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**Ques: Which bank launched the Zero-Forex Diamond Reserve Credit Card offering zero foreign exchange markup for frequent international travellers?**

- A) HDFC Bank
- B) ICICI Bank
- C) Axis Bank
- D) IDFC FIRST Bank
- E) State Bank of India

**Answer: Option D**

**Explanation:**

- IDFC FIRST Bank launched the Zero-Forex Diamond Reserve Credit Card targeting frequent international travellers.
- The card offers zero foreign exchange (forex) markup along with travel and lifestyle rewards.
- Annual fee is ₹3,000 + GST, waived from the second year for annual spends of ₹6 lakh or more.

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**Ques: What time lag has SEBI proposed for sharing and using price data in investor education and awareness programmes?**

- A) 1 day
- B) 7 days
- C) 15 days
- D) 30 days
- E) 90 days

**Answer: Option D**

**Explanation:**

- SEBI has proposed a uniform 30-day time lag for sharing and using price data in investor education and awareness programmes.
- This ensures educational content remains relevant while preventing misuse of sensitive market data.
- Earlier, exchanges shared data with a one-day lag, and educators could use data at least three months old; the new 30-day lag standardizes this process.

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## Recent Facilities Launched in Banking & Insurance Sector:

- ‘Gaj’ is a premium metal credit card launched by IDFC First Bank Limited on an invitation-only basis.
- NPCI launched [upihelp.npci.org.in](http://upihelp.npci.org.in) as a centralized platform to improve transparency and user control over UPI AutoPay standing instructions, reduce dark patterns, and enable easy portability of mandates.
- Galaxy Health Insurance, promoted by V Jagannathan and TVS Group’s Venu Srinivasan, has launched a new health insurance product named “Galaxy Twin 360”.
- Canara ai1Pe has been launched by Canara Bank. It allows users to link savings or current accounts from any bank to make and receive UPI payments.
- Axis Bank Limited, a leading private sector lender in India, launched a new digital loan product called ‘Digital Merchant Cash Advance Loans’ for Micro, Small, and Medium Enterprises (MSMEs).
- The IndusInd Bank Jio-bp Mobility+ Credit Card was launched on 10 December 2025.

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**Ques: With which institution did the Delhi Government sign an MoU to bring its finances under a complete banking, cash management, and debt management framework for the first time?**

- A) Reserve Bank of India / भारतीय रिज़र्व बैंक
- B) Ministry of Finance / वित्त मंत्रालय
- C) State Bank of India / भारतीय स्टेट बैंक
- D) NITI Aayog / नीति आयोग
- E) Comptroller and Auditor General / नियंत्रक एवं महालेखा परीक्षक

**Answer: Option A**

**Explanation:**

- The Delhi Government signed a Memorandum of Understanding (MoU) with the Reserve Bank of India (RBI) to operate under RBI's complete banking, cash management, and debt management framework for the first time.
- This aligns Delhi's financial governance with nationally accepted fiscal practices.
- RBI traditionally acts as banker and debt manager for state governments, managing borrowings, cash balances, and debt instruments under frameworks approved by the Centre.

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**Ques: Which bank will facilitate bilateral trade settlements between India and Israel in Indian rupees through a Special Rupee Vostro Account?**

- A) Bank of Baroda / बैंक ऑफ बड़ौदा
- B) Punjab National Bank / पंजाब नेशनल बैंक
- C) State Bank of India / भारतीय स्टेट बैंक
- D) ICICI Bank / आईसीआईसीआई बैंक
- E) Union Bank of India / यूनियन बैंक ऑफ इंडिया

**Answer: Option C**

Explanation:

- State Bank of India (SBI) will enable bilateral trade settlements between India and Israel in Indian rupees via a Special Rupee Vostro Account.
- This initiative supports the ongoing discussions toward a comprehensive Free Trade Agreement between the two countries.
- Israeli exporters and importers will make and receive payments in rupees linked to trade invoices through the SBI Tel Aviv branch, which has obtained all necessary regulatory approvals.

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## Recent News Headlines Related to SEBI

- Securities and Exchange Board of India (SEBI) mandated that compliance officers of Alternative Investment Fund (AIF) managers must obtain certification from the National Institute of Securities Markets (NISM) by passing the NISM Series-III-C: Securities Intermediaries Compliance (Fund) Certification Examination, effective from January 1, 2027
- Ashika Group has received in-principle approval from the Securities and Exchange Board of India (SEBI) to act as a sponsor and establish Ashika Mutual Fund.
- The Securities and Exchange Board of India (SEBI) has simplified the procedure for issuance of duplicate securities by increasing the monetary threshold for simplified documentation from ₹5 lakh to ₹10 lakh.
- The Securities and Exchange Board of India (SEBI) has decided to exclude Zero Coupon Zero Principal (ZCZP) bonds and delisted securities from the valuation threshold used to determine eligibility for a Basic Services Demat Account (BSDA).
- SEBI has eased the re-KYC process for existing NRI clients by removing the requirement of being physically present in India during digital re-KYC.

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**Ques: Which company became the first payments firm in India, the Middle East, APAC, and South Africa to receive the ISO/IEC 42001 certification for Artificial Intelligence Management Systems?**

- A) Paytm
- B) Razorpay
- C) PhonePe
- D) NPCI
- E) Financial Software and Systems (FSS)

**Answer: Option E**

**Explanation:**

- Financial Software and Systems (FSS) became the first payments company in India, the Middle East, APAC, and South Africa to receive ISO/IEC 42001 certification.
- ISO/IEC 42001 is the world's first international standard for Artificial Intelligence Management Systems (AIMS).
- The certification recognises organisations that demonstrate responsible, ethical, and trustworthy use of artificial intelligence.

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**Ques: By how much has India's solar module manufacturing capacity increased year-on-year in 2025, as stated by Union Minister Pralhad Joshi?**

- A) 75% to 100 GW
- B) 100% to 120 GW
- C) 150% to 160 GW
- D) 128.6% to 144 GW
- E) 62 times to 200 GW

**Answer: Option D**

**Explanation:**

- India's solar module manufacturing capacity increased by 128.6% year-on-year to 144 GW in 2025, according to Union Minister for New and Renewable Energy Pralhad Joshi.
- India added 81 GW capacity in the previous year, rising from 63 GW to 144 GW.
- Since 2014, India's solar manufacturing capacity has increased more than 62 times from 2.3 GW.

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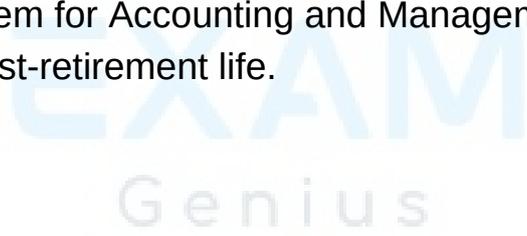
**Ques: What is SAMPANN, the system recently implemented for DoT pensioners, designed to provide online pension management and digital grievance redressal?**

- A) System for Automated Monitoring of Pension
- B) System for Accounting and Management of Pension
- C) Simplified Administrative Management of Pension
- D) Secure Access for Pensioners' Digital Records
- E) Standardized Application for Monthly Pension

**Answer: Option B**

**Explanation:**

- SAMPANN (System for Accounting and Management of Pension) is an integrated online pension management system for DoT pensioners that processes, sanctions, and disburses pension directly to their bank accounts.
- The system provides online grievance redressal, digital profile management, and transaction records, improving transparency and efficiency for telecom retirees.
- Key pension-related documents such as Gratuity Payment Orders, Pension Certificates/ePPOs, Pension Commutation Orders, and Form 16 are accessible via DigiLocker for secure digital storage and retrieval.
- SAMPANN stands for “System for Accounting and Management of Pension,” aiming for convenient and worry-free post-retirement life.





**Ques: Under which mission were indigenously developed 3D-printed Automatic Weather Stations (AWS) created by Indian scientists led by IITM, Pune?**

- A) Mission Mausam
- B) National Monsoon Mission
- C) Digital India Mission
- D) National Climate Action Plan
- E) Atal Innovation Mission

**Answer: Option A**

**Explanation:**

- Indian scientists led by IITM, Pune, under the Ministry of Earth Sciences, developed indigenously manufactured 3D-printed Automatic Weather Stations (AWS) under Mission Mausam.
- The first batch of these AWS will be deployed in Delhi from February 2026, followed by Mumbai, Kolkata, and Chennai over six months.
- Initially, 50 units have been produced, with 80 additional units planned.
- Mission Mausam, with an outlay of Rs. 2,000 crore for 2024–2026, aims to upgrade meteorological infrastructure, fill observation gaps in urban and climate-sensitive regions, and enable accurate hyper-local weather forecasts across India.
- Leadership of the mission is under IMD and the National Centre for Medium-Range Weather Forecasting (NCMRWF).

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**Ques: Who released the 10th edition of the Indian Pharmacopoeia (IP 2026), the official compendium of drug standards of India?**

- A) Mansukh Mandaviya
- B) Jagat Prakash Nadda
- C) Dharmendra Pradhan
- D) Anupriya Patel
- E) Jitendra Singh

**Answer: Option B**

Explanation:

- Union Minister Jagat Prakash Nadda released the 10th edition of the Indian Pharmacopoeia (IP 2026), the official compendium of drug standards in India.
- IP 2026 added 121 new monographs, raising the total to 3,340, strengthening standards for anti-TB, anti-diabetic, anti-cancer drugs, and micronutrient supplements.
- Indian Pharmacopoeia is legally enforceable under the Drugs and Cosmetics Act, 1940, and published by the Indian Pharmacopoeia Commission under MoHFW.
- IP 2026 aligns with international best practices, collaborates with US, European, and Japanese Pharmacopoeias, and is recognised in 19 Global South countries.
- Under the Pharmacovigilance Programme of India, India's ranking in WHO's pharmacovigilance database improved from 123rd to 8th by 2025.

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**Ques: Who inaugurated India's first commercial-scale tropical RAS-based Rainbow Trout Aquaculture Farm and Research Institute in Telangana?**

- A) Narendra Singh Tomar
- B) Giriraj Singh
- C) Rajiv Ranjan Singh (Lalan Singh)
- D) Pashupati Kumar Paras
- E) Mansukh Mandaviya

**Answer:** Option C

**Explanation:**

- Union Minister Rajiv Ranjan Singh (Lalan Singh) inaugurated India's first commercial-scale tropical RAS-based Rainbow Trout Aquaculture Farm and Research Institute in Kandukur Mandal, Ranga Reddy district, Telangana.
- The facility enables high-value cold-water fish farming in tropical conditions using climate-controlled, water-efficient Recirculating Aquaculture System (RAS) technology.
- The project demonstrated that species like Rainbow Trout can be farmed year-round in tropical climates, making technology the key determinant of aquaculture viability rather than climate.
- RAS technology recycles 90–99% of water, mechanically and biologically filters fish waste, precisely controls water quality, and requires minimal fresh water.

**About Telangana :**

- Capital : Hyderabad
- CM : Anumula Revanth Reddy
- Governor : Jishnu Dev Varma





**Ques: Which country has India overtaken to become the world's largest rice producer, as announced during the release of 184 new crop varieties by ICAR?**

- A) China
- B) Vietnam
- C) Thailand
- D) Indonesia
- E) Bangladesh

Answer: Option A

**Explanation:**

- India has overtaken China to become the world's largest rice producer.
- India's rice production reached 150.18 million tonnes, surpassing China's output of 145.28 million tonnes.
- Indian rice is now being supplied extensively to overseas markets, strengthening India's position in global agricultural trade.
- The announcement was made during the release of 184 new crop varieties developed by the Indian Council of Agricultural Research (ICAR).

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## Recently signed banking agreements

- The Department of Posts and the Small Industries Development Bank of India (SIDBI) signed a landmark MoU to implement a nationwide Contact Point Verification system.
- Fyno has partnered with Kerala Grameena Bank (KGB) to deploy a unified customer communication platform.
- Canara HSBC Life Insurance Company Limited has entered into a strategic bancassurance partnership with Equitas Small Finance Bank to expand life insurance distribution through ESFB's branch network.
- BharatPe, in partnership with YES Bank, launched 'Pay Later with BharatPe', an instant Credit on UPI product powered by NPCI.
- Shriram Finance Limited (SFL) entered into a definitive agreement with MUFG Bank Limited for an investment of ₹39,618 crore (USD 4.4 billion).
- Central Bank of India has signed an MoU with State Bank of India (SBI) to establish a strategic partnership focused on enhancing leadership and institutional capabilities in project financing.

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**Ques: Who released the Urdu book “Khutbat-e-Modi: Lal Qila Ki Faseel Se”, a compilation of Prime Minister Narendra Modi’s Independence Day speeches from 2014 to 2025?**

- A) Dharmendra Pradhan
- B) Amit Shah
- C) Narendra Modi
- D) Jagat Prakash Nadda
- E) Smriti Irani

**Answer: Option A**

**Explanation:**

- Union Minister for Education Shri Dharmendra Pradhan released the book “Khutbat-e-Modi: Lal Qila Ki Faseel Se” in New Delhi.
- The book compiles Independence Day addresses delivered by Prime Minister Narendra Modi from the Red Fort between 2014 and 2025.
- Published in Urdu, the book has been brought out by the National Council for Promotion of Urdu Language (NCPUL) under the Ministry of Education.

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**Ques: Who launched the 'IITM Global Research Foundation' at IIT Madras to mark its ambition of becoming the world's first multinational university?**

- A) Narendra Modi
- B) Dharmendra Pradhan
- C) Nirmala Sitharaman
- D) Rajnath Singh
- E) Dr. S. Jaishankar

**Answer: Option E**

**Explanation:**

- Union Minister for External Affairs Dr. S. Jaishankar launched the IITM Global Research Foundation at the Indian Institute of Technology Madras.
- The initiative reflects IIT Madras' ambition to emerge as the world's first multinational university.
- IITM Global is based on four pillars: technology transfer to global markets, joint international research projects, overseas business opportunities for IIT-M startups, and attracting foreign investment.
- IIT Madras signed multiple MoUs with global partners across the USA, UK, Germany, Dubai, Asia-Pacific region, and under the India-for-Global initiative.
- In the initial phase, IITM Global will be set up in the USA, UAE, Malaysia, and Germany.

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**Ques: Which leaders are expected to attend India's Republic Day celebrations on 26 January 2026 as chief guests, highlighting strong diplomatic ties with the European Union?**

- A) Emmanuel Macron and Olaf Scholz
- B) Ursula von der Leyen and António Costa
- C) Charles Michel and Josep Borrell
- D) Roberta Metsola and Kaja Kallas
- E) Ursula von der Leyen and Roberta Metsola

**Answer: Option B**

**Explanation:**

- India's Republic Day celebrations on 26 January 2026 are expected to have strong diplomatic significance, with European Union leaders attending as chief guests.
- The expected chief guests are Ursula von der Leyen, President of the European Commission, and António Costa, President of the European Council.
- The proposed India–EU Free Trade Agreement is strategically important for both partners.
- Indonesia's President H.E. Prabowo Subianto was the Chief Guest at India's 76th Republic Day in January 2025.

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

- Union Minister Shri Ashwini Vaishnaw announced the breakthrough of the second tunnel in Palghar, Maharashtra, marking the first mountain tunnel of the Bullet Train Project in the state.
- The first Gen Z Post Office in Jammu and Kashmir has been inaugurated at AIIMS Vijaypur.
- Surat, widely known as India's "Diamond Capital", is on track to become the country's first fully slum-free city.
- The Ophthalmology Department at the Army Hospital (Research & Referral), Delhi Cantt, performed India's first-ever 3D Flex Aqueous Angiography combined with iStent surgery.
- Tesla has set up its first charging station in India at the DLF Horizon Centre in Gurugram, Haryana.
- VoxelGrids, a Zoho-backed startup, has developed and deployed India's first fully indigenous 1.5T MRI scanner at the Chandrapur Cancer Care Foundation, near Nagpur, Maharashtra.

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**Ques: What are the sacred ancient Buddha-linked gems that were unveiled in India for the first time since their colonial-era removal and displayed at an exhibition opened by Prime Minister Narendra Modi in New Delhi?**

- A) Piprahwa Relics
- B) Bodh Gaya Relics
- C) Sanchi Relics
- D) Nalanda Relics
- E) Kushinagar Relics

**Answer:** Option A

**Explanation:**

- Sacred Piprahwa Relics titled “The Light & the Lotus: Relics of the Awakened One” were unveiled in India for the first time since their colonial-era removal.
- The Piprahwa gems consist of over 300 precious stones and ornaments believed to have been buried with the relics of the Buddha at a stupa site in present-day Uttar Pradesh.
- Prime Minister Narendra Modi inaugurated the exhibition where these relics were formally displayed in New Delhi.
- The gems, dating back to around 200 BC, were discovered in 1898 by British colonial engineer William Claxton Peppe.
- In May 2025, the gems were listed for auction by Sotheby’s in Hong Kong after being put up for sale by Peppe’s great-grandson Chris Peppe.

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## Recent News Headlines Related to Books :

- **“Azadi: Freedom. Fascism. Fiction”** : Arundhati Roy
- **“107 Days”** : political memoir written by Kamala Harris.
- **‘Mahamana Vangmay: The Collected Works of Pandit Madan Mohan Malaviya’ (Second Series)** : Released by Vice President of India, C.P. Radhakrishnan
- **Economic Empowerment of Bharat in the Modi Era** : Professor Dr. Sikander Kumar, Member of Parliament
- **The Great Sanctions Hack** : Former Reserve Bank of India(RBI) Governor Urjit Patel
- **The Eleventh Hour** : Salman Rushdie
- **Sanatan Sanskriti Ki Atal Drishti** : Shri Vasudev Devnani
- **Ghost-Eye** : Amitav Ghosh
- **Biography ‘Salman Khan: The Sultan of Bollywood’** : Award-winning journalist Mohar Basu
- **‘Chunotiya Mujhe Pasand Hai’,** based on the life of Uttar Pradesh Governor Smt. Anandiben Patel : Pankaj Jani, Ashok Desai and Vinay Joshi





**Ques: Which countries have been elected as non-permanent members of the United Nations Security Council (UNSC) for a two-year term?**

- A) Algeria, Guyana, Republic of Korea, Sierra Leone, Slovenia
- B) Denmark, Greece, Pakistan, Panama, Somalia
- C) Bahrain, Colombia, Democratic Republic of Congo, Latvia, Liberia
- D) China, France, Russia, United Kingdom, United States
- E) India, Brazil, Germany, Japan, South Africa

**Answer: Option C**

Explanation:

- Bahrain, Colombia, the Democratic Republic of Congo, Latvia, and Liberia have been elected as non-permanent members of the UNSC for a two-year term.
- These countries replaced Algeria, Guyana, the Republic of Korea, Sierra Leone, and Slovenia, whose terms ended recently.
- They will serve alongside Denmark, Greece, Pakistan, Panama, and Somalia until the end of 2026, together with the five permanent members.
- India has served as a non-permanent member of the UNSC eight times, most recently during 2021–22.

**About the United Nations Security Council :**

- Established : 1945
- HQ : New York City, U.S.
- Presidency : Somalia (January 2026)





## Recent Headlines Related to Inauguration :

- India inaugurated its first government hospital-based AI clinic at the Government Institute of Medical Sciences (GIMS) in Kasna, Greater Noida.
- Union Minister Amit Shah inaugurated the redeveloped Batadrava Than at Borduwa village in Nagaon district, Assam.
- Union Home Minister and Minister of Cooperation Shri Amit Shah inaugurated the Jyoti-Bishnu International Art Centre in Guwahati, Assam.
- Union Minister Jagat Prakash Nadda, along with Madhya Pradesh CM Dr. Mohan Yadav, laid the foundation stones for India's first medical colleges under the PPP model.
- Rashtra Prerna Sthal was inaugurated in Lucknow, Uttar Pradesh, by Prime Minister Narendra Modi, dedicated to honoring the life and ideals of former Prime Minister Atal Bihari Vajpayee.
- Prime Minister Narendra Modi inaugurated the new terminal building of Lokapriya Gopinath Bardoloi International Airport in Guwahati, Assam.

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**Ques: What is the name of the first community radio station launched along the Line of Control (LoC) in Jammu and Kashmir to improve communication with border communities?**

- A) Radio Udaan
- B) Radio Sangam
- C) Radio Seema
- D) Radio Kashmir
- E) Radio LoC

**Answer: Option B**

**Explanation:**

- The Indian Army, in collaboration with the civil administration and local residents, launched “Radio Sangam,” a community radio station at Keri village in the Doongi block of Rajouri district, Jammu and Kashmir.
- It is the first community radio station established along the Line of Control to enhance information outreach and communication with border communities.
- Radio Sangam broadcasts on 88.8 FM frequency from Keri village.

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**Ques: The 9th National Siddha Day observed on 6 January commemorates the birth anniversary of which ancient sage?**

- A) Sage Charaka
- B) Sage Sushruta
- C) Sage Patanjali
- D) Sage Dhanvantari
- E) Sage Agathiyar

**Answer: Option E**

**Explanation:**

- The 9th National Siddha Day was observed on 6 January to commemorate the birth anniversary of Sage Agathiyar, regarded as the father of the Siddha system of medicine.
- The theme of National Siddha Day 2026 was “Siddha for Global Health.”
- The Vice President of India, C. P. Radhakrishnan, inaugurated the 9th Siddha Day celebrations at Kalaivanar Arangam in Chennai, Tamil Nadu.

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## Important days :

- 10 December : Human Rights Day 2025 (2025 Theme: Human Rights, Our Everyday Essentials)
- 11 December : United Nations Children’s Fund (UNICEF) Day
- 11 December : International Mountain Day (Theme 2025 is “Glaciers matter for water, food and livelihoods in mountains and beyond”)
- 12 December : International Day of Neutrality (Started in 2017)
- 12 December : International Universal Health Coverage (UHC) (Theme 2025 Unaffordable health costs? We’re sick of it!) (Started in 2018)
- 14 December : International Day Against Colonialism in All Its Forms and Manifestations 2025
- 14 December : National Energy Conservation Day
- 14 – 20 December : National Energy Conservation Week 2025
- 16 December : Vijay Diwas
- 17 December : 22nd International Day to End Violence Against Sex Workers 2025 (Started in 2003)
- 18 December : 52nd Arabic Language Day (Theme 2025 Innovative Pathways for Arabic: Policies and Practices for a More Inclusive Linguistic Future) (Started in 2012)
- 18 December : 25th International Migrants Day (Theme 2025 My Great Story: Cultures and Development) (Started in 2000)
- 18 December : 25th International Migrants Day (Theme 2025 My Great Story: Cultures and Development) (Started in 2000)
- 18 December : National Minority Rights Day
- 20 December : International Human Solidarity Day 2025 (Theme 2025 Solidarity for Sustainable Development: Uniting Communities for a Shared Future)
- 20 December : Sashastra Seema Bal (SSB) observes its Raising Day
- 21 December : World Basketball Day 2025 (Started in 2023)





- 21 December : 2nd World Meditation Day (1st - 2024)
- 22 December : National Mathematics Day 2025 (Commemorates Birth date (138th ) of Srinivasa Ramanujan, born in 1887)
- 22 December : National Mathematics Day
- 23 December : National Farmer's Day
- 24 December : National Consumer Day (theme "Efficient and Speedy Disposal through Digital Justice.")
- 25 December : 12th Good Governance Day (theme "Prashasan Gaon Ki Ore (Governance Towards Villages)")
- 19th to 25th December : Good Governance Week
- 26 December : 4th Veer Bal Diwas
- 27 December : 6th International Day of Epidemic Preparedness 2025 (Started in 2020)
- 1 January : Global Family Day (Started in 2000)
- 2 January : World Introvert Day (Theme 2026 Quietly Changing Tomorrow)
- 3 January : International Mind-Body Wellness Day
- 4 January : World Braille Day (Started in 2018)
- 5 January : National Bird Day (started in 2002)
- 6 January : World Day of War Orphans (Started in 1995)

