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Ques: What was India's Wholesale Price Inflation (WPI) rate in November 2025?

- A) 0.52
- B) 0.13%
- C) -0.32%
- D) -1.21%
- E) 2.16%

Answer: Option C

Explanation:

- Wholesale Price Inflation (WPI) in India stood at -0.32% in November 2025, according to government data.
- The marginal improvement was driven by a month-on-month increase in prices of food articles such as pulses and vegetables.
- WPI-based inflation was recorded at -1.21% in October 2025.
- In comparison, WPI inflation was 2.16% in November last year.

Recent WPI-based inflation in India:

- October 2025 : -1.21%
- September 2025 : 0.13%
- August 2025 : 0.52%
- July 2025 : -0.58%

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Ques: Which city's metro rail expansion has received a USD 240 million loan from the Asian Development Bank (ADB)?

- A) Bengaluru
- B) Hyderabad
- C) Chennai
- D) Mumbai
- E) Kolkata

Answer: Option C

Explanation:

- The Asian Development Bank (ADB) has approved a USD 240 million loan for the expansion of the Chennai Metro Rail network.
- This is the second tranche under the Chennai Metro Rail Investment Project.
- The project aims to provide cleaner, safer, and more reliable urban transport across the Chennai Metropolitan Area.
- The loan is part of ADB's USD 780 million multi-tranche financing facility approved in 2022, of which the first tranche of USD 350 million was approved earlier.

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RECENT LOANS AND AGREEMENTS :

- **Petronet LNG Limited has received a loan of ₹12,000 crore. The loan has been extended jointly by State Bank of India (SBI) and Bank of Baroda.**
- **The World Bank has approved \$600 million financing for two clean air programmes in Uttar Pradesh and Haryana.**
- **The International Finance Corporation invested USD 50 million (approximately ₹450 crore) in GFCL EV Products Limited through compulsorily convertible instruments.**
- **The International Finance Corporation (IFC) invested USD 50 million (approximately Rs 450 crore) in GFCL EV Products Limited through compulsorily convertible instruments.**
- **Maharashtra received USD 500 million for the Power Distribution Enhancement Programme, aimed at modernising rural power infrastructure and supplying daytime solar electricity to farmers.**
- **The Asian Development Bank (ADB) approved USD 398.8 million for healthcare transformation and medical education projects in Assam.**

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Ques: NABARD has extended a loan of ₹1,685.27 crore to which organisation?

- A) Odisha Power Generation Corporation
- B) Odisha Power Transmission Corporation Limited
- C) GRIDCO Limited
- D) Odisha Hydro Power Corporation
- E) Power Finance Corporation

Answer: Option B

Explanation:

- The National Bank for Agriculture and Rural Development (NABARD) has sanctioned a loan of ₹1,685.27 crore to Odisha Power Transmission Corporation Limited (OPTCL).
- The loan carries an interest rate of 7.75% per annum.
- The tenure of the loan is 15 years, with the first 3 years as a moratorium period.
- The funding will support power transmission infrastructure development in Odisha.

About NABARD:

- Established: 12 July 1982 (under recommendations of the B. Sivaraman Committee)
- Headquarters: Mumbai
- Chairman: K. V. Shaji

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Ques: Why has RBI directed banks to link MSME loans to an external benchmark?

- A) To increase bank profitability
- B) To standardise MSME loan documentation
- C) To improve monetary policy transmission
- D) To reduce MSME loan defaults
- E) To eliminate collateral requirements

Answer: Option C

Explanation:

- RBI has directed banks to link MSME loans to an external benchmark to ensure faster and more transparent transmission of policy rate changes to borrowers.
- Under this system, the interest rate reset period for MSME loans has been reduced to three months.
- Existing MSME borrowers are allowed to switch to the external benchmark-linked interest rate regime as per mutually agreed terms with banks.

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Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) announced that the volume of retail Central Bank Digital Currency (CBDC) transactions has crossed 120 million.
- 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.

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Ques: India's banking sector recently achieved a 20-year low in Gross Non-Performing Assets (GNPAs). What was the GNPA level by March 2025?

- A) 3.95%
- B) 2.98%
- C) 2.58%
- D) 2.31%
- E) 1.85%

Answer: Option D

Explanation:

- India's banking sector recorded its lowest GNPA level in 20 years, declining from 11.46% in 2018 to 2.31% by March 2025.
- Net NPA (NNPA) ratio also fell sharply to 0.52%, the lowest in two decades, compared to 6.1% in 2018, supported by stronger provisioning.
- GNPAs of Public Sector Banks (PSBs) declined from 9.11% in March 2021 to 2.58% in March 2025.
- GNPAs of Scheduled Commercial Banks (SCBs) reduced from 7.33% to 2.22% during the same period.
- Domestic deposits rose from ₹88.35 lakh crore (2015) to ₹231.90 lakh crore (2025), while credit expanded from ₹66.91 lakh crore to ₹181.34 lakh crore.
- Capital to Risk Weighted Assets Ratio (CRAR) improved from 12.94% (March 2015) to 17.36% (March 2025).
- Total business of PSBs increased from ₹203 lakh crore (FY23) to ₹252 lakh crore (FY25), with net profit rising from ₹1.05 lakh crore to ₹1.78 lakh crore.





Ques: What is SBI's user target under YONO 2.0 over the next two years?

- A) 150 million
- B) 175 million
- C) 180 million
- D) 200 million
- E) 250 million

Answer: Option D

Explanation:

- State Bank of India (SBI) has launched YONO 2.0, the upgraded version of its digital banking platform “You Only Need One (YONO)”.
- SBI aims to double its YONO user base from 96 million to 200 million over the next two years.
- SBI plans to hire around 10,000 staff (floor managers) to shift customers from branches to digital channels.
- YONO 2.0 is expected to reduce customer service costs by 40–60 percent.
- The platform will help reduce branch footfall by 20–30 percent and enhance productivity.
- YONO 2.0 will accelerate digital credit delivery through automated decision-making processes.
- Currently, YONO 2.0 is available in English and Hindi and will soon support 15 languages.

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Ques: The Government recently increased the MSP for copra for the 2026 season. What is the MSP fixed for Fair Average Quality (FAQ) milling copra?

- A) ₹11,582 per quintal
- B) ₹11,900 per quintal
- C) ₹12,400 per quintal
- D) ₹12,027 per quintal
- E) ₹12,500 per quintal

Answer: Option D

Explanation:

- The Cabinet Committee on Economic Affairs (CCEA), chaired by PM Narendra Modi, approved the Minimum Support Price (MSP) for copra for the 2026 season.
- The MSP for Fair Average Quality (FAQ) milling copra has been fixed at ₹12,027 per quintal.
- The MSP for ball copra has been fixed at ₹12,500 per quintal.
- Compared to the previous season, the MSP was increased by ₹445 per quintal for milling copra and ₹400 per quintal for ball copra.
- MSP is fixed at least 1.5 times the all-India weighted average cost of production, as announced in the Union Budget 2018–19.
- NAFED and NCCF will continue as Central Nodal Agencies for copra procurement under the Price Support Scheme (PSS).

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Ques: Mission Mausam, approved by the Union Cabinet, is implemented by which ministry?

- A) Ministry of Environment, Forest and Climate Change
- B) Ministry of Science and Technology
- C) Ministry of Earth Sciences
- D) Ministry of Agriculture and Farmers' Welfare
- E) Ministry of Jal Shakti

Answer: Option C

Explanation:

- Mission Mausam was approved by the Union Cabinet on 11 September 2024 under the Modi Government 3.0.
- The mission is implemented by the Ministry of Earth Sciences (MoES).
- It has a budget outlay of ₹2,000 crore for a period of two years.
- The aim is to make India “Weather Ready” and “Climate Smart” and position the country as a global leader in weather and climate science.
- The mission focuses on improving weather and climate services, accurate observation, modelling, and forecasting to support agriculture, disaster management, and rural development.
- Key implementing institutions include IMD, NCMRWF, and IITM, with support from INCOIS and NIOT.





Ques: Who administered the oath to Raj Kumar Goyal as the Chief Information Commissioner?

- A) Prime Minister of India
- B) Vice President of India
- C) Chief Justice of India
- D) President of India
- E) Home Minister of India

Answer: Option D

Explanation:

- Raj Kumar Goyal took oath as the Chief Information Commissioner (CIC) of India for a tenure of 3 years as per the RTI Act.
- The oath was administered by President Droupadi Murmu.
- The oath ceremony was held at Rashtrapati Bhavan, New Delhi.
- The Chief Information Commissioner heads the Central Information Commission under Section 12(3) of the RTI Act, 2005.

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Ques: Bharatiya Bhasha Utsav 2025 was organised to mark the birth anniversary of which renowned personality?

- A) Rabindranath Tagore
- B) Mahatma Gandhi
- C) Sarojini Naidu
- D) Periyar E. V. Ramasamy
- E) Mahakavi Subramania Bharati

Answer: Option E

Explanation:

- Bharatiya Bhasha Utsav 2025 was held at National Bal Bhawan in New Delhi and organised by the Ministry of Education.
- It was celebrated to mark the birth anniversary of renowned Tamil poet Mahakavi Subramania Bharati.
- The theme of the festival was “Many Languages, One Emotion.”
- The Ministry of Tribal Affairs set up a stall showcasing publications from Tribal Research Institutes of Jharkhand, Odisha, and Gujarat.
- A key attraction was the live demonstration of Adi Vaani, India’s first AI-powered tribal language translator, developed in collaboration with IIT Delhi.
- In its initial phase, Adi Vaani supports Santali, Kui, Bhili, Mundari, Gondi, and Garo languages, with scope for future expansion.

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Ques: Which book won the 2025 National Book Award for Fiction?

- A) The Prophet Returns
- B) The True True Story of Raja the Gullible (and His Mother)
- C) A House Without Windows
- D) Tales from Beirut
- E) The Memory Keeper

Answer: Option B

Explanation:

- The novel “The True True Story of Raja the Gullible (and His Mother)” won the 2025 National Book Award for Fiction.
- The book is written by Lebanese-American author Rabih Alameddine.
- The novel explores themes of family, memory, identity, and storytelling through a layered narrative style.
- The National Book Award is one of the most prestigious literary honors in the United States.

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Ques: PM Formalisation of Micro Food Processing Enterprises (PM-FME) Scheme is related to which sector?

- A) Food processing sector
- B) Textile sector
- C) Handicrafts sector
- D) Dairy sector
- E) Fisheries sector

Answer: Option A

Explanation:

- PM Formalisation of Micro Food Processing Enterprises (PM-FME) Scheme was launched on 29 June 2020.
- It is a Centrally Sponsored Scheme under the Atmanirbhar Bharat Abhiyaan and promotes “Vocal for Local” in the food processing sector.
- The scheme period is from 2020–21 to 2025–26 with a total outlay of ₹10,000 crore.
- Expenditure sharing pattern: Centre–States 60:40; North-Eastern & Himalayan States 90:10; UTs with legislature 60:40; other UTs 100% Centre funded.
- The scheme has four broad components, including support for individual micro-units, FPOs/producer cooperatives, and Self-Help Groups (SHGs).
- Individual units receive a credit-linked capital subsidy of 35% of project cost (maximum ₹10 lakh), while SHG members can get seed capital support of ₹40,000 per member.

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Recent News Headlines Related to SBI :

- SBI Ventures, promoted by State Bank of India, plans to raise ₹2,000 crore for its third climate-focused fund to invest in startups.
- SBI report states that implementing the four labour codes—Code on Wages (2019), Industrial Relations Code (2020), Code on Social Security (2020), and Occupational Safety, Health & Working Conditions Code (2020)—may create 77 lakh jobs and boost consumption by ₹75,000 crore.
- SBI's Economic Research Department (ERD) has projected India's real GDP growth at 7.5% in Q2 FY26, with potential for an upside.
- SBI के आर्थिक अनुसंधान विभाग (ERD) ने Q2 FY26 में भारत की वास्तविक GDP वृद्धि 7.5% रहने का अनुमान लगाया है, और इसे बढ़कर आने की संभावना भी बताई है।
- State Bank of India (SBI) announced that the mCASH sending and claiming facility on OnlineSBI and YONO Lite platforms will be discontinued on 30 November 2025, and the service will be unavailable from 1 December 2025.
- SBI has been honoured as the "Best Trade Finance Services in Corporate/Institutional category in India and the Asia-Pacific"
- State Bank of India (SBI) became the sixth Indian company to cross the \$100 billion market-cap mark, with its market value reaching \$100 billion (₹8.86 trillion).

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Ques: Who released the commemorative postage stamp honouring Emperor Perumbidugu Matharaiyar II Suvaran Maran?

- A) Prime Minister of India
- B) Union Finance Minister
- C) Vice President of India
- D) Governor of Tamil Nadu
- E) Minister of Culture

Answer: Option C

Explanation:

- Vice President of India Shri C. P. Radhakrishnan released a commemorative postage stamp honouring Emperor Perumbidugu Matharaiyar II Suvaran Maran in New Delhi.
- The release ceremony was held at the Vice President's Enclave as part of the commemorative stamp event.
- The stamp honours the ruler's contribution to ancient Tamil history and administration.
- The event was attended by Union Finance Minister Nirmala Sitharaman, Deputy Chairman of Rajya Sabha Harivansh, and Minister of State for Information & Broadcasting Dr. L. Murugan.

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Ques: According to the government, how many people have got employment through MSMEs registered on the Udyam Portal?

- A) 15 crore
- B) 20 crore
- C) 25 crore
- D) 31 crore
- E) 40 crore

Answer: Option D

Explanation:

- Union MSME Minister Jitan Ram Manjhi stated that over 7 crore MSMEs have been registered on the Udyam Portal so far.
- These MSMEs have generated employment for around 31 crore people across India.
- The Udyam Portal was launched in 2020 to facilitate easy registration and growth of MSMEs.
- The Ministry has supported more than 10 lakh people through grants.
- Loans have been provided to over 1 crore people to establish small enterprises.
- The government aims to help beneficiaries come out of poverty through MSME support.
- Under the PM Vishwakarma Scheme, around 12 lakh artisans have already benefited, with a target to benefit about 30 lakh artisan families by 2028.

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Ques: Who has been appointed as the first woman President of the Press Club of India?

- A) Sangeeta Barooah Pisharoty
- B) Nidhi Razdan
- C) Barkha Dutt
- D) Mrinal Pande
- E) Shubhra Gupta

Answer: Option A

Explanation:

- Senior journalist Sangeeta Barooah Pisharoty has been appointed as the first woman President of the Press Club of India.
- She has replaced Umakant Lakhera in this position.
- The Press Club of India was established in 1957.
- The headquarters of the Press Club of India is located in New Delhi.

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Recent Appointment in different departments :

- **B Sairam (CMD of Northern Coalfields Ltd) : Chairman-cum-Managing Director (CMD) of Coal India Limited (CIL) (Replaced Sanoj Kumar Jha, Additional Secretary in the Ministry of Coal (PM Prasad))**
- **Aman Jain : Head of Public Policy of Meta India**
- **Henrique Braun, currently Executive Vice President (EVP) and Chief Operating Officer (COO) : Chief Executive Officer (CEO) of Coca-Cola Company (Replaced James Quincey)**
- **Kalikesh Narayan Singh Deo : President of the National Rifle Association of India (NRAI) for a four-year term from 2025 to 2029.**
- **Milan Nedeljković : CEO of BMW (Replaced Oliver Zipse)**
- **Ms. Aparna Garg, a senior Indian Railway Accounts Service (IRAS) : Member (Finance) of the Railway Board, one of the top administrative positions in Indian Railways**
- **Kalikesh Narayan Singh Deo : President of the National Rifle Association of India for the first four four-year term (2025–2029) (Succeeding Raninder Singh)**

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Ques: India has received approval to host the first-ever Commonwealth Kho Kho Championship. When will it be held?

- A) January 2025
- B) March 09–14, 2026
- C) July 2026
- D) December 2026
- E) March 2030

Answer: Option B

Explanation:

- Commonwealth Sports has approved India to host the 1st-ever Commonwealth Kho Kho Championship from March 09 to 14, 2026.
- The championship will see participation from over 24 Commonwealth nations.
- A total of 16 men's teams and 16 women's teams are expected to compete.
- This approval marks a major milestone for India in global sports, coming after Ahmedabad was declared the host city for the 2030 Commonwealth Games.
- The event is the next key milestone for Indian Kho Kho, following the first Kho Kho World Cup held in New Delhi in January 2025.

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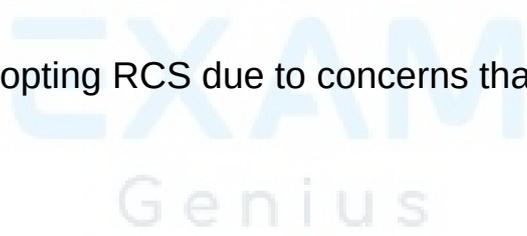
Ques: Airtel has partnered with which company to introduce Rich Communication Services (RCS) on its network?

- A) Meta
- B) Microsoft
- C) Samsung
- D) Amazon
- E) Google

Answer: Option E

Explanation:

- Bharti Airtel has partnered with Google to introduce Rich Communication Services (RCS) on its telecom network.
- This partnership marks a major shift in India's telecom and business messaging ecosystem.
- Airtel will offer RCS using Google's platform under a commercial model.
- The pricing for RCS messages has been fixed at ₹0.11 per message.
- Revenue sharing between the partners will be in an 80:20 ratio, with Airtel retaining 80% and Google receiving 20%.
- Google agreed to integrate RCS with Airtel's AI-powered intelligent spam filter, enabling the finalisation of the deal.
- Earlier, Airtel had resisted adopting RCS due to concerns that encrypted channels could increase spam.





Ques: Field Marshal Asim Munir has been appointed as the first Chief of Defence Forces (CDF) of which country?

- A) Pakistan
- B) Bangladesh
- C) Sri Lanka
- D) Afghanistan
- E) Myanmar

Answer: Option A

Explanation:

- Field Marshal Asim Munir has been appointed as Pakistan's first Chief of Defence Forces (CDF).
- The tenure of the Chief of Defence Forces is five years.
- The post of CDF was created through the 27th Constitutional Amendment.

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Ques: The Mahadeva Football Initiative (Project Mahadeva), recently launched in Maharashtra, is primarily aimed at which objective?

- A) Hosting an international football tournament
- B) Training professional football coaches
- C) Developing grassroots football talent among children
- D) Promoting futsal in urban areas
- E) Establishing football academies only in metro cities

Answer: Option C

Explanation:

- The Maharashtra Government launched the Mahadeva Football Initiative, also known as Project Mahadeva.
- The initiative aims to train 60 young football players from rural and remote areas using world-class facilities.
- The programme focuses on Under-13 (U-13) boys and girls.
- Its objective is to create a long-term football development pathway in Maharashtra.
- An MoU was signed among the School Education, Sports and Youth Welfare Department, MITRA, WIFA and Village Social Transformation Foundation (VSTF).
- The initiative is supported by Chief Minister Devendra Fadnavis and was announced by Sports Minister Manikrao Kokate.

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Ques: The River Gandak has been declared as which National Waterway under the National Waterways Act, 2016?

- A) NW-32
- B) NW-27
- C) NW-37
- D) NW-44
- E) NW-64

Answer: Option C

Explanation:

- The Government of India has declared 111 waterways as National Waterways under the National Waterways Act, 2016.
- As of now, 32 National Waterways are operational for cargo and passenger movement.
- The River Gandak has been declared National Waterway–37 (NW-37) and notified under the National Waterways Act, 2016.
- Two community jetties have been deployed on River Gandak at Mangalpur (Nautan) and the opposite bank at Bettiah.
- RITES Ltd. has been engaged to update the Detailed Project Report (DPR) prepared earlier by the Government of Bihar in 2013, at a project cost of ₹92.75 lakh.
- The DPR update aims to assess cargo and passenger movement potential on the River Gandak.

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Ques: DHRUV64 microprocessor has been developed by which organisation?

- A) ISRO
- B) DRDO
- C) BEL
- D) IIT Madras
- E) C-DAC

Answer: Option E

Explanation:

- India has achieved a major milestone in its semiconductor journey with the launch of DHRUV64, the country's first fully indigenous microprocessor.
- DHRUV64 has been developed by the Centre for Development of Advanced Computing (C-DAC) under the Microprocessor Development Programme (MDP).
- It is a 1.0 GHz, 64-bit, dual-core microprocessor, strengthening India's indigenous processor pipeline.
- DHRUV64 is suitable for sectors such as 5G infrastructure, automotive systems, consumer electronics, industrial automation, and IoT.
- Earlier indigenous processors include SHAKTI (2018, IIT Madras), AJIT (2018, IIT Bombay), VIKRAM (2025, ISRO–SCL), and THEJAS64 (2025, C-DAC).

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Ques: India recently signed an MoU with Liberia to enhance cooperation in which field?

- A) Medical education
- B) Pharmacopoeia and drug standards
- C) Vaccine manufacturing
- D) Telemedicine services
- E) Hospital infrastructure

Answer: Option B

Explanation:

- The Government of India and Liberia signed a Memorandum of Understanding to enhance cooperation in pharmacopoeia, focusing on shared quality standards for medicines.
- Under the MoU, Liberia can adopt or reference the Indian Pharmacopoeia to establish quality standards for medicines, promoting harmonised rules and benchmarks.
- Pharmacopoeias are official books of drug standards used by governments and health regulators to ensure the quality, purity, identity and strength of medicines.
- The Indian Pharmacopoeia is published by the Indian Pharmacopoeia Commission (IPC) under the Ministry of Health and Family Welfare.

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Ques: Who were named TIME Magazine's Person of the Year 2025?

- A) Sam Altman alone
- B) Elon Musk
- C) Scientists of Climate Change
- D) Tech CEOs of Silicon Valley
- E) The Architects of AI

Answer: Option E

Explanation:

- TIME Magazine named the collective group 'The Architects of AI' as its Person of the Year 2025 to highlight the transformative impact of AI leaders on technology, economy, and society.
- Prominent figures featured include Sam Altman (OpenAI), Jensen Huang (NVIDIA), Demis Hassabis (DeepMind), Lisa Su (AMD), Mark Zuckerberg (Meta), Elon Musk (xAI), Dario Amodei (Anthropic), and Fei-Fei Li (Stanford HAI).
- TIME noted that AI is the defining force of the modern era, transforming industries, governance, creativity, and daily life.
- This recognition is rare as TIME honored a group rather than a single individual, emphasizing the collaborative nature of AI development.

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Ques: Which new award category will be introduced at the 98th Academy Awards in 2026?

- A) Best Casting
- B) Best Stunt Coordination
- C) Best Voice Performance
- D) Best Visual Effects Design
- E) Best Screen Ensemble

Answer: Option A

Explanation:

- The Academy Awards will introduce a dedicated prize for Casting for the first time in Oscar history.
- The new category recognises the craft of identifying talent, interpreting creative vision, and assembling ensembles that shape a film's identity.
- The 98th Academy Awards, scheduled to be held on 15 March 2026, will be the first ceremony to present this award.

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Recent Defence related appointments :

- Major General Roman Gofman (currently Netanyahu's military secretary) : Director of Mossad, Israel's intelligence (Replaced David Barnea)
- Air Marshal Tejbir Singh : Director General (Inspection and Safety) (succeeds Air Marshal Makarand Bhaskar Ranade)
- Praveen Kumar, currently Director General (DG) of the Indo-Tibetan Border Police (ITBP) : Additional charge of DG of the Border Security Force (BSF) (Replaced Daljit Singh Chawdhary)
- Shri Raj Kumar Arora : Financial Advisor (Defence Services)
- Vice Admiral B Sivakumar : 40th Chief of Materiel (Replaced Vice Admiral Kiran Deshmukh)
- Vice Admiral Gurcharan Singh : Chief of Personnel of the Indian Navy
- Vishvajit Sahay : Controller General of Defence Accounts (CGDA) (Replaced Raj Kumar Arora)
- Lt Gen Virendra Vats : Director General of the National Cadet Corps (NCC) (Replaced Lt Gen Gurbirpal Singh)

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Ques: Under the proposed VB-G RAM G Bill, what will be the cost-sharing pattern for most States?

- A) 90:10 (Centre:State)
- B) 75:25 (Centre:State)
- C) 80:20 (Centre:State)
- D) 60:40 (Centre:State)
- E) 50:50 (Centre:State)

Answer: Option D

Explanation:

- The Union government will introduce the Viksit Bharat – Guarantee For Rozgar And Ajeevika Mission (Gramin) [VB-G RAM G] Bill in the Lok Sabha to replace the MGNREGA, 2005.
- Under MGNREGA, the Centre bore 100% of labour wages and 75% of material costs, leading to an effective 90:10 Centre–State sharing pattern.
- Under the VB-G RAM G Bill, the financial burden on States will increase significantly.
- As per Section 22(2), most States and UTs with legislatures will follow a 60:40 (Centre:State) cost-sharing pattern.
- North-Eastern States and Himalayan States/UTs (Uttarakhand, Himachal Pradesh, Jammu & Kashmir) will continue with a 90:10 pattern.

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Ques: According to the Central Electricity Authority (CEA), within how many years is India projected to cross 1 terawatt (1,000 GW) of installed power capacity?

- A) 5 years
- B) 7 years
- C) 20 years
- D) 15 years
- E) 10 years

Answer: Option E

Explanation:

- The Central Electricity Authority (CEA) has projected that India will cross 1 terawatt (1,000 GW) of installed power capacity within the next 10 years.
- India's current installed power capacity stands at around 505 GW.
- CEA has submitted the National Electricity Plan (NEP) 2034–35 along with year-wise electricity demand estimates up to 2070 to NITI Aayog.
- The electricity planning framework is shifting from static five-year plans to a rolling, annually updated planning cycle.
- For 2047, the indicative power mix includes 100 GW nuclear, about 97–100 GW coal, 116 GW pumped hydro storage, around 1,200 GW solar and 400–450 GW wind capacity.

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Ques: Which two sites were recently designated as new Ramsar Sites in India?

- A) Chilika Lake & Loktak Lake
- B) Siliserh Lake & Kopra Jalashay
- C) Sambhar Lake & Bhoj Wetland
- D) Wular Lake & Dal Lake
- E) Keoladeo & Harike Wetland

Answer: Option B

Explanation:

- India added Siliserh Lake in Rajasthan and Kopra Jalashay in Chhattisgarh as new Ramsar Sites, increasing the total number of Ramsar wetlands in the country to 96.
- Siliserh Lake lies within the buffer zone of Sariska Tiger Reserve, enhancing eco-tourism and conservation value.
- Kopra Jalashay is located near Bilaspur in the upper catchments of the Mahanadi River, surrounded mainly by farmland and villages.
- The Rio Negro in Brazil is the largest Ramsar Site, covering approximately 120,000 sq km.
- The Monaco Marine Reserve in Monaco is the smallest Ramsar Site, with an area of just 0.04 hectares.
- India's first Ramsar Sites: Chilka Lake (Odisha) and Keoladeo National Park (Rajasthan) were designated in 1981.

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Ques: Who presented the Shilp Guru Awards and National Handicraft Awards for 2023 and 2024?

- A) President of India
- B) Union Minister of Textiles
- C) Prime Minister of India
- D) Vice President of India
- E) Governor of Delhi

Answer: Option A

Explanation:

- President of India, Droupadi Murmu, presented the Shilp Guru Awards and National Handicraft Awards for 2023 and 2024 at Vigyan Bhawan, New Delhi.
- The awards were conferred during National Handicrafts Week celebrations 2025, held from 8 to 14 December 2025.
- The event was organised by the Ministry of Textiles.
- A total of 48 awards were given, including 12 Shilp Guru Awards and 36 National Handicraft Awards.
- Among the awardees, 20 were women artisans.
- Kamlesh Sharma (Women) : Wood Craft (Tarkashi work on the table) - Rajasthan
- Subhash Arora (Men) : Metal Craft (DhokraCraft) - Haryana
- Shaheen Anjum (Women) : Wood Craft (Jewellery Box) - Delhi
- Mohammad Dilshad (Men) : Wood Carving (Centre table of Sheesham Wood) - Uttar Pradesh (UP)
- Tarit Paul (Men) : Clay Modelling (Vishwarupa of Lord Krishna) - West Bengal (WB)
- Shobharani Poddar (Women) : Jute Craft (Goddess Durga) - West Bengal (WB)

List of Shilp Guru Awardees for 2023:

- Ajit Kumar Das (Men) : Hand Painted Textiles - West Bengal (WB)
- Sudhir Kumar Maharana (Men) : Painting Pattachitra - Odisha
- D. Sivamma (Women) : Leather Puppet - Andhra Pradesh (AP)





- Dolon Kundu Mandal (Women) : Terracotta - West Bengal (WB)
- Khatri Gulamhusain Umar (Men) : Artistic Textiles(Tie & Dye) - Gujarat
- Madhuri Mishra (Women) : Artistic Textiles (Batic Printing) - Uttar Pradesh (UP)



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Ques: Who received the 28th SIES Sri Chandrasekarendra Saraswati National Eminence Award for Public Leadership?

- A) Himanta Biswa Sarma
- B) Naveen Patnaik
- C) Yogi Adityanath
- D) Mamata Banerjee
- E) Devendra Fadnavis

Answer: Option A

Explanation:

- Assam Chief Minister Himanta Biswa Sarma received the 28th SIES Sri Chandrasekarendra Saraswati National Eminence Award for Public Leadership.
- The award was conferred during the Kanchi Mahaswami festival held at Shanmukhananda Hall, Mumbai.
- The award is instituted by the South Indian Education Society (SIES).
- It recognises outstanding contributions in the field of public leadership and governance.
- The award is named after Jagadguru Sri Chandrasekarendra Saraswati, the 68th Shankaracharya of Kanchi Kamakoti Peetham.

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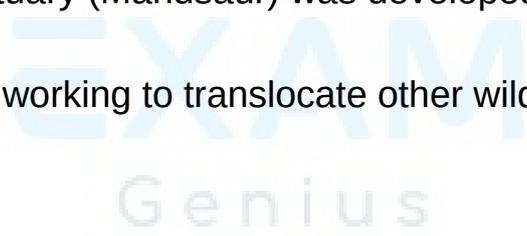
Ques: Which tiger reserve is set to become the third cheetah habitat in Madhya Pradesh?

- A) Kanha Tiger Reserve
- B) Bandhavgarh Tiger Reserve
- C) Veerangana Durgavati Tiger Reserve
- D) Satpura Tiger Reserve
- E) Pench Tiger Reserve

Answer: Option C

Explanation:

- Veerangana Durgavati Tiger Reserve, located at Nauradehi in Sagar district (MP), will be developed as the third cheetah habitat in the State.
- The decision follows the successful translocation of cheetahs from Africa to Kuno National Park (KNP).
- The Madhya Pradesh State Cabinet has given in-principle approval for developing the reserve as a cheetah habitat.
- The reserve is expected to become operational before the next monsoon.
- Kuno National Park (Sheopur) became India's first cheetah habitat in September 2022.
- Gandhi Sagar Wildlife Sanctuary (Mandsaur) was developed as the second cheetah habitat in April 2025.
- The MP government is also working to translocate other wildlife species in the State.





Ques: Shivraj Vishwanath Patil Chakurkar, recently in news, was associated with which political party?

- A) Indian National Congress (INC)
- B) Bharatiya Janata Party (BJP)
- C) Janata Dal (United)
- D) Nationalist Congress Party (NCP)
- E) Shiv Sena

Answer: Option A

Explanation:

- Shivraj Vishwanath Patil Chakurkar was a senior leader of the Indian National Congress and a former Union Minister.
- He held several Minister of State (MoS) portfolios, including Defence, Commerce, Science & Technology, Atomic Energy, Personnel & Training, Civil Aviation, and Tourism.
- He later served as the Union Home Minister from 2004 to 2008.
- He also served as the Governor of Punjab and Administrator of the Union Territory of Chandigarh from 2010 to 2015.

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Ques: December 11 is observed as which international day?

- A) International Biodiversity Day
- B) International Forest Day
- C) World Environment Day
- D) International Mountain Day
- E) International Water Day

Answer: Option D

Explanation:

- December 11 is observed every year as International Mountain Day.
- The theme for International Mountain Day 2025 is “Glaciers matter for water, food and livelihoods in mountains and beyond.”
- The day highlights the importance of mountains in sustaining ecosystems, water resources, food security, and livelihoods.
- International Mountain Day was first observed in 2003.

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Ques: Vijay Diwas is observed to commemorate India's victory in which war?

- A) 1962 Indo-China War
- B) 1965 Indo-Pak War
- C) 1971 Indo-Pak War
- D) Kargil War, 1999
- E) First World War

Answer: Option C

Explanation:

- Vijay Diwas is observed every year on 16 December to commemorate India's decisive victory over Pakistan in the 1971 Indo-Pak War.
- On this day in 1971, Pakistan's Eastern Command surrendered unconditionally.
- Pakistani forces led by Lt. Gen. A.A.K. Niazi surrendered before the Indian Army and Mukti Bahini.
- Around 93,000 Pakistani soldiers were taken as prisoners of war (PoWs).
- The war resulted in the liberation of East Pakistan and the creation of Bangladesh.
- Vijay Diwas honours the supreme sacrifice and bravery of the Indian Armed Forces.

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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.”)





- 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.”)
- 11 December : United Nations Children’s Fund (UNICEF) Day
- 12 December : International Day of Neutrality (Started in 2017)
- 12 December : International Universal Health Coverage (UHC) (Theme 2025 Unaffordable health costs? We’re sick of it!) (Started in 2018)

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IMPORTANT ONE - LINER Current Affairs

India's retail inflation, measured by the Consumer Price Index (CPI), increased modestly to 0.71% in November from 0.25% in October

Pushkar Singh Dhami, Chief Minister (CM) of Uttarakhand, launched "Meri Yojana" Portal, an online platform designed to provide citizens with comprehensive information on welfare schemes offered by the Central and State Governments, in Dehradun, Uttarakhand.

India and Brunei Hold First Joint Working Group Meeting on Defence Cooperation held at New Delhi

Megaloblatta longipennis is the world's largest winged cockroach, 97 mm long, wingspan up to 20 cm. Genus first described in 1887 by Heinrich Dohrn.

Ministry of Micro, Small and Medium Enterprises (MoMSME) & Amazon signed MOU to strengthen market access for artisans registered under the PM Vishwakarma Scheme

The WHO Global TB Report 2025 states that India's TB incidence rate declined by 21%, from 237 per lakh population in 2015 to 187 per lakh population in 2024, reflecting the impact of TB Mukta Bharat Abhiyan and improved treatment coverage. TB treatment coverage in India has significantly improved from 53% in 2015 to 92% in 2024.

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