted non-refill users, resulting in 20,000 inactive connections terminated by 1 Nov 2025.

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Ques: Which Indian fast bowler recently announced his retirement from all formats of cricket?

- A) Mohit Sharma
- B) Bhuvneshwar Kumar
- C) Jasprit Bumrah
- D) Mohammed Shami
- E) Umesh Yadav

Answer: Option A

Explanation:

- Mohit Sharma, an Indian fast bowler, announced his retirement from all formats of cricket.
- He made his India debut in 2013 and played 26 ODIs (31 wickets) and 8 T20Is (6 wickets), including the 2015 ICC Cricket World Cup where he took 13 wickets as India reached the semi-finals.
- In the Indian Premier League (IPL), he played over 120 matches, won the Purple Cap in 2014, and finished as the second-highest wicket-taker in IPL 2023 with 27 wickets.

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Ques: For how long has discus thrower Seema Punia been suspended for a doping violation?

- A) 8 months
- B) 12 months
- C) 16 months
- D) 24 months
- E) 30 months

Answer: Option C

Explanation:

- Seema Punia, a former Asian Games gold medallist, tested positive for a banned substance and has been suspended for 16 months starting from November 10, 2025.
- The suspension was imposed by the National Anti-Doping Disciplinary Panel.
- Seema Punia is among India's top discus throwers with multiple international medals.

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Ques: Which Indian Public Sector Undertaking (PSU) ranked 44th in the SIPRI Top 100 Arms-Producing and Military Services Companies, 2024?

- A) Bharat Electronics Limited (BEL)
- B) Mazagon Dock Shipbuilders Limited (MDL)
- C) DRDO
- D) BHEL
- E) Hindustan Aeronautics Limited (HAL)

Answer: Option E

Explanation:

- As per the SIPRI Top 100 Arms-Producing and Military Services Companies 2024 report by the Stockholm International Peace Research Institute, Hindustan Aeronautics Limited (HAL) ranked 44th globally with a total revenue of USD 4,010 million.
- Bharat Electronics Limited (BEL) was 58th with USD 2,750 million, and Mazagon Dock Shipbuilders Limited (MDL) was 91st with USD 1,370 million.
- Lockheed Martin (USA) was top with USD 71,040 million, and the combined arms revenue of the SIPRI Top 100 companies reached USD 679 billion in 2024.
- India's arms revenue rose to USD 7.5 billion in 2024 from USD 6.9 billion in 2023, making up 1.1% of the total revenue of the top 100 companies.

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Ques: Where were the 15th International Sand Art Festival and the 36th Konark Festival inaugurated by Odisha Chief Minister Mohan Charan Majhi?

- A) Puri Beach
- B) Dhauli Hills
- C) Chilika Lake
- D) Lingaraj Temple
- E) Konark Sun Temple

Answer: Option E

Explanation:

- Odisha CM Mohan Charan Majhi inaugurated the 15th International Sand Art Festival and the 36th Konark Festival at the Konark Sun Temple, Odisha.
- The festivals are organized by the Odisha Tourism Department in collaboration with Odisha Sangeet Natak Akademi and Odisha Tourism Development Corporation.
- The Konark Festival, started in 1986, showcases classical dance forms like Odissi, Bharatanatyam, Kathak, Kuchipudi, and Manipuri.
- The events are held with the UNESCO World Heritage Site, Konark Sun Temple, as the backdrop.

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Ques: Swaraj Kaushal, who recently passed away, held which prominent position in Mizoram?

- A) Chief Minister
- B) Union Minister
- C) Advocate General
- D) Speaker of Legislative Assembly
- E) Governor

Answer: Option E

Explanation:

- Swaraj Kaushal served as the Governor of Mizoram from 1990 to 1993, becoming one of India's youngest governors.
- He was also the first Advocate General of Mizoram in 1987.
- Kaushal was a distinguished lawyer and politician, and the husband of the late former Union Minister Sushma Swaraj.

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Ques: Simone Tata, pioneer of Indian fashion & beauty industry, recently passed away at what age?

- A) 90 years
- B) 92 years
- C) 95 years
- D) 97 years
- E) 100 years

Answer: Option C

Explanation:

- Simone Tata (95), Swiss-born businesswoman and pioneer of India's modern beauty and fashion retail industry, passed away in Mumbai after a brief illness.
- She was the second wife of Naval Tata and mother of Noel Tata, who heads Tata Trusts and several Tata companies.
- Simone Tata joined Lakmé in 1961 as Managing Director and transformed it into India's leading cosmetics company.
- She also laid the foundation for Westside, India's popular fashion retail chain under Trent (Tata Group).
- Simone Tata guided several philanthropic organisations, including the Sir Ratan Tata Institute.

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Ques: Indian Navy Day 2025 was observed on which date?

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

Answer: Option D

Explanation:

- Indian Navy Day 2025 was observed on December 4.
- The theme for 2025 was Combat Ready, Cohesive, Credible, and Aatmanirbhar Force.
- The day commemorates the anniversary of Operation Trident, a major naval offensive during the 1971 Indo-Pak war.
- The Navy Day 2025 Operational Demonstration (Op Demo 2025) was held at Shangumugham Beach, Thiruvananthapuram, Kerala.
- The event was hosted by Admiral Dinesh Kumar Tripathi, Chief of the Naval Staff.

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Important days :

- 16 November : National Press Day
- 16 November : International Day for Tolerance (Started in 1996)
- 17 November : National Epilepsy Day
- 18 November : 8th National Naturopathy Day
- 19 November : World Toilet Day (Theme 2025 'Sanitation in a changing world')
- 19 November : International Men's Day 2025 (Themes 2025 Celebrating Men and Boys)
- 19 November : National Integration Day 2025
- 19 November : World Chronic Obstructive Pulmonary Disease Day 2025 (2025 Theme: Short of Breath, Think COPD)
- 19–25 November : World Heritage Week (Themes 2025 "Resilient Heritage: Adapting to a Changing World.")
- 20 November : World Children's Day 2025 (Themes 2025 My Day, My Rights & For Every Child, Every Right)
- 20 November : World Philosophy Day 2025 (theme for 2025 was "The Values of Societies of the Future")
- 21 November : World Television Day
- 21 November : 28th World Fisheries Day 2025 (Themes 2025 India's Blue Transformation: Strengthening Value Addition in Seafood Exports)
- 15 – 21 November : National Newborn Week 2025 (2025 Theme: "Newborn safety: Every touch, Every time, Every baby")
- 23 November (4th Sunday of November) : 78th National Cadet Corps (NCC) Raising Day 2025
- 24 November : World Conjoined Twins Day 2025
- 25 November : International Day for Elimination of Violence Against Women (2025 theme is "UNiTE to End Digital Violence against All Women and Girls.")
- 26 November : National Milk Day
- 26 November : 76th National Constitution Day 'Samvidhan Diwas' (2025 Themes 2025 Humara Samvidhan, Humara Swabhimaan)
- 26 November : 3rd World Sustainable Transport Day 2025 (Started in 2023)





- 29 November : International Day of Solidarity with the Palestinian People 2025 (Started in 1978)
- 29 November : International Jaguar Day 2025
- 30 November : Day of Remembrance for All Victims of Chemical Warfare
- 1 December : 61st Raising Day of the BSF
- 1 December : World AIDS Day (theme for 2025 is “Overcoming disruption, transforming the AIDS response.”)
- 1 December : 63rd Statehood Day of Nagaland
- 2 December : 25th World Computer Literacy Day 2025 (Started in 2001)
- 2 December : National Pollution Control Day in India (theme for 2025 is “Sustainable Living for a Greener Future.”)
- 2 December : 76th International Day for the Abolition of Slavery (2025 Theme: Acknowledge the past. Repair the present. Build a future of dignity and justice) (Started in 1986)
- 3 December : International Day of Persons with Disabilities 2025 Theme 2025 Fostering disability-inclusive societies for advancing social progress
- 4 December : 6th International Day Of Banks 2025 (Theme 2025 Banks Powering a Livable Planet) (Started - 4th December 2020)

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