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Ques: Which banks have received RBI approval to set up the Indian Digital Payment Intelligence Corporation (IDPIC)?

- A) SBI and PNB
- B) Bank of Baroda and Canara Bank
- C) SBI and Bank of Baroda
- D) Union Bank and Bank of India
- E) SBI and HDFC Bank

Answer: Option C

Explanation:

- The State Bank of India (SBI) and Bank of Baroda (BoB) have received approval from the Reserve Bank of India (RBI) to set up a dedicated Digital Payments Intelligence Platform.
- The new entity will be named the Indian Digital Payment Intelligence Corporation (IDPIC) and aims to strengthen fraud detection and prevention across public sector banks.
- IDPIC will be incorporated as a Section 8 company under the Companies Act, 2013.
- RBI approval is subject to an exemption by the Department of Financial Services, allowing the banks to hold more than 30% of the paid-up share capital in the company till 16 October 2026.

About Bank of Baroda :

- Established : 1908
- HQ : Vadodara, Gujarat
- MD & CEO : Debadatta Chand
- Tagline : India's International Bank





Recent News Headlines Related to RBI

- Airpay Payment Services has received RBI approval to operate as a cross-border payment aggregator.
- RBI guidelines mandate that all customer communication by Scheduled Commercial Banks (SCBs) must be trilingual: Hindi, English, and the regional language.
- The RBI Governor Sanjay Malhotra-led Monetary Policy Committee held its 58th and fifth bi-monthly meeting for FY26 from December 3 to 5.
- Reserve Bank of India (RBI) granted in-principle approval to Fino Payments Bank Limited (FPBL) to convert into a Small Finance Bank (SFB), making it the first payment bank in India to receive such approval.
- RBI announced it will conduct Open Market Operation (OMO) purchases of government securities worth ₹1 trillion and a three-year dollar-rupee buy/sell swap of \$5 billion to inject durable liquidity into the financial system.
- 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.





Ques: What is ADB's revised GDP growth forecast for India for FY26?

- A) 6.5%
- B) 6.8%
- C) 7.0%
- D) 7.2%
- E) 7.5%

Answer: Option D

Explanation:

- The Asian Development Bank (ADB) has revised India's GDP growth forecast for FY26 from 6.5% to 7.2%.
- The upward revision of 0.7 percentage points is mainly driven by strong domestic consumption supported by recent tax cuts.
- Stronger Q2 expansion reflected improving economic momentum in India, and this revision will also support Asia's overall growth, now projected at 5.1% for 2025.
- The forecast was published in ADB's Asian Development Outlook, December 2025 edition.

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Ques: According to the World Bank International Debt Report 2024, what was the debt situation of developing countries between 2022–2024?

- A) Developing countries received more financing than debt service payments
- B) Developing countries' debt service payments exceeded new financing by \$741 billion
- C) Debt gap was the lowest in 50 years
- D) Interest rates fell to pre-2020 levels
- E) Bond markets were closed entirely

Answer: Option B

Explanation:

- Between 2022–2024, developing countries paid \$741 billion more in debt service than they received in new financing, marking the largest gap in 50 years.
- Despite high debt service, temporary relief came as interest rates peaked and bond markets reopened; \$90 billion of debt was restructured in 2024, the highest since 2010.
- Bond investors provided \$80 billion in net financing, enabling new bond issuances but at high interest (~10%), double pre-2020 levels.
- External debt of low- and middle-income countries reached \$8.9 trillion in 2024; IDA-eligible countries owe \$1.2 trillion (record).
- Developing nations paid \$415 billion in interest alone, diverting funds from health, education, and infrastructure; in highly indebted countries, 1 in 2 people cannot afford a minimum daily diet.

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Recent Penalties imposed on Banks:

- RBI imposed a penalty of ₹91 lakh on HDFC Bank for violations related to the Banking Regulation Act and deficiencies in statutory and regulatory compliance, including KYC-related lapses.
- Reserve Bank of India (RBI) imposed a penalty of ₹39.60 lakh on Tamilnad Mercantile Bank Limited.
- The Central Consumer Protection Authority (CCPA) imposed a penalty of ₹8,00,000 each on Dikshant IAS and Abhimanu IAS for misleading advertisements, unfair trade practices, and violation of consumer rights under the Consumer Protection Act, 2019.
- The Insurance Regulatory and Development Authority of India (IRDAI) imposed a ₹1 crore penalty on Liberty General Insurance for violations related to outsourcing, commission payments, and remuneration to intermediaries.
- The Reserve Bank of India (RBI) imposed a monetary penalty of ₹31.80 lakh on American Express Banking Corp. for non-compliance with its Credit Card and Debit Card - Issuance and Conduct Directions, 2022.
- The Reserve Bank of India (RBI), exercising powers under Section 58G(1)(b) read with Section 58B(5)(aa) of the RBI Act, 1934, imposed a monetary penalty of ₹4.20 lakh on HDB Financial Services Ltd for non-compliance with certain provisions of the KYC Directions, 2016.

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Ques: As per RBI data, how much loan amount has been written off by PSBs during the last five financial years and the current year till September 30, 2025?

- A) ₹3,25,000 crore
- B) ₹4,80,000 crore
- C) ₹5,10,000 crore
- D) ₹6,15,647 crore
- E) ₹7,00,000 crore

Answer: Option D

Explanation:

- According to RBI data, Public Sector Banks (PSBs) have written off loans worth ₹6,15,647 crore over the last five financial years and the current year up to September 30, 2025.
- Loan write-off is an accounting exercise to clean bank balance sheets and does not imply waiver of loans; banks continue recovery efforts even after write-off.
- Large write-offs are mainly related to stressed assets and non-performing assets (NPAs).

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Ques: How much funding has the World Bank approved to promote clean air in Uttar Pradesh and Haryana?

- A) \$400 million
- B) \$500 million
- C) \$600 million
- D) \$700 million
- E) \$800 million

Answer: Option C

Explanation:

- The World Bank has approved \$600 million financing for two clean air programmes in Uttar Pradesh and Haryana.
- The Uttar Pradesh Clean Air Management Programme (UPCAMP) will receive \$299.66 million for strengthening the state's Clean Air Plan through investments in transport, agriculture, and industrial sectors.
- The Haryana Clean Air Project for Sustainable Development Operation will receive \$300 million, focusing on reducing air pollution through multi-sectoral interventions.

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Ques: What is the main objective of the nationwide campaign “Aapki Poonji, Aapka Adhikar – Your Money, Your Right”?

- A) Promoting digital payments
- B) Recovery of unclaimed financial assets
- C) Financial literacy for students
- D) Tax compliance awareness
- E) Expansion of banking services

Answer: Option B

Explanation:

- The campaign was launched by the Ministry of Finance, Government of India, from 4 October to 5 December 2025.
- Its main objective is to facilitate the settlement and recovery of unclaimed financial assets such as bank deposits, insurance claims, dividends, shares, mutual funds, and pension amounts.
- The initiative follows the 3A Framework — Awareness, Accessibility, and Action.
- Key regulators involved include RBI, SEBI, IRDAI, PFRDA, and IEPFA.
- District-level camps were organised in 477 districts, and digital platforms like UDGAM, Bima Bharosa, and MITRA were used to trace and claim unclaimed assets.

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Ques: Which company has launched the Wise Travel Card in India for multi-currency international travel?

- A) PayPal
- B) Wise
- C) Revolut
- D) Mastercard
- E) Visa

Answer: Option B

Explanation:

- Wise, a global money movement company, has launched its multi-currency Wise Travel Card in India.
- The card is designed for international travellers seeking transparent pricing and ease of use abroad.
- It was announced at the Global Fintech Festival (GFF) 2025 held in Mumbai.
- The card supports over 40 currencies, including Vietnam, Indonesia, Turkey, and Georgia.
- Accepted on the Visa Network in more than 160 countries, it offers free ATM withdrawals up to USD 200 per month, with standard charges thereafter.

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Ques: On which bank did the Reserve Bank of India impose a penalty of ₹99.30 lakh for regulatory non-compliance?

- A) Punjab & Sind Bank
- B) Jammu and Kashmir Bank Limited
- C) Bank of Baroda
- D) Union Bank of India
- E) Central Bank of India

Answer: Option B

Explanation:

- The Reserve Bank of India imposed a monetary penalty of ₹99.30 lakh on Jammu and Kashmir Bank Limited.
- The penalty was for contravention of Section 26A of the Banking Regulation Act, 1949.
- The bank was also non-compliant with RBI directions on the Internal Ombudsman Scheme, 2018.
- Additional lapses were observed in Customer Service norms and Know Your Customer (KYC) guidelines.
- The action underscores RBI's focus on regulatory compliance and consumer protection in the banking sector.

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Ques: Which companies have partnered to offer insurance products to housing loan customers across 17 states and 340 districts in India?

- A) HDFC Ergo and LIC
- B) ICICI Lombard and Vastu Housing Finance
- C) Bajaj Allianz and PNB Housing
- D) SBI General Insurance and L&T Finance
- E) Tata AIG and Indiabulls

Answer: Option B

Explanation:

- ICICI Lombard General Insurance partnered with Vastu Housing Finance to provide insurance products to Vastu's housing loan customers.
- Coverage spans 17 states and 340 districts across India.
- Key products include:
 - Income Protect: Covers 33 critical illnesses, accidental death, and permanent total disability.
 - Home Insurance: Protects homes against fire, natural calamities, theft, and accidental damage.
- Targeted mainly at peri-urban and rural borrowers, including first-generation homeowners and self-employed individuals.
- Distribution is through Vastu's branch network and digital platforms.

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Ques: What has the RBI directed banks to do regarding core and non-core business risks?

- A) Merge all lending entities
- B) Submit a plan to ringfence core business from riskier non-core business
- C) Stop overseas operations
- D) Seek prior approval for all non-financial holdings
- E) Limit board approvals to one entity

Answer: Option B

Explanation:

- RBI has directed banks to submit a plan by March 2026 to ringfence their core business from riskier non-core business.
- Banks may operate multiple lending entities but need board approval for each.
- The implementation deadline for the new rules is March 31, 2028.
- This revises the October 2024 guidelines, which allowed only one entity per bank group for similar business.
- The change provides relief to banks, especially private banks with lending subsidiaries like HDFC Bank and Axis Bank.
- For overseas operations, banks require an NOC from RBI for branches undertaking activities not permitted for the parent bank.





Ques: What change has the Reserve Bank of India (RBI) introduced regarding cash credit, current and overdraft accounts?

- A) Complete ban on current accounts
- B) Only one bank can maintain OD accounts
- C) Easing of norms for opening and maintenance of CC, current and OD accounts
- D) Mandatory restrictions on cash credit accounts
- E) Withdrawal of overdraft facilities

Answer: Option C

Explanation:

- RBI has eased norms for opening and maintaining cash credit (CC), current, and overdraft (OD) accounts.
- The changes were notified via amended master directions, following industry feedback on draft rules issued on 1 October 2025.
- Banks can now offer CC accounts based on customer needs without restrictions.
- Customers with banking exposure below ₹100 million can maintain current accounts without limits.
- For exposures above ₹100 million, banks with at least 10% exposure to the borrower can provide current and OD facilities.
- If no bank or only one bank meets the 10% threshold, the top two lenders by exposure are allowed to maintain current and OD accounts.

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Recently signed banking agreements

- Indian Navy, the Brazilian Navy, and Mazagon Dock Shipbuilders Limited (MDL) signed MOU to strengthen long-term maintenance support for Scorpène class submarines and expand naval cooperation between the two nations
- LIC has entered into a strategic bancassurance partnership with Yes Bank to provide its life insurance products to customers through both branches and digital platforms.
- NPCI International Payments (NIPL) has partnered with Cambodia-based ACLEDA Bank to enable acceptance of India's real-time digital payment system UPI in Cambodia.
- State Bank of India (SBI) and Bank of India (BOI) have signed a Memorandum of Understanding (MoU) to jointly establish a Centre of Excellence (CoE) in Strategic Partnership.
- Tata Realty & Infrastructure partnered with DBS Bank India to secure a Rs 1,280 crore green loan facility.
- Utkarsh Small Finance Bank, in partnership with Axis Securities, launched a 3-in-1 account that integrates a Savings Account (Utkarsh SFBL), Demat Account (Axis Securities), and Trading Account (Axis Securities) to provide a single platform for both banking and investing.

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Ques: Why has the RBI asked partner banks to stop issuing OneCard credit cards?

- A) Due to high interest rates
- B) Due to fraudulent transactions
- C) To seek clarity on data-sharing norms in the partnership
- D) Because of low customer demand
- E) Due to technical issues with card network

Answer: Option C

Explanation:

- FPL Technologies issues co-branded credit cards under the OneCard brand.
- RBI has asked partner banks to halt issuance of OneCard credit cards.
- The reason is RBI wants clarity on data-sharing norms in the partnership.
- The ban will continue until RBI receives compliance confirmation or clarity.
- This affects both FPL Technologies and its partner banks issuing the cards.
- The move is viewed as a regulatory step impacting business operations.

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Ques: Who won the UN Champions of the Earth award 2025 in the Inspiration and Action category?

- A) Supriya Sahu
- B) Harsh Vardhan
- C) Sunita Narain
- D) R.K. Pachauri
- E) Vandana Shiva

Answer: Option A

Explanation:

- Supriya Sahu, Tamil Nadu additional chief secretary in the Environment, Climate Change and Forests Department, won the 2025 UN Champions of the Earth award.
- The award is the UN's highest environmental honour, presented in its 20th edition.
- She received it in the "Inspiration and Action" category.
- The award ceremony was held in Nairobi, Kenya.
- The UN Environment Programme (UNEP) presents this award annually, started in 2005.

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Ques: From where will ISRO start launching rockets from 2027?

- A) Sriharikota, Andhra Pradesh
- B) Mahendragiri, Tamil Nadu
- C) Kulasekarapattinam, Tamil Nadu
- D) Thiruvananthapuram, Kerala
- E) Satish Dhawan Space Centre

Answer: Option C

Explanation:

- ISRO will begin launching rockets from Kulasekarapattinam, Tamil Nadu, starting in 2027.
- Kulasekarapattinam spaceport, located in Thoothukudi district, is India's second spaceport.
- The spaceport is being developed mainly for Small Satellite Launch Vehicle (SSLV) missions.
- Its southern location allows direct polar launches, saving fuel compared to launches from Sriharikota.

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Recent News Headlines Related to Awards & Winners :

- **TIME Magazine 2025 CEO of the Year** : Indian-Origin Neal Mohan, Chief Executive Officer (CEO) of the YouTube Inc.
- **TIME 2025 Entertainer of the Year** : Renowned Hollywood actor and Oscar Winner Leonardo DiCaprio
- **National Award for Empowerment of Persons with Disabilities (PwDs) under the Individual Excellence category** : Prateek Madhav, Co-Founder & CEO of AssisTech Foundation (ATF)
- **Women's World Athlete of the Year** : Sydney McLaughlin-Levrone (The United States of America, USA)
- **Men's World Athlete of the Year** : Mondo Duplantis (Sweden)
- **Indian of the Year – Outstanding Achievement honor at the CNN-News18 Awards 2025** : ICC Chairman Mr. Jay Shah
- **'Rum Brand of the Year' at The Spirits Business Awards 2025** : Camikara
- **ICFT–Unesco Gandhi Medal at 56th International Film Festival of India** : Winner Norwegian Film Safe House (Directed by Eirik Svensson)

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Ques: Which foreign university has received a Letter of Interest (LOI) to set up its campus in India?

- A) University of Melbourne
- B) University of Sydney
- C) University of New South Wales
- D) Monash University
- E) Australian National University

Answer: Option C

Explanation:

- The University of New South Wales (UNSW), Australia, has received a Letter of Interest (LOI) from the Government of India to establish its campus in India.
- The LOI was handed over by Union Education Minister Dharmendra Pradhan along with Australian Education Minister Jason Clare during the 3rd Australia–India Education and Skills Council Meeting in New Delhi.
- UNSW is a top-ranked Australian university, listed among the top 20 globally in QS World University Rankings.
- The initiative aims to strengthen India–Australia cooperation in higher education, research, innovation, and skill development.

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Ques: Which company has secured a ₹120 crore contract from the Ministry of Defence to establish India's first Combat Training Node (CTN)?

- A) Bharat Electronics Limited (BEL)
- B) Zen Technologies
- C) Larsen & Toubro (L&T)
- D) Tata Advanced Systems
- E) Hindustan Aeronautics Limited (HAL)

Answer: Option B

Explanation:

- Zen Technologies, an Indian defence training solutions company, has secured a ₹120 crore contract from the Ministry of Defence (MoD).
- The contract is to establish India's first Combat Training Node (CTN) at the Infantry School, Mhow, Madhya Pradesh.
- The project falls under the MoD's Simulation Framework 2024 and will be a fully integrated, simulation-based training ecosystem.
- The CTN will feature over 60 simulators operating on a Live–Virtual–Constructive (LVC) framework.
- The initiative aims to enhance realism, preparedness, and effectiveness of military training.

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Ques: What is the purpose of India's Export Promotion Mission (EPM) and what RBI measures were introduced for exporters in Nov 2025?

- A) Promote only large corporations; RBI imposed stricter loan norms
- B) Strengthen MSMEs and first-time exporters; RBI allowed term-loan moratorium & extended export credit tenure
- C) Limit export financing to domestic markets; RBI reduced interest rates
- D) Merge import schemes; RBI froze export credit
- E) Focus only on logistics; RBI increased penalties for delayed shipments

Answer: Option B

Explanation:

- The Export Promotion Mission (EPM) aims to strengthen India's export competitiveness, especially for MSMEs, first-time exporters, and labour-intensive sectors.
- EPM supports employment generation, manufacturing & services growth, and integration into global value chains.
- Launched in Union Budget 2025–26, it merges multiple export schemes into a single framework with a total outlay of ₹25,060 crore for FY 2025-26 to FY 2030-31.
- RBI measures in November 2025 for exporters included:
 - Allowing a term-loan moratorium for exporters.
 - Extending the tenure of export credit to ease liquidity pressure.
- These measures aim to support MSMEs and first-time exporters, helping them sustain operations and expand in international markets.





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Explanation:

Export Promotion Mission (EPM):

- Aims to strengthen India's export competitiveness, especially for MSMEs, first-time exporters, and labour-intensive sectors.
- Supports employment generation, manufacturing & services growth, and integration into global value chains.
- Launched in Union Budget 2025–26, merging multiple export schemes into a 6-year mission with a total outlay of ₹25,060 crore (FY 2025-26 to FY 2030-31).
- Policy focus: affordable trade finance, export standards & compliance, branding & market access, and logistics support for remote regions.
- Governance: Led by the Department of Commerce in collaboration with ministries, Export Promotion Councils, boards, institutions, and states.

RBI Trade Relief Measures (Nov 2025):

- Moratorium on term-loan and working capital dues (Sep–Dec 2025) with simple interest convertible to FITL.
- Export credit tenure (pre/post-shipment) extended to 450 days for loans till Mar 31, 2026.
- Exporters can liquidate packing credit via alternate sources including domestic sales.
- Banks can reassess working capital limits or reduce margins to maintain liquidity.





- Moratorium is excluded from DPD, not treated as restructuring; credit history unaffected.
- 5% general provision mandatory on eligible standard accounts receiving relief.
- FEMA rules relaxed: export realisation extended to 15 months, shipment against advances up to 3 years.

These measures are aimed at supporting MSMEs and first-time exporters, ensuring liquidity, compliance flexibility, and ease of doing business in export markets.



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Ques: Who has been named PETA India's Person of the Year 2025?

- A) Alia Bhatt
- B) Priyanka Chopra
- C) Raveena Tandon
- D) Dia Mirza
- E) Anushka Sharma

Answer: Option C

Explanation:

- Actor and animal advocate Raveena Tandon has been named PETA India's Person of the Year 2025.
- She was honoured for her consistent efforts towards animal welfare, vegan advocacy, and cruelty-free living.
- Raveena Tandon has actively campaigned against animal cruelty, supported adoption of animals, and promoted ethical fashion.
- PETA India recognises individuals who use their influence to bring positive change for animals and society.

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Ques: Where has India recently inaugurated a new consulate building to strengthen economic and people-to-people ties?

- A) Beijing
- B) Shanghai
- C) Guangzhou
- D) Hong Kong
- E) Shenzhen

Answer: Option B

Explanation:

- India has inaugurated a new consulate building in Shanghai, China.
- The inauguration was done by India's Ambassador to China, Pradeep Kumar Rawat, along with Consul General Prateek Mathur.
- This is the first major step for the Shanghai consulate in 32 years.
- India has an embassy in Beijing and three consulates/representative offices in Shanghai, Guangzhou, and Hong Kong.
- With this, India now has a total of four official diplomatic missions in China.

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Ques: What is India's green hydrogen production target under the National Green Hydrogen Mission by 2030?

- A) 2 MMT
- B) 3 MMT
- C) 4 MMT
- D) 5 MMT
- E) 10 MMT

Answer: Option D

Explanation:

- Under the National Green Hydrogen Mission (NGHM), India targets the production of 5 million metric tonnes (MMT) of green hydrogen annually by 2030.
- The mission, launched in January 2023, has an initial outlay of ₹19,744 crore till FY 2029–30, focusing on policy & regulatory framework, demand creation, R&D & innovation, and enabling infrastructure & ecosystem.
- Expected outcomes include creating over 6 lakh green jobs, reducing fossil fuel imports by more than ₹1 lakh crore, and avoiding nearly 50 MMT of greenhouse gas emissions annually by 2030.

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Ques: Which company has received a ₹12,000 crore loan from SBI and Bank of Baroda to fund its Dahej plant in Gujarat?

- A) GAIL (India) Limited
- B) ONGC
- C) Indian Oil Corporation
- D) Petronet LNG Limited
- E) Bharat Petroleum Corporation Limited

Answer: Option D

Explanation:

- Petronet LNG Limited has received a loan of ₹12,000 crore from SBI and Bank of Baroda.
- The funding is for the company's Dahej LNG plant in Gujarat.
- Petronet LNG is India's largest liquefied natural gas (LNG) importer and a joint venture of GAIL, ONGC, Indian Oil, and Bharat Petroleum Corporation, each holding a 12.5% stake.

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- Petronet LNG is India's largest liquefied natural gas (LNG) importer and a joint venture of GAIL, ONGC, Indian Oil, and Bharat Petroleum Corporation, each holding a 12.5% stake.

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Ques: How much non-fossil power capacity did India add in FY 2024–25, and what role did solar energy play?

- A) 20 GW, mainly wind
- B) 31.25 GW, mainly solar
- C) 15 GW, mainly hydro
- D) 50 GW, mainly biomass
- E) 10 GW, mainly nuclear

Answer: Option B

Explanation:

- India added 31.25 GW of non-fossil power in FY 2024–25, the highest ever in a single year.
- Solar energy contributed 24.28 GW, highlighting its central role in India's renewable growth.
- Between 2022–24, India added 46 GW of solar capacity, making it the third-largest contributor globally.
- India's solar capacity grew from 2.8 GW a decade ago to ~130 GW, a 4,500% increase in 11 years.
- This demonstrates India's strong push towards clean energy expansion while remaining the 5th largest coal reserve holder and 2nd largest coal consumer.

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Ques: Who won his maiden Formula One World Drivers' Championship by clinching the title in Abu Dhabi, ending Max Verstappen's four-year reign?

- A) Lando Norris
- B) Oscar Piastri
- C) Max Verstappen
- D) Lewis Hamilton
- E) George Russell

Answer: Option A

Explanation:

- Lando Norris won his first Formula One World Drivers' Championship in Abu Dhabi, ending Max Verstappen's four-year reign.
- Norris finished the season with 423 points, just 2 points ahead of Verstappen (421), while Oscar Piastri was third with 410 points.
- Despite Verstappen securing the most wins in the season (8), he lost the championship on points.
- Norris became the 35th different driver in F1 history to win the Drivers' Championship.
- He is the first McLaren driver since 2008 to win the title, ending the team's 17-year title drought.





- Norris is Britain's first Formula One world champion since Lewis Hamilton in 2020, and this marks McLaren's 13th Drivers' Championship title.

Recent Grand Prix Winner :

- United States Grand Prix 2025 : Max Verstappen
- Singapore Grand Prix 2025 : George Russell
- 2025 Las Vegas Grand Prix : Max Verstappen
- Qatar Grand Prix 2025 : Max Verstappen
- Mexico City Grand Prix 2025 : Lando Norris



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Ques: SabhaSaar, recently seen in news, is related to which of the following?

- A) Digital payments in Panchayats
- B) AI-based voice-to-text summarisation of Gram Sabha meetings
- C) Online voting system for Panchayats
- D) Land record digitisation
- E) Rural health monitoring platform

Answer: Option B

Explanation:

- SabhaSaar is an AI-enabled voice-to-text tool for automated summarisation of Gram Sabha and Panchayat meetings.
- Launched on 14 August 2025 by the Ministry of Panchayati Raj (MoPR).
- Adopted by 92,376 Gram Panchayats across states and UTs.
- Supports 13+ Indian languages using AI, NLP, and BHASHINI integration.
- Enhances efficiency, transparency, and record-keeping in local governance.

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Ques: Which Indian company has renewed its collaboration with the Argentina Football Association (AFA) for the 2026 World Cup cycle?

- A) Tata Group
- B) Reliance Industries
- C) Infosys
- D) Adani Group
- E) Amul

Answer: Option E

Explanation:

- Amul has renewed its collaboration with the Argentina Football Association (AFA) for a fourth consecutive year.
- This makes Amul the official regional sponsor of the Argentine national football team during the 2026 World Cup cycle.
- Amul became the first Indian regional sponsor in Argentine football history in 2022.
- AFA, founded in 1893, is South America's oldest football governing body.
- Argentina has won three FIFA World Cup titles, the latest in 2022.

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Ques: Which institution launched India's first deep tech-focused venture capital fund 'Y-Point'?

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

Answer: Option A

Explanation:

- IIT Bombay launched India's first deep tech-focused venture capital fund named Y-Point Venture Capital Fund.
- The fund, with a total corpus of ₹250 crore, was created by the Society for Innovation & Entrepreneurship (SINE), IIT Bombay.
- Its objective is to support deep tech startups at early stages and focus on high-impact technologies emerging from research and innovation ecosystems.

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Ques: Which high-level conference was held on 5 December 2025 to discuss AI and Digital Public Infrastructure for a developed India?

- A) India AI & Tech Summit
- B) Harnessing AI and Digital Public Infrastructure for a Developed India
- C) Digital India Forum
- D) Smart Governance Conference
- E) MeitY AI Conclave

Answer: Option B

Explanation:

- The conference titled "Harnessing AI and Digital Public Infrastructure (DPI) for a Developed India" was held on 5 December 2025 in New Delhi.
- Organised by National Institute for Smart Government (NISG) in collaboration with MeitY and the Directorate of IT, Tripura, with EY as the knowledge partner.
- Purpose: To discuss the role of AI and DPI in empowering governance, improving public service delivery, and achieving the vision of a Developed India by 2047.
- NISG is a non-profit institute established in 2002 under a PPP model, chaired by the Secretary of MeitY.

EXAM
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Ques: What is the name of the new India–Israel Joint Venture launched to manufacture and commercialise pheromone-based crop protection technologies?

- A) AgroShield Ltd.
- B) CropGuard JV
- C) GreenGrow Technologies
- D) BioProtect Israel
- E) Semiophore Ltd.

Answer: Option E

Explanation:

- India and Israel launched a 50:50 Joint Venture named Semiophore Ltd.
- The JV will manufacture and commercialise Indian pheromone-based crop protection technologies in international markets.
- Licensing agreements were exchanged between ATGC Biotech Pvt. Ltd. (India) and Luxembourg Industries Ltd. (Israel).
- The Joint Venture is being set up in Israel with a total planned investment of USD 10 million.
- Under this JV, 18 technologies developed in India will be introduced to global markets.

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Ques: Who has been awarded the Global Humanitarian Award for Animal Welfare by the Global Humane Society?

ग्लोबल ह्यूमेन सोसाइटी द्वारा प्रदान किया जाने वाला ग्लोबल ह्यूमेनिटेरियन अवॉर्ड फॉर एनिमल वेलफेयर किसे दिया गया है?

- A) Mukesh Ambani / मुकेश अंबानी
- B) Ratan Tata / रतन टाटा
- C) Nita Ambani / नीता अंबानी
- D) Gautam Adani / गौतम अडानी
- E) Anant Ambani / अनंत अंबानी

Answer: Option E

Explanation / व्याख्या:

- Anant Ambani has been awarded the Global Humanitarian Award for Animal Welfare.
- अनंत अंबानी को ग्लोबल ह्यूमेनिटेरियन अवॉर्ड फॉर एनिमल वेलफेयर से सम्मानित किया गया है।
- The award has been conferred by the Global Humane Society.
- यह पुरस्कार ग्लोबल ह्यूमेन सोसाइटी द्वारा प्रदान किया गया है।
- Anant Ambani is the Founder of the wildlife conservation centre 'Vantara'.
- अनंत अंबानी वन्यजीव संरक्षण केंद्र 'वंतारा' के संस्थापक हैं।
- He became the youngest-ever recipient of this global honour. He is also the first Asian to receive this prestigious award.
- वे इस वैश्विक सम्मान को प्राप्त करने वाले अब तक के सबसे कम उम्र के व्यक्ति बने हैं। वे इस प्रतिष्ठित पुरस्कार को पाने वाले पहले एशियाई भी हैं।
- The award recognises exceptional contributions to animal welfare and conservation efforts worldwide.
- यह पुरस्कार पशु कल्याण और संरक्षण के क्षेत्र में असाधारण योगदान को मान्यता देता है।





Ques: DSC A20, recently in news, is related to which force?

- A) Indian Army
- B) Indian Air Force
- C) Indian Coast Guard
- D) Indian Navy
- E) Border Security Force

Answer: Option D

Explanation:

- DSC A20 is the first indigenously designed and built Diving Support Craft commissioned by the Indian Navy at Kochi on 16 December 2025 under the Southern Naval Command.
- It is the lead vessel of five Diving Support Crafts being constructed by Titagarh Rail Systems Limited (TRSL), Kolkata.
- The craft is designed for diving support, underwater inspection, salvage assistance, and coastal operational deployment.
- Featuring a catamaran hull and a displacement of around 390 tonnes, it provides enhanced stability, greater deck space, and improved seakeeping capabilities.
- The commissioning of DSC A20 strengthens the Indian Navy's underwater operational capabilities and is a step towards Aatmanirbhar Bharat.

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Ques: How much investment has Amazon announced for India by 2030, and where was it announced?

- A) USD 20 billion at Global Fintech Festival, Mumbai
- B) USD 35 billion at Amazon Smbhav Summit, New Delhi
- C) USD 50 billion at Vibrant Gujarat Summit
- D) USD 25 billion at Digital India Summit
- E) USD 40 billion at Startup India Conclave

Answer: Option B

Explanation:

- Amazon announced an investment of over USD 35 billion in India by 2030.
- The announcement was made at the Amazon Smbhav Summit in New Delhi.
- During the summit, Amazon signed an MoU with Gati Shakti Vishwavidyalaya (GSV) under the Ministry of Railways.
- The collaboration focuses on education, research, and skill development initiatives.
- Amazon plans to expand the use of AI-powered tools for businesses and education, and boost India-enabled exports from USD 20 billion to USD 80 billion by 2030 by supporting MSMEs.
- Since 2010, Amazon has already invested about USD 40 billion in India.

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Ques: Which international day is observed on 9 December to promote integrity and fight corruption?

- A) International Human Rights Day
- B) International Anti-Corruption Day
- C) International Youth Day
- D) World Integrity Day
- E) International Justice Day

Answer: Option B

Explanation:

- International Anti-Corruption Day is observed every year on 9 December.
- The 2025 theme is “Uniting with Youth Against Corruption: Shaping Tomorrow’s Integrity.”
- First observed in 2005, the day promotes transparency, accountability, and ethical governance.
- In India, the UN Global Compact Network India (UN GCNI) hosted the Business Integrity Conclave 2.0 in Mumbai, Maharashtra.

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Important days :

- 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 : Assam Statehood Day
- 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 : International Day Against Unilateral Coercive Measures 2025
- 4 December : International Cheetah Day
- 5 December : International Volunteer Day for Economic and Social Development 2025 (Theme “Every Contribution Matters.”)
- 5 December : World Soil Day 2025 (2025 Theme: Healthy soils for healthy cities)
- 6 December : 70th Mahaparinirvan Diwas
- 7 December : International Civil Aviation Day 2025 (Theme 2025 Safe Skies. Sustainable Future: Together for All)
- 7 December : 77th Armed Forces Flag Day (AFFD)
- 8 December : 41st South Asian Association for Regional Cooperation (SAARC) Charter Day

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IMPORTANT ONE - LINER Current Affairs

Sujalam Bharat App Launched by Union Minister of Jal Shakti, Shri C.R. Patil and Developed by Bhaskaracharya National Institute for Space Applications and Geo-informatics (BISAG-N). Its aim is to make rural drinking water systems easier to track, manage, and improve.

Netflix announced a USD 72 billion acquisition of Warner Bros. Discovery's studios and streaming division.

Bharti Airtel Partners with Google to launch Rich Communication Services (RCS) messaging on its network in India, offering the service under a commercial model of Rs.0.11 per message, with an 80:20 revenue-sharing arrangement between Airtel and Google

Lockheed Martin & Tata Advanced Systems Limited (TASL) signed MOU for establishment of a new Maintenance, Repair and Overhaul (MRO) facility in Bengaluru, Karnataka, to support the Indian Air Force (IAF's) C-130J Super Hercules fleet. Construction is scheduled to be completed by end-2026, with the first aircraft expected to enter MRO operations in early 2027

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