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**Ques: Which Indian fintech firm recently received RBI approval to operate as a full-service Payment Aggregator?**

- A) Razorpay
- B) PayGlocal
- C) Paytm
- D) PhonePe
- E) Easebuzz

**Answer: E) Easebuzz**

**Explanation:**

- Easebuzz, an Indian fintech company, received RBI approval under the Payment and Settlement Systems (PSS) Act, 2007 to operate as a full-service Payment Aggregator (PA).
- With this, Easebuzz became the third payment fintech in India to hold all three PA licences.
- The approval allows Easebuzz to support digital payments across online, offline, and cross-border platforms.
- Easebuzz offers a full-stack payment suite, including online payments, Point of Sale (PoS) in-person transactions, UPI sandbox acceptance, and cross-border inward & outward transactions.





## Recent News Headlines Related to RBI

- PayGlocal has received final approval from the Reserve Bank of India (RBI) to operate as a Payment Aggregator – Cross Border – Inward & Outward (PA-CB-I&O).
- The Reserve Bank of India (RBI) added 7 new names to its alert list of unauthorised forex trading platforms, taking the total number to 95.
- Infibeam Avenues has received final regulatory authorisation from the Reserve Bank of India to operate as an offline payment aggregator, enabling it to handle in-store card and QR-based transactions via POS devices.
- PayU has received integrated authorisation from the Reserve Bank of India (RBI) to operate as a payment aggregator.
- According to Reserve Bank of India data, banks' annual credit growth at the end of October 31, 2025, stood at 11.3%, while deposits grew 9.7%.
- The Reserve Bank of India (RBI) announced a major export relief package to support exporters affected by the 50% US tariff on Indian exports.
- The Reserve Bank of India, exercising powers under Section 45-IA (6) of the RBI Act, 1934, cancelled the Certificate of Registration of Jumbo Finvest (India) Limited, Jaipur, Rajasthan, and Champion Agro Finance Limited, Rajkot, Gujarat.
- The Reserve Bank of India (RBI) has announced that loans against silver will be permitted from April 1, 2026, in addition to existing loans against gold.
- The Reserve Bank of India (RBI) has recognised the Self-Regulated PSO Association (SRPA) as the Self-Regulatory Organisation (SRO) for the Payment System Operators (PSO) sector.





- The RBI has proposed reducing risk weights on high-quality infrastructure projects financed by NBFCs to encourage long-term project lending.
- As per RBI data, the total number of Prepaid Payment Instrument (PPI) cards increased 10.7% over six months to reach 483 million as of June 30, 2025, up from 436 million.



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**Ques: To which fiscal year will India switch its GDP national accounts base year as announced by MoSPI?**

- A) FY 2011-12
- B) FY 2015-16
- C) FY 2022-23
- D) FY 2023-24
- E) FY 2004-05

**Answer: C) FY 2022-23**

**Explanation:**

- The Ministry of Statistics and Programme Implementation (MoSPI) will switch the base year for India's GDP national accounts from FY 2011-12 to FY 2022-23.
- The new series is scheduled to be released on 27 February 2026.
- A base year acts as a reference year for calculating growth, prices, and national income.
- The last major revision of the base year was in 2015, when it changed from FY 2004-05 to FY 2011-12.
- A high-level Advisory Committee on National Account Statistics (ACNAS) chaired by Prof. B.N. Goldar has been formed to oversee this revision.

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## Recent News Headlines Related to Summits / conference

- President Droupadi Murmu inaugurated the 2nd edition of Bharatiya Kala Mahotsav.
- The Sixth International Agronomy Congress (IAC-2025) is being held in New Delhi from 24 November over three days.
- Seychelles has formally joined the Colombo Security Conclave (CSC) during the 7th National Security Adviser–level meeting held in New Delhi.
- Under the emerging compromise for COP31, Turkey will assume the presidency and host the main summit.
- The 3rd edition of the International Ayurveda Conference was held at Sao Paulo, Brazil, organised by Swami Vivekananda Cultural Centre (SVCC) and Conayur São Paulo under the Indian Council of Cultural Relations.
- UNESCO adopted the “Recommendation on the Ethics of Neurotechnology” during its 43rd General Conference held in Paris, France, establishing the world’s first global ethical framework for neurotechnology.
- Environment Minister Bhupender Yadav announced at COP30 that India will host the Global Big Cats Summit next year, i.e., 2025.
- India will host the International Tipitaka Chanting Ceremony in Bodhgaya, Bihar, along with a Commemorative Walk tracing Buddha’s footsteps.
- Union Minister of State Shripad Yesso Naik launched the logo and official website of the Global Energy Leaders’ Summit (GELS) 2025 in New Delhi.





- The 3rd edition of the International Conference on Green Hydrogen (ICGH 2025) was held at Bharat Mandapam in New Delhi, hosted by the Ministry of New and Renewable Energy (MNRE) and organized in collaboration with Principal Scientific Advisor (PSA), Ministry of Petroleum and Natural Gas (MoPNG), Department of Science and Technology (DST), Ministry of Science and Technology (MoS&T) and Department of Scientific and Industrial Research (DSIR).



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**Ques: Who has been appointed as the Part-Time Chairperson of Jana Small Finance Bank (Jana SFB)?**

- A) R. Ramaseshan
- B) Shikha Sharma
- C) Chitra Talwar
- D) Usha Anand Subramanian
- E) Anil Kumar Singh

**Answer: C) Chitra Talwar**

**Explanation:**

- Chitra Talwar has been appointed as the Part-Time Chairperson of Jana Small Finance Bank Limited for a term of 2 years, till 30 January 2028.
- She replaces R. Ramaseshan in this role.
- She has been serving as an Independent Director on the bank's board since January 2020.

**About Jana Small Finance Bank:**

- Established: 2018
- HQ: Bangalore, Karnataka
- CEO & MD: Ajay Kanwal
- Tagline: Paise Ki Kadar

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**Ques: What is the total approved borrowing limit for India's first maritime NBFC, Sagarmala Finance Corporation Limited (SMFCL)?**

- A) Rs 5,000 crore
- B) Rs 10,000 crore
- C) Rs 15,000 crore
- D) Rs 25,000 crore
- E) Rs 30,000 crore

**Answer: D) Rs 25,000 crore**

**Explanation:**

- Sagarmala Finance Corporation Limited (SMFCL), India's first maritime NBFC, has approved an overall borrowing limit of Rs 25,000 crore, with Rs 8,000 crore earmarked for FY25 to start operations.
- To raise these funds, SMFCL will mobilise resources through banks, financial institutions, and bond issuances as per its resource mobilisation plan.
- SMFCL, formerly Sagarmala Development Company Limited, is the first maritime sector-specific NBFC in India.
- The corporation was formally registered with the Reserve Bank of India on 19, 2025 and functions under the Ministry of Ports, Shipping and Waterways.

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**Ques: Quantum fabrication & central facilities worth ₹720 crore were inaugurated at which institute under the National Quantum Mission?**

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

**Answer: C) IIT Bombay**

**Explanation:**

- Union Minister Dr. Jitendra Singh inaugurated ₹720 crore quantum fabrication & central facilities at IIT Bombay.
- These facilities are developed under the National Quantum Mission (NQM).
- Four thematic hubs under NQM will drive breakthrough innovations in quantum technology.
- National Quantum Mission – Total Outlay: ₹6,003.65 crore; Duration: 8 years (2023–24 to 2030–31).
- Dr. Singh praised young start-ups and emphasized democratising science and technology.

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**Ques: During which event did an Indian Air Force Tejas aircraft crash, resulting in the pilot's death?**

- A) Aero India 2025
- B) Dubai Air Show 2025
- C) Paris Air Show 2025
- D) IAF Solo Display 2025
- E) Singapore Airshow 2025

**Answer: B) Dubai Air Show 2025**

**Explanation:**

- An Indian Air Force Tejas Light Combat Aircraft crashed during an aerial display at the Dubai Air Show, resulting in the death of Wing Commander Namansh Syal.
- The crash occurred around 2.15 pm local time while performing aerobatic manoeuvres at low altitude.
- This is only the second recorded accident in the 24-year history of the Tejas fighter, the first being in March 2024 near Jaisalmer during a training sortie.
- The crash took place near Al Maktoum International Airport.

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**Ques: Which three countries launched the ACITI Partnership to enhance cooperation in critical and emerging technologies?**

- A) India, USA & Australia
- B) India, Canada & Australia
- C) India, Japan & Canada
- D) India, UK & Australia
- E) India, Germany & Canada

**Answer: B) India, Canada & Australia**

**Explanation:**

- India, Australia, and Canada launched the ACITI Partnership (Australia-Canada-India Technology and Innovation Partnership) to strengthen cooperation in critical and emerging technologies.
- The announcement followed a meeting between Prime Ministers Narendra Modi, Anthony Albanese, and Mark Carney on the sidelines of the G20 Summit in Johannesburg.
- The partnership focuses on clean energy, critical minerals and resilient supply chains, AI development and adoption, net-zero emissions pathways, and creating a secure and sustainable technology ecosystem.
- ACITI will leverage the technological and industrial strengths of the three countries, supporting global supply chain diversification and sustainability.
- The first official meeting of the partnership is planned for Q1 2026.
- The initiative supports India's push for global technology partnerships through multilateral platforms like G20.





**Ques: Which country plans to ban social media access for users below 16 years from 2026?**

- A) Australia
- B) Malaysia
- C) France
- D) Indonesia
- E) Spain

**Answer: B) Malaysia**

**Explanation:**

- Malaysia will ban social media access for users below 16 years starting from 2026.
- The move aims to protect children from cyberbullying, financial scams, child sexual abuse, and mental health harms.
- Malaysia is reviewing models used in Australia and other countries for age restrictions.
- Australia plans to deactivate under-16 social media accounts next month, while France, Spain, Italy, Denmark, and Greece are testing age verification app templates.
- Indonesia is considering stronger age verification and harmful content filtering measures.

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**Ques: What is the upcoming deep-sea submersible trial India is conducting off the Chennai coast?**

- A) Samudrayaan-1000
- B) Matsya-6000
- C) Ocean Explorer-500
- D) DeepSea-2025
- E) Aquanaut-3000

**Answer: B) Matsya-6000**

**Explanation:**

- India is advancing its deep-sea exploration capability with the Matsya-6000 submersible, which will undergo a 500-metre sea trial off the Chennai coast.
- The 500-metre trial is the first step toward the final mission of reaching 6,000 metres under the Deep Ocean Mission by 2027.
- The submersible will be piloted by Ramesh Raju and Jatinder Pal Singh from the National Institute of Ocean Technology, forming the core crew of Samudrayaan.
- Matsya-6000 travels at 30 metres per minute and is equipped with robotic arms, cameras, portholes, and lighting systems for scientific sampling and observation.

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**Ques: Hayli Gubbi volcano, which erupted after nearly 10,000 years, is located in which country?**

- A) Kenya
- B) Ethiopia
- C) Tanzania
- D) Uganda
- E) Oman

**Answer: B) Ethiopia**

**Explanation:**

- Ethiopia's Hayli Gubbi volcano erupted for the first time in nearly 10,000 years.
- Volcanic ash rose up to 14 km into the sky, covering nearby regions with dust.
- Ash plumes drifted across the Red Sea, Yemen, and Oman, eventually reaching India.
- DGCA advised Indian airlines to avoid ash-affected areas for safety.
- Several flights were diverted or cancelled as volcanic ash can damage aircraft engines and sensors.
- The Hayli Gubbi volcano is located in Ethiopia's Afar region.

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**Ques: What is the aim of Project Gaja-Lok launched by INTACH?**

- A) Promote modern art in India
- B) Document and celebrate the cultural, historical, and ecological relationship between Asian elephants and human societies
- C) Wildlife conservation only
- D) Develop elephant sanctuaries
- E) Promote tourism in Asia

**Answer: B) Document and celebrate the cultural, historical, and ecological relationship between Asian elephants and human societies**

**Explanation:**

- Project Gaja-Lok was launched by the Indian National Trust for Art and Cultural Heritage (INTACH), under the Ministry of Culture.
- Its aim is to document and celebrate the deep cultural, historical, and ecological relationship between Asian elephants and human societies in India.
- Project Gaja-Lok officially commenced with a public exhibition from 19 to 25 November 2025 at INTACH, New Delhi, organized by the Intangible Cultural Heritage (ICH) Division of INTACH.

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**Ques: Which malaria vaccine is expected to become more accessible and affordable under the new Gavi–UNICEF agreement?**

- A) RTS,S/AS01
- B) Covovax
- C) R21/Matrix-M
- D) Mosquirix-Plus
- E) AS02-Vaccine

**Answer:** C) R21/Matrix-M

**Explanation:**

- Gavi and UNICEF have signed an agreement to make the R21/Matrix-M malaria vaccine more affordable and widely accessible.
- The deal is expected to generate up to \$90 million in savings and provide 30 million additional doses.
- This enables full vaccination of nearly 7 million more children over the next five years.
- The R21/Matrix-M vaccine was co-developed by the University of Oxford and Serum Institute of India.
- The deal is financed via Gavi through an advance payment enabled by the International Finance Facility for Immunisation (IFFIm).
- The vaccine is expected to cost \$2.99 per dose within a year.
- Over 40 million doses of malaria vaccines have been delivered across 24 African countries, representing 70% of the global malaria burden.
- WHO has prequalified two malaria vaccines so far: R21/Matrix-M and RTS,S/AS01.
- The agreement will integrate R21/Matrix-M into Gavi's routine immunisation programs, reaching children across high-burden African countries.





## Recent News headlines related to Sports

- 19-year-old Sarayu Velpula from Warangal, Telangana, became India's 26th Woman Grandmaster after securing her final WGM norm at the First League of Central Serbia 2025 held in Novi Pazar, Serbia.
- India's Lakshya Sen won the 2025 Australian Open men's singles title by defeating Japan's Yushi Tanaka.
- The 16th edition of the ICC U-19 Men's Cricket World Cup 2026 will be jointly hosted by Zimbabwe and Namibia from January 15 to February 6.
- ICC Men's player of the month for October 2025 is Senuran Muthusamy (South Africa) and ICC Women's player of the month for October 2025 is Laura Wolvaardt (South Africa)
- Roger Federer has been elected to the International Tennis Hall of Fame (ITHF), Class of 2026.
- Sports Authority of India, Rajasthan State Sports Council, and the Government of Rajasthan unveiled the logo, mascot, torch, and jersey for the 5th Khelo India University Games 2025 at Amer Fort, Jaipur.
- The 2026 FIH Hockey World Cup will be held in a unique dual-host format across Belgium and the Netherlands, featuring both men's and women's tournaments simultaneously.
- Carlos Alcaraz won all his group-stage matches at the ATP Finals 2025, securing enough points to finish the season as the Year-End World No. 1.
- The United Arab Emirates (UAE) Archery Foundation won the bid to host the 2026 Asian Youth Archery Championship in Khorfakkan, UAE.
- 18-year-old para-archer Sheetal Devi, from the Union Territory of Jammu and Kashmir, became the first Indian para-athlete selected for an able-bodied national archery team at an event held at the National Centre of Excellence, Sonipat (Haryana).



**Ques: Under NMP 2.0, what is the monetisation target set for the Indian Railways over FY26–FY30?**

- A) ₹1.52 lakh crore
- B) ₹2.5 lakh crore
- C) ₹3.0 lakh crore
- D) ₹5.0 lakh crore
- E) ₹10 lakh crore

**Answer: B) ₹2.5 lakh crore**

**Explanation:**

- The Ministry of Railways plans to monetise assets worth ₹2.5 trillion (~₹2.5 lakh crore) over FY26–FY30 under the second phase of the National Monetisation Pipeline (NMP 2.0).
- NMP 2.0 (2024–30) has a total pipeline target of ₹10 trillion for unlocking value from brownfield public assets.
- In the first phase (2021–25), Railways had a monetisation target of ₹1.52 lakh crore but raised only ~₹28,717 crore.
- NMP aims to enable ministries to efficiently monetise under-utilised assets while retaining operational control.

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**Ques: India is jointly producing HAMMER air-to-ground weapons with which country?**

- A) USA
- B) Israel
- C) France
- D) Russia
- E) UK

**Answer: C) France**

**Explanation:**

- BEL and France's Safran Electronics & Defence (SED) have signed a Joint Venture Cooperation Agreement to manufacture HAMMER precision air-to-ground weapons in India.
- The JV will produce HAMMER (Highly Agile Modular Muniton Extended Range) smart precision weapons with up to 60% indigenisation.
- India initially ordered HAMMER in 2020 for Rafale jets during the Ladakh standoff.
- The weapon has a range of up to 70 km, works in all weather conditions, is jam-resistant, and can penetrate fortified structures.

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**Ques: How many new global initiatives did PM Narendra Modi propose at the G20 Leaders' Summit in Johannesburg?**

- A) 4
- B) 8
- C) 3
- D) 7
- E) 6

**Answer: E) 6**

**Explanation:**

• At the G20 Leaders' Summit in Johannesburg, PM Narendra Modi proposed six new global initiatives aimed at inclusive, sustainable development and resilient global growth.

**The six initiatives are:**

1. Global Traditional Knowledge Repository to preserve and share traditional knowledge.
2. Africa Skills Multiplier Program to train 1 million certified trainers for African youth.
3. G20 Global Healthcare Response Team for global health emergencies.
4. G20 Initiative on Countering Drug-Terror Nexus to combat drug trafficking and terror financing.
5. Open Satellite Data Partnership to share G20 space agencies' satellite data with developing nations.
6. Critical Minerals Circularity Initiative to promote recycling, urban mining, second-life batteries, and secure supply chains.

• These initiatives focus on inclusive and sustainable economic growth, clean energy, supply chain security, climate action, food security, and disaster resilience, supporting programs like the Coalition for Disaster Resilient Infrastructure (CDRI).



**Ques: Which country won the 2024 Davis Cup title?**

- A) Spain
- B) France
- C) Italy
- D) USA
- E) Germany

**Answer: C) Italy**

**Explanation:**

- Italy defeated Spain 2–0 in the final to win its 4th Davis Cup title.
- This victory marks Italy's third consecutive Davis Cup win.
- Players Matteo Berrettini and Flavio Cobolli won their singles matches in the final.
- Italy becomes the first team after the USA to win three consecutive Davis Cup titles.

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**Ques: Who won the 2024 Indira Gandhi Prize for Peace, Disarmament and Development?**

- A) Sonia Gandhi
- B) Jacinda Ardern
- C) Ban Ki-moon
- D) Kofi Annan
- E) Michelle Bachelet

**Answer: E) Michelle Bachelet**

**Explanation:**

- Michelle Bachelet, former President of Chile, won the 2024 Indira Gandhi Prize for Peace, Disarmament and Development.
- The award was presented by Sonia Gandhi, Chairperson of the Indira Gandhi Memorial Trust (IGMT), and included a citation, Rs. 25 lakh cash prize, and a plaque.
- Bachelet was the first woman President of Chile, serving two terms (2006–2010 and 2014–2018), and served as the first Executive Director of UN Women from 2010 to 2013.

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**Ques: India defeated which country to win the Women's Kabaddi World Cup 2025?**

- A) Japan
- B) Iran
- C) Chinese Taipei
- D) South Korea
- E) Thailand

**Answer: C) Chinese Taipei**

**Explanation:**

- India won the Women's Kabaddi World Cup 2025 by defeating Chinese Taipei 35–28.
- This is India's second consecutive Women's Kabaddi World Cup title.
- The final was held in Dhaka, Bangladesh.

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**Ques: Which country won the first-ever Blind Women's T20 World Cup in 2025?**

- A) Nepal
- B) Pakistan
- C) Australia
- D) India
- E) Sri Lanka

**Answer: D) India**

**Explanation:**

- India won the inaugural Blind Women's T20 World Cup by defeating Nepal by seven wickets in the final held at Colombo's P. Saravanamuttu Stadium.
- The victory marked India's unbeaten run in the tournament, co-hosted across New Delhi, Bengaluru, and Colombo.
- The six-team tournament featured India, Nepal, Pakistan, Sri Lanka, Australia, and the USA.
- In the semifinals, India defeated Australia by 9 wickets to reach the final.

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**Ques: What is the main objective of the Government e-Marketplace (GeM) & UN Women partnership?**

- A) Promote digital literacy among women
- B) Enhance empowerment and integration of women entrepreneurs in public procurement
- C) Provide scholarships for women students
- D) Support urban women entrepreneurship
- E) Develop rural infrastructure

**Answer: B) Enhance empowerment and integration of women entrepreneurs in public procurement**

**Explanation:**

- The GeM & UN Women partnership aims to empower and integrate women entrepreneurs from the informal sector into India's public procurement ecosystem.
- UN Women will promote the Womaniya – #VocalForLocal initiative, support onboarding of UN programme participants, encourage MSME Udyam registration, and mobilise women trainers.

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## Recent News Headlines Related to MoU and agreement

- **Tata Power Company Ltd has signed commercial agreements with Bhutan's Druk Green Power Corporation (DGPC) to implement the 1,125 MW Dorjilung project.**
- **Swan Defence and Heavy Industries Limited signed a Letter of Intent with Rederit Stenersen AS for the construction of six advanced IMO Type II chemical tankers for USD 220 million. The agreement also includes an option for six additional vessels, totaling the project value to USD 400 million**
- **GSH India Private Limited signed a Memorandum of Understanding with Indian IIT Manipur to collaborate in facility management, Internet of Things, sustainability, and smart-building systems.**
- **Gati Shakti Vishwavidyalaya and DRDO Sign MoU to develop smart technological solutions for national security**
- **Hindustan Aeronautics Limited (HAL) has signed a strategic partnership with Germany's HENSOLDT Sensors GmbH.**
- **The Centre for Development of Telematics (C-DOT) signed an agreement with NAM InfoCom Private Limited for the joint development of a Mission Critical Communication System solution under the C-DOT MCX Alliance.**
- **IndiGo signed a Memorandum of Understanding (MoU) with China Southern Airlines to establish a codeshare partnership and mutual cooperation agreement.**
- **AVPL International and CSC e-Governance Services India Limited signed a Memorandum of Understanding (MoU) to integrate drone technology into rural enterprises and empower rural entrepreneurs across India.**
- **India and Bhutan are collaborating to establish the first cross-border rail link connecting Kokrajhar in Assam with Gelephu, and Banarhat in West Bengal with Samtse.**





- Intellipaath has collaborated with IndiaAI Mission to launch the nationwide 'YUVAi (Youth for Unnati and Vikas with AI) for ALL' programme, aimed at accelerating AI literacy across India.



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**Ques: Dharmendra, Bollywood’s iconic “He-Man”, who recently passed away, was originally born in which year?**

- A) 1932
- B) 1935
- C) 1938
- D) 1940
- E) 1942

**Answer: B) 1935**

**Explanation:**

- Dharmendra was born on 8 December 1935 in Ludhiana, Punjab.
- Known as the “He-Man of Indian Cinema”, he appeared in over 300 films spanning six decades.
- He debuted in 1960 with Dil Bhi Tera Hum Bhi Tere and became a superstar for his versatility.
- He also served as a Lok Sabha MP from Bikaner (2004–2009) representing the BJP.
- Recipient of the Padma Bhushan (2012), Filmfare Lifetime Achievement Award (1997), National Film Award for Ghayal (1990), IIFA Lifetime Achievement Award (2007), and Zee Cine Lifetime Award (2005).

