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**In English**  
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Ques: How many illegal loan lending apps were recently blocked by the Indian government?

- A) 87
- B) 67
- C) 45
- D) 102
- E) 120

Answer: Option A

Explanation:

- The government blocked 87 illegal loan lending apps after completing the required legal procedures.
- The Ministry of Electronics and Information Technology (MeitY) used Section 69A of the Information Technology Act, 2000, to block these apps.
- Companies running illegal online lending activities are subject to inquiries, account inspections, and investigations under the Companies Act, 2013, with legal action taken for any violations.
- The Ministry of Corporate Affairs is responsible for enforcing the Companies Act, 2013.

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**Ques: What decision was taken by the Sanjay Malhotra-headed Monetary Policy Committee (MPC) in its fifth bi-monthly meeting for FY26?**

- A) Increased repo rate to 6.0%
- B) Reduced repo rate to 5.25%
- C) Kept repo rate unchanged at 5.50%
- D) Shifted stance to 'accommodative'
- E) Raised CRR by 50 bps

**Answer: Option B**

**Explanation:**

- The RBI Governor Sanjay Malhotra-led Monetary Policy Committee held its 58th and fifth bi-monthly meeting for FY26 from December 3 to 5.
- The six-member MPC unanimously voted to reduce the repo rate by 25 basis points—from 5.50% to 5.25%.
- The committee decided to continue with a 'neutral' monetary stance.

**Various rates (New vs Old):**

- Repo Rate: 5.25% | 5.50%
- Reverse Repo Rate: 3.35% | 3.35%
- Standing Deposit Facility (SDF): 5.00% | 5.25%
- Marginal Standing Facility Rate: 5.50% | 5.75%
- Bank Rate: 5.50% | 5.75%
- Cash reserve ratio (CRR) : 3.00% (New rate) 3.50% (Old rate)
- Statutory Liquidity Ratio (SLR) : 18.00% (New rate) 18.00% (Old rate)



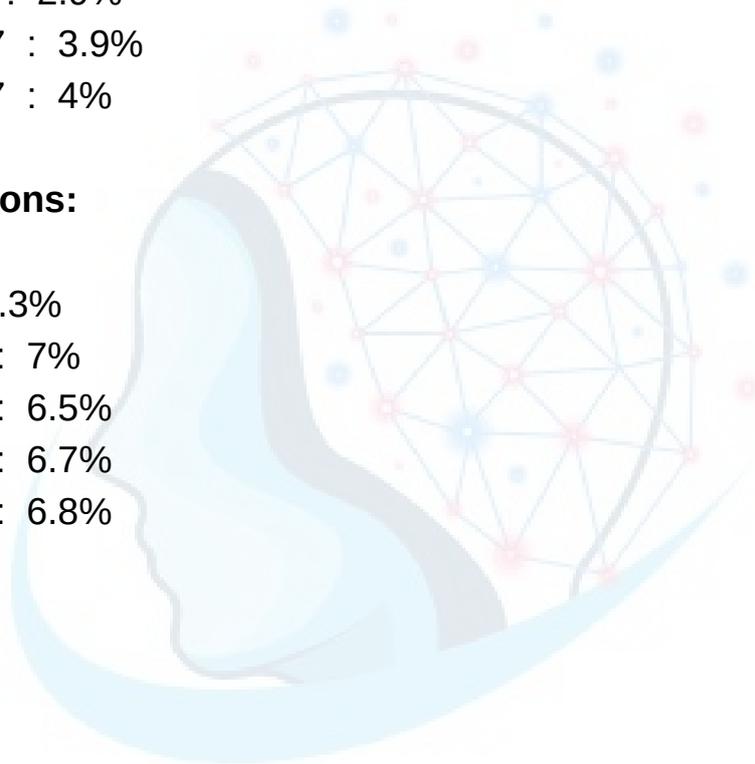


### CPI Inflation Projections:

- For FY 2025-26 : 2%
- For Q3 FY 2025-26 : 0.6%
- For Q4 FY 2025-26 : 2.9%
- For Q1 of FY2026-27 : 3.9%
- For Q2 of FY2026-27 : 4%

### GDP Growth Projections:

- For FY 2025-26 : 7.3%
- For Q3 FY 2025-26 : 7%
- For Q4 FY 2025-26 : 6.5%
- For Q1 FY 2026-27 : 6.7%
- For Q2 FY 2026-27 : 6.8%



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## Recent Facilities Launched in Banking & Insurance Sector:

- Tamilnad Mercantile Bank (TMB) has launched a new Loan Origination System (LOS) developed with Nucleus Software to streamline loan processing.
- Banking Connect is a net-banking platform developed by NPCI to allow the RBI to monitor fund transfers with shorter time lags.
- Axis Bank's 'Flashback' is a special engagement programme for senior citizens, offering exclusive screenings of classic films from the 1960s and 1970s.
- LIC has officially launched two new plans — Bima Kavach and Protection Plus.
- South Indian Bank launched the SIB Power CONSOL loan scheme, which allows customers to consolidate multiple loans into a single Equated Monthly Instalment (EMI).
- The Bima Gram API, launched by IRDAI, is designed to increase insurance penetration in rural markets.
- RBL Bank has launched two premium credit cards — LUMIERE and NOVA — marking its entry into the high-end credit card segment.

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Ques: What does the House Price Index (HPI) track in India?

- A) Agricultural commodity prices
- B) Residential property prices
- C) Stock market trends
- D) Industrial production
- E) Inflation rate

Answer: Option B

Explanation:

- The House Price Index (HPI), compiled quarterly by the Reserve Bank of India (RBI), tracks residential property prices using transaction-level data from registration authorities.
- The new base year for HPI is 2022–23, replacing the earlier 2010–11 base.
- In Q2 FY26, All-India HPI grew 2.2% year-on-year, led by cities like Nagpur, Ghaziabad, and Chandigarh, while the quarterly trend showed a 0.6% decline due to price drops in Kolkata, Chennai, Lucknow, and Hyderabad.
- HPI covers 18 major cities across India, reflecting both rising and falling property prices.

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## Recent News Headlines Related to MoU and agreement:

- India and Russia reaffirmed their plan to increase bilateral trade to \$100 billion by 2030, up from the current \$70 billion.
- 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

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**Ques: What is the objective of the 'FPO Shakti' initiative launched by Vrutti in partnership with HSBC India?**

- A) Promote urban startups
- B) Support Farmer Producer Organisations (FPOs) with structured financing
- C) Provide insurance for small businesses
- D) Fund renewable energy projects
- E) Develop e-commerce platforms

**Answer: Option B**

**Explanation:**

- 'FPO Shakti' is a blended, stage-based financing model designed to help Farmer Producer Organisations (FPOs) access capital and strengthen their governance, market systems, financial discipline, and digital capabilities over a 24-month structured journey.
- The initiative is supported by HSBC India and Friends of Women's World Banking (FWWB) India, targeting 15 early-growth FPOs initially, with plans to scale to over 100 organisations.
- India has over 44,000 registered FPOs, forming one of the world's largest networks of farmer-owned collectives.

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**Ques: Which new feature was launched on DigiLocker in collaboration with the Ministry of External Affairs for citizens to view their passport verification records?**

- A) Driving License Verification
- B) Aadhar Verification
- C) Voter ID Verification
- D) PAN Card Verification
- E) Passport Verification Records

**Answer: Option B**

**Explanation:**

- The National e-Governance Division, in collaboration with the Ministry of External Affairs, launched the “Passport Verification Records” feature on the DigiLocker platform.
- Citizens can now view their PVR in the “Issued Documents” section of DigiLocker after verification through the website or mobile application.
- The feature ensures faster processing, reduced paperwork, secure and tamper-proof records, easy digital sharing, and supports paperless, eco-friendly governance.

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**Ques: Which team picked 16-year-old Deeya Yadav in the WPL 2026 auction?**

- A) Mumbai Indians
- B) UP Warriorz
- C) Royal Challengers Bangalore
- D) Delhi Capitals
- E) Gujarat Giants

**Answer: Option D**

**Explanation:**

- Deeya Yadav, a talented 16-year-old top-order batter from Haryana, became the youngest-ever player to be signed in a WPL auction.
- She was bought by Delhi Capitals for her base price of ₹10 lakh in the WPL 2026 auction.
- Her strong domestic performances—298 runs in the Senior Women's T20 Trophy and 151 runs for North Zone—made her a standout young talent.

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**Ques: The International Water Management Institute (IWMI) and SDC recently launched the second phase of which solar-based agricultural initiative?**

- A) Solar Harvest Initiative
- B) Green Agriculture Mission
- C) Solar Farming Catalyst
- D) AgriSolar Plus
- E) SoLAR-Phase II

**Answer: Option E**

**Explanation:**

- The International Water Management Institute (IWMI), in partnership with the Swiss Agency for Development and Cooperation (SDC), launched the second phase of the Solar Energy for Agricultural Resilience initiative, known as SoLAR-Phase II.
- The initiative will be implemented in India and Bangladesh in South Asia, and Kenya and Ethiopia in East Africa.
- SoLAR-Phase II builds on the achievements and learnings of Phase I, which ran from December 2019 to May 2025.
- It aims to promote sustainable solar energy use in agriculture to enhance climate resilience, reduce dependence on fossil fuels, and strengthen water-energy-food sustainability.
- India's Solar Milestone: Under PM-KUSUM, by July 2025, irrigation pumps of more than 1.43 million farmers were solarised.

**About IWMI :**

- Established : 1985
- HQ : Colombo, Sri Lanka
- Director General : Mark Smith





**Ques: Which therapy has the WHO recently recommended for managing obesity as a chronic disease?**

- A) Insulin therapy
- B) GLP-1 therapy
- C) Metformin therapy
- D) Bariatric surgery
- E) Statin therapy

**Answer: Option B**

**Explanation:**

- Obesity affects over 1 billion people worldwide and was linked to 3.7 million deaths in 2024; without action, it is projected to double by 2030, with an estimated annual economic cost of US\$ 3 trillion.
- WHO released its first guideline recommending the use of GLP-1 (Glucagon-Like Peptide-1) therapies for treating obesity as a chronic, relapsing disease.
- GLP-1 therapies are advised as part of a comprehensive obesity management approach that includes a healthy diet, regular physical activity, and professional support.
- WHO emphasized that obesity requires lifelong care; medicines alone are not sufficient, but GLP-1 therapies can significantly help reduce obesity and related health risks.

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**Ques: Which Indian company was recognised among the Top 100 Corporate Startup Stars 2025 by the International Chamber of Commerce and Mind the Bridge?**

- A) Reliance Industries
- B) Mahindra & Mahindra
- C) Indian Oil Corporation
- D) Tata Group
- E) Bharat Petroleum Corporation Limited

**Answer: Option E**

**Explanation:**

- Bharat Petroleum Corporation Limited (BPCL) became the only Indian organisation recognised among the Top 100 Corporate Startup Stars 2025 at a ceremony held in Paris by the International Chamber of Commerce and Mind the Bridge.
- The Corporate Startup Stars Awards recognise leading Forbes Global 2000 and Fortune Global 500 companies for commitment to open innovation, startup collaboration, and innovation-driven ecosystem engagement.
- BPCL's flagship startup programme 'Ankur' (launched in 2016) and the BPCL Ankur Fund were honoured for fostering innovation and supporting over 30 startups in cleaner, smarter, and more sustainable energy solutions.
- The BPCL Ankur Fund provides strategic equity investments to early-stage startups aligned with BPCL's long-term priorities.





**Ques: How much Central Grant has been released so far under the Revamped Distribution Sector Scheme (RDSS)?**

- A) ₹25,000 crore
- B) ₹30,000 crore
- C) ₹35,000 crore
- D) ₹37,000 crore
- E) ₹40,000 crore

**Answer:** Option D

**Explanation:**

- The Revamped Distribution Sector Scheme (RDSS) was launched to enhance the quality and reliability of electricity supply across India.
- The government has released ₹37,000 crore, which is about 38% of the total sanctioned Gross Budgetary Support.
- DISCOMs receive funds only after meeting defined milestones and fulfilling the fund release guidelines.
- Currently, no state has any pending claim with the Ministry of Power related to distribution infrastructure works.

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## Recent News headlines related to Sports

- 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.
- India B (Manipur) defeated Colombia 8–5 to win the 15th Manipur Polo International Tournament.
- Rajasthan United FC won the 41st All India Governor's Gold Cup 2025. The final match was held at Paljor Stadium, Gangtok, where Joseph Lalvenhima scored the winning goal in the 59th minute.
- Indian athlete Giovanna de Sequeira wins bronze in the under-28kg category at the World Jiu-Jitsu Championship in Abu Dhabi, marking a major milestone in youth sports.
- The Belgium national men's field hockey team defeated India 1-0 in the final to win their first-ever Sultan Azlan Shah Cup at the 31st edition held in Ipoh, Malaysia.
- The 25th Summer Deaflympics was held in Tokyo, Japan, from 15–26 November 2025, 101 years after the first edition in Paris (1924).
- The 2025 Syed Modi International, a Super 300 badminton tournament, was held at the Babu Banarasi Das Indoor Stadium in Lucknow, Uttar Pradesh.

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**Ques: Which Indian steel company entered the top 5% of global steel companies in the Dow Jones Sustainability Index for FY24-25?**

- A) Tata Steel
- B) JSW Steel
- C) Essar Steel
- D) Steel Authority of India Ltd (SAIL)
- E) Jindal Stainless Limited

**Answer: Option E**

**Explanation:**

- Jindal Stainless Limited (JSL) entered the top 5% of global steel companies in the Dow Jones Sustainability Index Corporate Sustainability Assessment for FY24-25.
- JSL secured 4th place in the global steel sector and 1st position in the stainless-steel segment with an ESG score of 78.
- The ESG score includes Environmental (83), Social (73), Governance & Economic (76), Transparency & Reporting (100), and Data Availability Rate (97%).

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**Ques: What is India's total solar energy capacity in 2025?**

- A) 75 GW
- B) 98 GW
- C) 110 GW
- D) 129 GW
- E) 150 GW

**Answer: Option D**

**Explanation:**

- India's solar energy capacity has expanded from 3 GW in 2014 to 129 GW by 2025.
- This nearly 40-fold growth reflects India's strong push towards clean energy through initiatives such as PM Surya Ghar, PM-KUSUM, and solar park development.
- India's non-fossil fuel power capacity has crossed 50% of the total installed capacity of 500 GW.
- Under PM Surya Ghar, around 24 lakh households adopted rooftop solar, adding about 7 GW capacity with subsidies of ₹13,464.6 crore released.
- PM-KUSUM Component-B enabled installation of about 9.2 lakh standalone solar pumps.
- As of 31 October 2025, 55 solar parks with a total capacity of 40 GW were sanctioned across 13 states.
  - 3rd in Solar Energy
  - 4th in Wind Energy
  - 4th globally in total installed RE capacity

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## Recent News Headlines Related to Schemes

- The TEAM Initiative is a sub-scheme of RAMP (Raising and Accelerating MSME Performance) with a central sector outlay of ₹277.35 crore for 2024–2027.
- 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.
- Assam's Prerona Scheme provides Class 10 students with a monthly support of ₹300 until they complete their board exams.
- The Government announced that 2.72 crore artisans have been enrolled under the PM Vishwakarma Scheme so far.
- Samagra Shiksha Abhiyan, launched in 2018, is an integrated school education scheme covering pre-school to Class 12.
- YUVA 3.0 – Prime Minister's Young Authors Mentorship Scheme was launched on 11th March 2025 by the Ministry of Education (MoE) and National Book Trust (NBT), India, to mentor young authors under 30 years of age.
- The Government of India has approved the Tex-RAMPS Scheme with a total outlay of ₹305 crore for FY 2025-26 to FY 2030-31.

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**Ques: Which two organizations signed an agreement to jointly develop the 'MStar™ Global AI Connect' platform?**

- A) NITI Aayog & IBM
- B) Atal Innovation Mission (AIM) & Hitachi
- C) DST & Microsoft
- D) ISRO & Google
- E) AICTE & Intel

**Answer: Option B**

**Explanation:**

- Atal Innovation Mission (AIM) and Hitachi signed an agreement to jointly develop the 'MStar™ Global AI Connect', an AI-driven platform connecting students, educators, institutions, and industry to accelerate Indian innovations from lab to market.
- The initiative supports India's vision of Viksit Bharat by 2047 by strengthening innovation, skill development, and industry-academia collaboration.

**About Atal Innovation Mission (AIM):**

- Launched: 2016
- AIM 2.0: 2024
- Allocated Budget: ₹2,750 crore (till 31 March 2028)

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**Ques: Which Indian languages will Meta soon support for AI-based automatic dubbing and lip-syncing on Instagram and Facebook reels?**

- A) Marathi, Bengali, Telugu, Kannada, Tamil
- B) Hindi, Tamil, Kannada, Telugu, Bengali
- C) Gujarati, Punjabi, Marathi, Hindi, Kannada
- D) Assamese, Odia, Tamil, Telugu, Hindi
- E) Malayalam, Marathi, Bengali, Tamil, Kannada

**Answer: Option A**

**Explanation:**

- Meta announced that Instagram and Facebook creators will soon be able to translate their reels into Marathi, Bengali, Telugu, Kannada, and Tamil using AI-based automatic dubbing and lip-syncing.
- The system preserves the creator's original tone and emotion and naturally matches mouth movements.
- Previously, the feature supported only English, Hindi, Spanish, and Portuguese.
- Meta's video-editing app Edits on Android now supports new fonts in Devanagari and Bengali-Assamese scripts, aiding content creation in multiple Indian languages.

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**Ques: Where will India host the 20th session of the UNESCO Intergovernmental Committee for Safeguarding Intangible Cultural Heritage (ICH) in December 2025?**

- A) Mumbai
- B) Kolkata
- C) Jaipur
- D) New Delhi
- E) Hyderabad

**Answer: Option D**

**Explanation:**

- India will host the 20th session of the UNESCO ICH Committee at the Red Fort (Lal Qila), New Delhi, from 8 to 13 December 2025.
- The Ministry of Culture and Sangeet Natak Akademi are coordinating the event.
- UNESCO adopted the 2003 Convention for the Safeguarding of Intangible Cultural Heritage in Paris.
- India has completed three terms on the UNESCO ICH Committee and has 15 elements inscribed so far.
- Chhath Mahaparva and Diwali have been nominated for inclusion this year.

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**Ques: Who won the 2nd edition of Jerusalem Masters 2025 by defeating Viswanathan Anand in the final?**

- A) Magnus Carlsen
- B) Arjun Erigaisi
- C) Fabiano Caruana
- D) Peter Svidler
- E) Anand Giri

**Answer: Option B**

**Explanation:**

- Indian Chess Grandmaster Arjun Erigaisi won the 2nd edition of Jerusalem Masters 2025 by defeating five-time world champion and Indian GM Viswanathan Anand in the final held in Jerusalem, Israel.
- The event was organised by the Israel Ministry of Culture and Sports, Jerusalem Municipality, and the Israeli Chess Federation (ICF).
- The first edition of Jerusalem Masters was held in 2024, where Russian Grandmaster Peter Svidler won the inaugural title.

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**Ques: Which campaign did Union Minister Annpurna Devi launch to eliminate child marriage in India?**

- A) Beti Bachao, Beti Padhao
- B) 100-Day Intensive Awareness Campaign for a Child Marriage Free Bharat
- C) Poshan Abhiyaan
- D) Saksham Bharat
- E) National Child Protection Week

**Answer: Option B**

**Explanation:**

- Union Minister Annpurna Devi launched the “100-Day Intensive Awareness Campaign for a Child Marriage Free Bharat” at Vigyan Bhawan, New Delhi.
- Child marriage is defined as the marriage of a girl below 18 years or a boy under 21 years; marriages outside these limits are also classified as child marriage if they involve minors.
- The campaign aims to reduce the child marriage rate to below 5% by 2029, coordinating efforts across states and ministries including Health & Family Welfare, Panchayati Raj, Rural Development, and Education.
- According to NFHS-5 (2019–21), child marriages in India decreased from 47.4% in 2005–06 to 23.3% in 2019–21.

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**Ques: Who is the author of the book “Mohan and Muhammad”?**

- A) Ramachandra Guha
- B) Shashi Tharoor
- C) Meghnad Desai
- D) Sugata Bose
- E) Vikram Sampath

**Answer: Option C**

**Explanation:**

- The book “Mohan and Muhammad” is written by Meghnad Desai and published by Rupa Publications.
- It highlights the similarities and contrasts between Mohandas Gandhi and Muhammad Ali Jinnah, two major figures in the freedom struggle.
- The book discusses their ideologies, political approaches, and historic interactions during India’s freedom movement.

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**Ques: Who authored the book “Bharat: That Is India – Reclaiming Our Real Identity”?**

- A) Ram Bahadur Rai
- B) Arif Mohammad Khan
- C) Abhijeet Joag
- D) Dr. Sachchidanand Joshi
- E) V. Nag Subrahmanyam

**Answer: Option C**

**Explanation:**

- The Indira Gandhi National Centre for the Arts (IGNCA) launched the book in New Delhi.
- The book is authored by Abhijeet Joag.
- It provides deep insights into India’s cultural history, heritage, and national identity, highlighting India’s ancient cultural identity rooted in dharma, Advaita Vedanta, and the teachings of Adi Shankaracharya.

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**Ques: International Volunteer Day for Economic and Social Development 2025 was observed on which date?**

- A) December 3
- B) December 4
- C) December 5
- D) December 6
- E) December 7

**Answer: Option C**

**Explanation:**

- International Volunteer Day for Economic and Social Development 2025 was observed on December 5, 2025.
- The theme was “Every Contribution Matters.”
- The event was held at the UN General Assembly Hall, New York, USA.

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## Important days :

- 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 : 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)**
- **4 December : Indian Navy Day 2025 (theme for 2025 was Combat Ready, Cohesive, Credible, and Aatmanirbhar Force)**





## IMPORTANT ONE - LINER Current Affairs

Nokia Corporation & India's Bharti Airtel Limited signed MOU to make the telecom operator's network capabilities available to developers and enterprises across India

Directorate General of Naval Armament Inspection of the Indian Navy has entered a Joint Development Memorandum of Understanding with IIT-Chennai, Tamil Nadu and Apollo Micro Systems Limited to collaboratively develop and manufacture next generation indigenous naval armament systems.

Archery Premier League Wins 'Emerging Professional Sports Event of the Year' at India Sports Awards 2025

An 18-member Indian Army Eastern Command mountaineering team successfully summited Mount Kangto, Arunachal Pradesh's highest peak 7,042 metres marking the first-ever recorded ascent of the previously unconquered sentinel of the Kameng Himalayas

Bharat Dynamics Limited has secured additional defence contracts worth Rs.2,461.62 crore from the Indian Army for the supply of Anti-Tank Guided Missiles and Surface-to-Air Missiles through an emergency procurement process.

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