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Ques: Which two institutions signed an MoU to expand access to mutual fund services across India?

- A) Department of Posts and BSE
- B) Department of Posts and NSE
- C) RBI and BSE
- D) SEBI and India Post
- E) LIC and BSE

Answer: Option A

Explanation:

- The Department of Posts (DoP) and BSE, Asia's oldest stock exchange, have signed a landmark MoU to expand access to mutual fund services across India.
- The initiative will leverage India Post's extensive end-to-end presence in rural and semi-urban areas.
- The aim is to bring investment opportunities closer to millions of citizens with limited access to formal financial products.
- Mutual fund distribution will be carried out through BSE StAR MF, India's largest mutual fund platform.
- The MoU is valid for a period of three years, from 12 December 2025 to 11 December 2028.

About BSE :

- Established : 1875
- HQ : Mumbai
- Chairman : Subhasis Chaudhuri
- MD & CEO : Sundararaman Ramamurthy





Recently signed banking agreements

- ICICI Lombard General Insurance has partnered with Vastu Housing Finance to offer insurance to Vastu's housing loan customers.
- 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.

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Ques: Which institution announced that retail Central Bank Digital Currency (CBDC) transactions have crossed 120 million in India?

- A) Ministry of Finance
- B) State Bank of India
- C) Securities and Exchange Board of India
- D) NITI Aayog
- E) Reserve Bank of India

Answer: Option E

Explanation:

- The Reserve Bank of India (RBI) announced that the volume of retail Central Bank Digital Currency (CBDC) transactions has crossed 120 million.
- The total transaction value through retail CBDC has exceeded ₹28,000 crore.
- More than 8 million users are actively using the digital rupee (e₹) for daily transactions.
- Retail CBDC, also known as the digital rupee (e₹), is RBI's flagship digital payment initiative providing a sovereign, secure, and efficient alternative to cash.
- The pilot project for retail CBDC began on 1 December 2022 and has since seen significant growth in adoption.
- RBI is also exploring programmable CBDCs for use in government schemes, Direct Benefit Transfers (DBTs), and sector-specific applications like education and healthcare.

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Ques: Which public sector bank partnered with the Government of Nagaland for the Hornbill Festival 2025?

- A) Bank of Baroda
- B) Punjab National Bank
- C) State Bank of India
- D) Canara Bank
- E) Union Bank of India

Answer: Option A

Explanation:

- Bank of Baroda, a public sector bank, partnered with the Government of Nagaland for the Hornbill Festival 2025.
- The festival was held at the Kisama Heritage Village near Kohima.
- Bank of Baroda has strengthened its presence in North East India with 3 Regional Offices and 197 branches.
- About 61% of the bank's branches in the region are located in rural and semi-urban areas.
- The bank recently inaugurated a new Zonal Office in Guwahati to cover all North Eastern States.

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Recent News Headlines Related to RBI

- RBI has asked banks to submit a plan to ringfence core business from riskier non-core business by March 2026.
- The Reserve Bank of India has eased norms related to the opening and maintenance of cash credit, current and overdraft accounts.
- RBI data shows that 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.
- 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.

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Ques: What is the proposed increase in guaranteed employment days under the revamped MGNREGA scheme?

- A) 110 days
- B) 120 days
- C) 125 days
- D) 150 days
- E) No change

Answer: Option C

Explanation:

- The government is considering a revamp of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).
- Under the proposal, the number of guaranteed employment days may be increased from 100 to 125 days for eligible rural households.
- The Union Cabinet has also discussed renaming the Act as the Pujya Bapu Rural Employment Guarantee Act.
- The minimum wage under the scheme has been revised to ₹240 per day, benefiting millions of rural workers.
- The proposal aligns with the approval process for continuation of the scheme under the Sixteenth Finance Commission, effective from 1 April 2026.
- Although the Act guarantees 100 days of work, the average employment provided per household was about 50 days in 2024–25, with only 40.70 lakh households completing 100 days.

About MGNREGA :

- Full Form : Mahatma Gandhi National Rural Employment Guarantee Act
- Launched : 2nd February 2006
- Act : Mahatma Gandhi National Rural Employment Guarantee Act was passed on 23rd August 2005
- Earlier known : National Rural Employment Guarantee Act





Ques: Deloitte India is launching Tax Pragma, an AI-powered platform, for which purpose?

- A) Automating GST filing for SMEs
- B) Providing AI-based tax research and legal insights
- C) Offering digital payment solutions
- D) Monitoring corporate tax evasion
- E) Blockchain-based compliance management

Answer: Option B

Explanation:

- Deloitte India will launch an AI-powered tax research platform named Tax Pragma on 9 December 2025.
- The platform aims to reduce the time spent analysing tax-related legal judgments and deliver real-time, insight-driven solutions.
- Tax Pragma is an AI-based tax research and insights platform that analyses over 10 lakh tax-related court judgments and 20 years of Deloitte's internal tax knowledge papers.
- It covers both direct and indirect taxes and is built on Deloitte's proprietary database, not open-source data.
- Research outputs are delivered within minutes, replacing lengthy manual research.
- The platform provides real-time updates on Budget announcements and law amendments.
- Predictive capabilities (under development) will help assess litigation potential.

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Ques: NITI Aayog's Atal Innovation Mission (AIM) has partnered with which company to launch a nationwide start-up acceleration programme for India's circular economy transition?

- A) Tata Group
- B) Reliance Industries Limited
- C) Larsen & Toubro
- D) ITC Limited
- E) Hindustan Unilever Limited (HUL)

Answer: Option E

Explanation:

- NITI Aayog's Atal Innovation Mission (AIM) has partnered with Hindustan Unilever Limited (HUL) to launch a nationwide start-up acceleration programme.
- The objective of the programme is to accelerate India's transition towards a circular economy by supporting innovative start-ups.
- The programme will be implemented under 'Circular Bharat', which is a flagship project of HUL.
- It aims to identify and support 50 high-potential circular economy start-ups over the next three years.

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Ques: Tata Electronics signed an MoU with which global company to explore semiconductor chip manufacturing and packaging collaboration in India?

- A) Intel Corporation
- B) Qualcomm Inc.
- C) NVIDIA Corporation
- D) AMD (Advanced Micro Devices)
- E) Samsung Electronics

Answer: Option A

Explanation:

- Tata Electronics and Intel Corporation have signed a Memorandum of Understanding (MoU) to explore collaboration in semiconductor chip manufacturing and packaging in India.
- The objective of the MoU is to strengthen India's semiconductor ecosystem and support domestic manufacturing under the Make in India initiative.
- The collaboration focuses on leveraging Tata Electronics' upcoming semiconductor facilities in Dholera, Gujarat, and Guwahati, Assam.
- These facilities may be used to produce and package Intel's semiconductor products for the Indian market.

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Ques: Which country was welcomed as a new member under the proposed “New G20” plan announced by the United States for the 2026 G20 Summit?

- A) Argentina
- B) Poland
- C) Indonesia
- D) South Africa
- E) Mexico

Answer: Option B

Explanation:

- The United States announced a plan called “New G20” while preparing to host the 2026 G20 Leaders’ Summit.
- Under this plan, Poland was welcomed as a new member of the proposed G20 framework.
- South Africa was excluded from the proposed “New G20”, with US Secretary of State Marco Rubio accusing it of prioritising “hate, division and radical agenda” during its presidency.
- The United States will host the G20 Summit in 2026 for the first time since 2009, coinciding with America’s 250th anniversary.
- The first Sherpa and Finance Track meetings for the 2026 G20 will be held on 15–16 December in Washington, DC.
- The 2025 G20 Summit was held in Johannesburg, South Africa, under the theme ‘Unity, Equality, Sustainability’.

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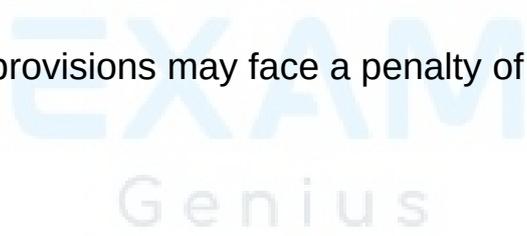
Ques: The Right to Disconnect Bill, 2025, recently introduced in Parliament, aims to address which of the following issues?

- A) Minimum wage fixation
- B) Workplace gender equality
- C) Digital burnout and after-hours work pressure
- D) Contract labour regulation
- E) Gig workers' social security

Answer: Option C

Explanation:

- The Right to Disconnect Bill, 2025 was introduced in the Lok Sabha on 6 December 2025 by NCP MP Supriya Sule.
- The Bill aims to protect employees from digital burnout and empower them to refuse work-related communication after office hours and holidays.
- It prohibits employers from forcing employees to respond to calls, emails, messages, or meetings outside working hours.
- No disciplinary action can be taken against employees for non-response after office hours.
- The Bill covers all forms of digital communication and allows mutually agreed rules for genuine emergencies.
- Organisations violating the provisions may face a penalty of 1% of the total remuneration paid to the employee.





Ques: Which city became the first in India to introduce a hydrogen-powered water taxi service?

- A) Varanasi
- B) Haridwar
- C) Prayagraj
- D) Patna
- E) Kolkata

Answer: Option A

Explanation:

- Varanasi has become the first Indian city to introduce a hydrogen-powered water taxi service, marking a major step towards green inland water transport.
- The service was inaugurated at Namoo Ghat and reflects the government's focus on sustainable mobility and technological innovation along the river Ganga.
- Built at Cochin Shipyard, the vessel runs on a hybrid electric–hydrogen engine, producing zero emissions and minimal noise.
- Each boat can carry up to 50 passengers and is equipped with biotoilets, CCTV cameras, and vegetarian refreshments.
- The service currently operates between Namoo Ghat and Ravidas Ghat, with plans to expand to Asi Ghat and Markandeya Dham in the future.
- The one-way fare is approximately ₹500 per person, and the vessel uses five hydrogen cylinders along with 3 kW solar panels to meet energy requirements.

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Recent News Headlines Related to Schemes

- The Revamped Distribution Sector Scheme (RDSS) was launched to enhance the quality and reliability of electricity supply across India.
- 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.





Ques: The SHANTI Bill, recently approved by the Union Cabinet, is related to which sector?

- A) Renewable Energy
- B) Coal Mining
- C) Nuclear Power
- D) Oil & Gas
- E) Defence Manufacturing

Answer: Option C

Explanation:

- The SHANTI Bill has been approved by the Union Cabinet to allow private companies to participate in India's highly restricted nuclear power sector.
- The Bill proposes amendments to liability laws, allows up to 49% FDI, and aims to support India's target of 100 GW nuclear capacity by 2047.
- SHANTI stands for Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India.
- It includes provisions for operator insurance, a unified legal framework, and a specialised nuclear tribunal.

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Ques: Where was the 2nd edition of the WHO Global Summit on Traditional Medicine held?

- A) Gujarat
- B) Mumbai
- C) Jaipur
- D) Geneva
- E) New Delhi

Answer: Option E

Explanation:

- The 2nd edition of the WHO Global Summit on Traditional Medicine was held in New Delhi.
- The theme of the summit was “Restoring balance: The science and practice of health and well-being.”
- The 1st edition of the WHO Global Summit on Traditional Medicine was held in 2023 in Gujarat.
- During the summit, it was announced that the Ministry of Ayush will host a dedicated side event on Ashwagandha.
- Ashwagandha is one of India’s most renowned and scientifically studied medicinal plants, significant in both traditional and modern health practices.

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Ques: What is the name of the new investor-linked residency scheme launched by the United States government to replace the EB-5 visa model?

- A) Green Path Programme
- B) Freedom Visa Scheme
- C) Gold Card Programme
- D) Prime Investor Visa
- E) Elite Residency Plan

Answer: Option C

Explanation:

- The United States government has launched a new investor-linked residency scheme called the Gold Card Programme.
- It offers wealthy individuals and corporations a fast-tracked route to permanent residency and eventual citizenship.
- The programme replaces the long-standing EB-5 visa model.
- The entry cost is \$1 million for individual applicants and \$2 million for corporations sponsoring foreign-born employees.
- A vetting fee of \$15,000 has been introduced to fund extensive background checks.

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Ques: Which country has become the first in the African region to eliminate onchocerciasis (river blindness)?

- A) Niger
- B) Nigeria
- C) Ghana
- D) Kenya
- E) Ethiopia

Answer: Option A

Explanation:

- Niger has become the first country in the African Region to eliminate onchocerciasis, also known as river blindness.
- The announcement was made by Garba Hakimi, Minister of Public Health, Population and Social Affairs.
- The World Health Organisation (WHO) confirmed that Niger has met the required elimination standards.
- Niger is the fifth country worldwide to halt the transmission of *Onchocerca volvulus*.
- The other four countries to achieve this milestone are Colombia, Ecuador, Guatemala, and Mexico.
- Onchocerciasis is a parasitic disease caused by *Onchocerca volvulus* and is transmitted through bites of infected black flies found near rivers.
- It is a major cause of infectious blindness globally, second only to trachoma.





Ques: What is the total cost approved for conducting Census of India 2027?

- A) ₹9,850 crore
- B) ₹10,500 crore
- C) ₹11,718.24 crore
- D) ₹12,250 crore
- E) ₹13,000 crore

Answer: Option C

Explanation:

- The Union Cabinet, chaired by PM Narendra Modi, approved ₹11,718.24 crore for conducting the Census of India 2027.
- Census 2027, the 16th Census of India, will be conducted in two phases: Houselisting & Housing Census (April–September 2026) and Population Enumeration (February 2027).
- Around 3 million enumerators will participate, and citizens will have the option of self-enumeration.
- The Census of India is considered the world's largest administrative and statistical exercise.

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Recent News Headlines Related to launched Apps/portals

- **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
- **The Tele MANAS App, launched by Union Health Minister Jagat Prakash Nadda, now supports 10 regional languages in addition to English and Hindi to expand mental health access across India.**
- **The NIELIT Digital University (NDU) platform was inaugurated by Union Minister Shri Ashwini Vaishnaw in New Delhi to offer industry-oriented programs in technologies such as AI, Cyber Security, Data Science, Semiconductors, and allied fields.**
- **The homegrown messaging app 'Arattai', developed by Zoho Corporation, has topped India's app store charts, surpassing WhatsApp and Telegram.**
- **MY Bharat app was launched by Union Minister Dr. Mansukh Mandaviya, under the Ministry of Youth Affairs & Sports (MYAS) and Ministry of Labour & Employment (MoL&E), as part of the online youth leadership and social engagement initiative of the Department of Youth Affairs.**

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Ques: Which country won the 14th edition of the FIH Men's Junior Hockey World Cup 2025?

- A) India
- B) Spain
- C) Argentina
- D) Germany
- E) Netherlands

Answer: Option D

Explanation:

- The 14th edition of the FIH Men's Junior Hockey World Cup 2025 was held in Tamil Nadu at the Mayor Radhakrishnan Hockey Stadium, Chennai, and Madurai International Hockey Stadium, Madurai.
- Germany won its eighth FIH Men's Junior Hockey World Cup title.
- Germany defeated Spain 3–2 in a shoot-out after a 1–1 draw in regulation time in the final held in Chennai.
- India won the bronze medal by making a strong comeback from 0–2 down to defeat Argentina 4–2.

About FIH Men's Junior Hockey World Cup 2025:

- Edition: 14th, Held at Chennai & Madurai
- Champions: Germany (8th title)
- Runner-up: Spain
- Top scorer : Amirul Islam (Bangladesh) (18 goals)
- Best player : Casper van der Veen (Netherlands)
- Best goalkeeper : Jasper Ditzer (Germany)
- Frequency : every 2 year
- Total : 24 team and 72 matches





Ques: The 'Google for Startups Hub' at T-Hub, Hyderabad, is being launched through a partnership between which two entities?

- A) Government of Telangana and Microsoft
- B) Government of Telangana and Amazon
- C) Government of Telangana and Google LLC
- D) NITI Aayog and Google LLC
- E) Government of India and Google LLC

Answer: Option C

Explanation:

- The Government of Telangana has partnered with Google LLC to launch a 'Google for Startups Hub' at the Technology Hub (T-Hub) in Hyderabad.
- The initiative aims to support early-stage and growth-stage startups through mentorship, technology access, and global networking.
- The Government of Telangana will provide support through a ₹1,000 crore Startup Fund of Funds to nurture the startup ecosystem.
- The collaboration aligns with Telangana's vision to create 100 Hyderabad-based unicorns by 2034.

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Recent News Headlines Related to MoU and agreement:

- Amul has renewed its collaboration with the Argentina Football Association (AFA) for a fourth consecutive year.
- India and Israel have announced the launch of a new 50:50 Joint Venture named Semiophore Ltd.
- PepsiCo has signed a global partnership with the Mercedes-AMG PETRONAS Formula 1 Team, starting 2026. The deal brings together three PepsiCo brands: Gatorade, Sting, and Doritos
- National Mineral Development Corporation (NMDC) & Indian Institute of Technology (IIT)-Kanpur signs MOU to enhance cybersecurity
- Patanjali Group signed a MOU with the Government of Russia, with an aim to promote health, wellness, yoga, Ayurveda, and cultural cooperation between India and Russia.
- India–Russia Sign Reciprocal Exchange of Logistics Support (RELOS) Agreement to Supports military base access, defence cooperation, operational efficiency, and humanitarian assistance and disaster relief (HADR) operations
- India and Sweden have launched seven joint projects to reduce carbon emissions in the steel and cement sectors.





Ques: The Viksit Bharat Shiksha Adhikshan Bill aims to replace which bodies?

- A) UGC only
- B) UGC and AICTE only
- C) UGC, AICTE and NCTE
- D) UGC, AICTE and Medical Council
- E) AICTE and Bar Council of India

Answer: Option C

Explanation:

- The Union Cabinet approved the Viksit Bharat Shiksha Adhikshan Bill to establish a single higher education regulator in India.
- The new regulator will replace existing bodies like UGC, AICTE, and NCTE, while medical and law colleges remain outside its scope.
- The regulator will handle regulation, accreditation, and setting academic standards, but funding will remain with the administrative ministry.

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Recent News Headlines Related to Summits / conference

- A high-level conference titled "Harnessing AI and Digital Public Infrastructure (DPI) for a Developed India" was held on 5 December 2025 in New Delhi.
- Union Minister Amit Shah, Ministry of Home Affairs and Ministry of Cooperation, inaugurated the 2nd edition of the EARTH Summit 2025 held in Gandhinagar.
- The Institute of Chartered Accountants of India (ICAI) hosted RESOLVE-2025, the 3rd International Convention on Insolvency Resolution and Valuation.
- The Global Energy Leaders' Summit (GELS) 2025 was organised by the Government of Odisha in Puri from 5–7 December 2025.
- 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 World Summit on Disaster Management (WSDM) and the 20th Uttarakhand State Science and Technology Conference 2025 were held at the Graphic Era Silver Jubilee Convention Centre in Dehradun, Uttarakhand.
- The Indian Coast Guard (ICG) and the Philippine Coast Guard (PCG) held their 1 st Annual Bilateral Meeting in Manila, Philippines





Ques: What is the key distinction of India's first hydrogen-powered train introduced recently?

- A) It is the fastest hydrogen-powered train in the world
- B) It is the world's longest hydrogen-powered train on Broad Gauge
- C) It runs entirely on battery-electric technology
- D) It has been imported from Europe
- E) It operates only on metro rail networks

Answer: Option B

Explanation:

- India has introduced its first hydrogen-powered train, marking a major milestone in green mobility.
- The train has been designed and manufactured in India as per specifications issued by the Research, Design & Standards Organisation (RDSO).
- With a ten-coach configuration, it is the world's longest hydrogen-powered train operating on a Broad Gauge platform.
- The train delivers a total power output of 2,400 kW through two Driving Power Cars, each rated at 1,200 kW, making it among the most powerful hydrogen trainsets globally.

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Important days :

- 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 : Indian Navy Day 2025 (theme for 2025 was Combat Ready, Cohesive, Credible, and Aatmanirbhar Force)
- 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
- 9 December : International Anti-Corruption Day (theme 2025 is “Uniting with Youth Against Corruption: Shaping Tomorrow’s Integrity.”)



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