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Ques: JPMorgan Chase is establishing Asia's largest Global Capability Centre (GCC) in which city?

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

Answer: Option E

Explanation:

- JPMorgan Chase, a leading U.S. banking and financial services firm, is setting up Asia's largest Global Capability Centre (GCC) in Powai, Mumbai.
- The centre will cover approximately 2 million square feet and is expected to be completed by 2029.
- The GCC aims to enhance JPMorgan's operational capabilities and provide advanced services across Asia.

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Ques: Which bank won the Global Bank of the Year 2025 award by The Banker?

- A) HSBC
- B) Standard Chartered
- C) DBS Bank
- D) JPMorgan Chase
- E) Citibank

Answer: Option C

Explanation:

- Singapore-based DBS Bank was awarded Global Bank of the Year 2025.
- The award was conferred by The Banker, a reputed publication of the Financial Times Group.
- The honour was presented at the Bank of the Year Awards 2025 held in London, United Kingdom.
- DBS also won other major titles such as Asia Bank of the Year, Singapore Bank of the Year, Investment Bank of the Year – Asia, and the first-ever Investment Bank of the Year award.
- This is DBS's third Global Bank of the Year win after 2018 and 2021.
- With this achievement, DBS now holds Best Bank titles from both The Banker and Euromoney in 2025.

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Recent News Headlines Related to SEBI

- The National Highways Authority of India (NHAI) received in-principle approval from the Securities and Exchange Board of India (SEBI) to register the Raajmarg Infra Investment Trust (RIIT) as an Infrastructure Investment Trust (InvIT).
- The Securities and Exchange Board of India (SEBI) launched the Past Risk and Return Verification Agency (PaRRVA) to prevent misleading claims related to past performance made by Research Analysts, Investment Advisors, and stock brokers in financial product advertisements.
- Securities and Exchange Board of India (SEBI) granted final approval to ICICI Prudential Asset Management Company (AMC), a Joint Venture(JV) between ICICI Bank and Prudential Corporation Holdings Limited, to launch its Rs 10,000 crore Initial Public Offering (IPO).
- SEBI has relaxed the educational eligibility criteria for Investment Advisers (IAs) and Research Analysts (RAs), allowing graduates from any discipline (India or abroad) or Chartered Financial Analyst (CFA) charter holders to register.
- SEBI proposed excluding Zero Coupon Zero Principal (ZCZP) bonds and delisted securities from Basic Services Demat Account (BSDA) portfolio value calculation.

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Ques: NCDEX has received in-principle approval from SEBI to launch which of the following platforms?

- A) Commodity spot trading platform
- B) Mutual Fund transaction platform
- C) Digital lending platform
- D) Insurance distribution platform
- E) Crypto asset exchange

Answer: Option B

Explanation:

- National Commodity and Derivatives Exchange Limited (NCDEX) has received in-principle approval from SEBI to launch a Mutual Fund transaction platform.
- The approval will enable NCDEX to set up a platform that allows investors to buy and sell mutual fund units, subject to compliance with regulatory requirements.
- The backend processing for the MF transaction platform will be handled by National Commodity Clearing Limited (NCCL), a wholly owned subsidiary of NCDEX.

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Ques: According to data shared by the Ministry of Finance, what was the value of crypto transactions in India during 2024–25?

- A) ₹36,270 crore
- B) ₹45,000 crore
- C) ₹51,180 crore
- D) ₹60,000 crore
- E) ₹22,130 crore

Answer: Option C

Explanation:

- For 2024–25, the value of crypto transactions in India crossed ₹51,000 crore, registering a 41% year-on-year growth, as informed by the Ministry of Finance in the Rajya Sabha.
- The government collected ₹511.8 crore as 1% Tax Deducted at Source (TDS) on crypto transactions during this period.
- Growth trend in crypto transaction value shows a steady rise: ₹22,130 crore in 2022–23, ₹36,270 crore in 2023–24, and ₹51,180 crore in 2024–25.
- Under Indian law, cryptocurrencies are classified as Virtual Digital Assets (VDAs); they are not legal tender but are treated as taxable assets.
- VDAs include cryptocurrencies like Bitcoin and Ether, NFTs, and other cryptographic tokens, but exclude the RBI-issued digital rupee (e₹).

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Recently signed banking agreements

- 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.
- Bank of Baroda, a public sector bank, partnered with the Government of Nagaland for the Hornbill Festival 2025.
- 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.

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Ques: Which bank partnered with SalarySe to launch the Level Up Credit Card powered by Credit on UPI?

- A) Federal Bank
- B) City Union Bank
- C) Canara Bank
- D) IDFC First Bank
- E) Kotak Mahindra Bank

Answer: Option B

Explanation:

- City Union Bank partnered with SalarySe to launch the Level Up Credit Card.
- The card is designed for salaried individuals and is powered by Credit on UPI technology.
- The initiative aligns with RBI's vision of promoting a cashless economy.
- The Level Up Credit Card rewards users based on spending patterns such as UPI payments, online transactions, monthly bills, and in-store purchases.
- The collaboration aims to integrate credit cards with UPI, enhancing convenience and digital payment adoption among working professionals.

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Ques: JPMorgan Chase & Co. has received in-principle approval from the RBI to open a new branch in which Indian city?

- A) Pune
- B) Ahmedabad
- C) Chennai
- D) Gurugram
- E) Kochi

Answer: Option A

Explanation:

- JPMorgan Chase & Co. has received in-principle approval from the RBI to open a new branch in Pune.
- This marks JPMorgan's first branch expansion in India in nearly a decade.
- The Pune branch will be JPMorgan's fourth branch in India and will mainly serve corporate clients.
- Currently, JPMorgan has major corporate centres in Mumbai, Bengaluru, and Hyderabad.
- JPMorgan last received approval to open branches in India in 2016, when it was allowed to set up three branches.

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Ques: The newly launched mutual fund First-India, offering Russian retail investors exposure to India's equity market, is linked to which stock market index?

- A) Sensex
- B) Nifty Bank
- C) Nifty Midcap 100
- D) Nifty50 Index
- E) BSE 500

Answer: Option D

Explanation:

- Sberbank and JSC First Asset Management have launched a mutual fund named First-India.
- The fund provides Russian retail investors exposure to India's equity market.
- The fund tracks the Nifty50 Index, India's flagship equity index.
- It was unveiled during Sberbank CEO Herman Gref's visit to India at an NSE-hosted event.
- The Nifty50 Index, launched in 1996, consists of 50 major stocks across 15 sectors and is one of the world's most widely tracked indices.

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Ques: RBI has approved HDFC Bank and its group entities to acquire up to what maximum stake in IndusInd Bank Limited?

- A) 5%
- B) 7.5%
- C) 9%
- D) 9.5%
- E) 10%

Answer: Option D

Explanation:

- RBI has approved HDFC Bank and its group entities to acquire up to 9.5% of the paid-up share capital or voting rights in IndusInd Bank Limited.
- The approval is valid for one year, from 15 December 2025 to 14 December 2026.
- The aggregate holding of HDFC Bank and its group entities must not exceed 9.5% at any point during the approval period.

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Ques: According to a Moody's survey, banks in which region have stronger capital positions compared to banks in the United States and Western Europe?

- A) Latin America
- B) Africa
- C) Asia-Pacific
- D) Middle East
- E) Eastern Europe

Answer: Option C

Explanation:

- Moody's survey states that banks in the Asia-Pacific region, including India, have stronger capital positions than banks in the US and Western Europe, supported by prudent regulatory supervision.
- Largest Asia-Pacific banks show stronger capital buffers and healthier balance sheets compared to their US and Western European peers.
- Risk-Weighted Asset (RWA) densities of Asia-Pacific banks generally reflect actual asset risks and align with their credit loss patterns over the last decade.
- India, Vietnam, and parts of China show higher RWA densities due to the use of the Standardised Approach.
- Indian regulators plan to allow banks to shift to the advanced Internal Ratings-Based (IRB) approach by 2028, which may reduce RWA densities.

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Ques: Which Indian state became the first to launch MahaCrimeOS AI to strengthen cybercrime investigations?

- A) Karnataka
- B) Tamil Nadu
- C) Gujarat
- D) Telangana
- E) Maharashtra

Answer: Option E

Explanation:

- Maharashtra became the first Indian state to launch MahaCrimeOS AI, an AI platform to strengthen cybercrime investigations.
- The platform was unveiled at the Microsoft AI Tour held in Mumbai.
- MahaCrimeOS AI supports cybercrime victims, accelerates justice delivery, and enhances digital safety across the state.
- Built on Microsoft Azure OpenAI Service and Microsoft Foundry, it uses advanced AI tools and secure cloud infrastructure.
- Initially piloted in 23 police stations in Nagpur, it will expand to all 1,100 police stations across Maharashtra.

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Ques: Which Indian company won the 2025 FIA European Rally Championship (ERC) Teams Title?

- A) Tata Motors
- B) JK Tyre
- C) MRF Tyres
- D) Apollo Tyres
- E) Mahindra Racing

Answer: Option C

Explanation:

- MRF Tyres won the 2025 FIA European Rally Championship (ERC) Teams Title, strengthening India's presence in global motorsport technology.
- This marks the third time MRF Tyres has secured the ERC Teams Championship.
- MRF Tyres first won the title in 2022, followed by another win in 2023, and reclaimed the championship again in 2025.

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Ques: Kolkata unveiled a 70-foot statue of which football legend, considered the largest of him in the world?

- A) Cristiano Ronaldo
- B) Lionel Messi
- C) Diego Maradona
- D) Neymar Jr.
- E) Kylian Mbappé

Answer: Option B

Explanation:

- Kolkata unveiled a 70-foot iron statue of Lionel Messi, believed to be the largest in the world.
- Created by Sree Bhumi Sporting Club at Lake Town in South Dum Dum, the statue depicts Messi lifting the FIFA World Cup trophy, symbolizing his 2022 triumph with Argentina.
- The installation was completed in just 40 days and has become a major attraction for fans.

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Recent News Headlines Related to RBI

- RBI has directed banks to link MSME loans to an external benchmark to ensure faster and transparent transmission of policy rate changes to borrowers.
- 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.

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Ques: The Smart India Hackathon (SIH) 2025 is organised by which institutions?

- A) Ministry of Skill Development and Entrepreneurship & NITI Aayog
- B) Ministry of Education's Innovation Cell (MIC) & AICTE
- C) Ministry of Electronics and IT & ISRO
- D) AICTE & University Grants Commission (UGC)
- E) NITI Aayog & Startup India

Answer: Option B

Explanation:

- The 8th edition of SIH 2025 is announced by the Ministry of Education's Innovation Cell (MIC) in collaboration with AICTE.
- The event is conducted across 60 nodal centres, with the Software Grand Finale hosted by WeSchool, Mumbai.
- SIH 2025 received a record 72,165 idea submissions from 68,766 student teams covering 271 problem statements from ministries, state departments, PSUs, and industries.
- A total of 1,360 teams with over 8,000 students and more than 1,300 mentors qualified for the Grand Finale.
- Since 2017, SIH has emerged as the world's largest open innovation platform, promoting creativity, design thinking, startup culture, and national integration under Ek Bharat Shreshtha Bharat.

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Ques: Which Indian cricket legends had stadium stands named after them at the Maharaja Yadavindra Singh International Cricket Stadium, Mullanpur?

- A) MS Dhoni and Mithali Raj
- B) Virat Kohli and Smriti Mandhana
- C) Rohit Sharma and Harmanpreet Kaur
- D) Kapil Dev and Jhulan Goswami
- E) Yuvraj Singh and Harmanpreet Kaur

Answer: Option E

Explanation:

- Cricket legends Yuvraj Singh and Harmanpreet Kaur were honoured by naming stadium stands after them at the Maharaja Yadavindra Singh International Cricket Stadium in Mullanpur, New Chandigarh.
- The stands were inaugurated by Punjab CM Bhagwant Mann ahead of the second T20I between India and South Africa.
- On the occasion, players were felicitated with monetary rewards: ₹11 lakh each to Harleen Deol, Amanjot Kaur, and Harmanpreet Kaur, and ₹5 lakh to Fielding Coach Munish Bali.

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Ques: Which country won the 2025 Squash World Cup mixed-team title for the first time?

- A) Australia
- B) England
- C) Egypt
- D) India
- E) Hong Kong

Answer: Option D

Explanation:

- The 2025 Squash World Cup was organised by the World Squash Federation in collaboration with the Squash Rackets Federation of India.
- The tournament was held in Chennai for the third consecutive time and featured mixed teams from 12 nations.
- The Indian mixed team defeated Hong Kong in the final to clinch its first-ever Squash World Cup title.
- With this victory, India became the first Asian nation and the fourth country overall, after Australia, England, and Egypt, to win the Squash World Cup.

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Recent News Headlines Related to Summits / conference

- The United States announced a plan called “New G20” while preparing to host the 2026 G20 Leaders’ Summit.
- The 2nd edition of the WHO Global Summit on Traditional Medicine was held in New Delhi.
- 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.

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Ques: India's first Power Museum is being developed in which state?

- A) Maharashtra
- B) Gujarat
- C) Uttar Pradesh
- D) West Bengal
- E) Bihar

Answer: Option E

Explanation:

- Bihar is set to build India's first Power Museum.
- The museum will be developed on the 3-acre campus of the defunct Karbigahia Thermal Power Station in Patna.
- The project is estimated to cost around ₹200 crore.
- The Karbigahia Power Plant was constructed by the British in 1930 to supply electricity to Patna.
- Once completed, it will become the world's fourth Power Museum.

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Ques: Which country became the first in the world to receive UNESCO recognition for its entire national cuisine?

- A) France
- B) Spain
- C) Japan
- D) Mexico
- E) Italy

Answer: Option E

Explanation:

- Italy became the first country globally to receive UNESCO recognition for its entire national cuisine.
- The announcement was made during UNESCO's cultural assembly held in Delhi.
- Italy already has 21 elements on UNESCO's intangible heritage list, including Neapolitan pizza-making and opera singing, supported by Prime Minister Giorgia Meloni's government.

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Ques: According to the 2025 Passport Index published by Arton Capital, what is India's global rank in terms of passport strength?

- A) 54th
- B) 60th
- C) 65th
- D) 67th
- E) 72nd

Answer: Option D

Explanation:

- The 2025 Passport Index, published by Arton Capital, ranks UAE as the world's strongest passport for the 7th consecutive year, with a Mobility Score of 179.
- UAE passport holders enjoy visa-free access to 126 destinations, visa-on-arrival in 45 countries, and ETA access to 8 countries.
- India ranks 67th globally in the 2025 Passport Index.
- Indian passport holders have visa-free access to 74 countries, covering about 37% of the world.

Top 5 Countries in 2025 Passport Index:

- 1 The United Arab Emirates(UAE) - 179
- 2 Singapore and Spain - 175
- 3 Belgium, France, Sweden, Germany, the Netherlands, Finland, Luxembourg, Italy, Denmark, Portugal, Switzerland, Greece, Austria, Malaysia, Norway, Ireland, South Korea, and Japan - 174
- 4 Poland, Slovenia, Croatia, Slovakia, Hungary and Estonia - 173
- 5 Malta, Romania, Czech Republic, Bulgaria, Latvia, and New Zealand - 172
- 67 India - 74
- 94 Afghanistan (last) - 38





Ques: Who virtually inaugurated the 3rd Session of the Council of the International Organisation for Marine Aids to Navigation (IALA) in Mumbai?

- A) Rajnath Singh
- B) Sarbananda Sonowal
- C) Nitin Gadkari
- D) Dharmendra Pradhan
- E) Mansukh Mandaviya

Answer: Option B

Explanation:

- Union Minister Sarbananda Sonowal of the Ministry of Ports, Shipping and Waterways virtually inaugurated the 3rd Session of the IALA Council in Mumbai.
- The session was organised by the Directorate General of Lighthouses and Lightships under the Ministry of Ports, Shipping and Waterways.
- During the inaugural session, the Digital Ticketing Portal for Lighthouse Tourism was launched for 75 lighthouse destinations across India.
- All 193 Indian lighthouses are now fully solar-powered, reducing carbon footprint and operational costs by about 40%.

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Ques: Prashasan Gaon Ki Ore campaign is being organised to achieve which primary objective?

- A) Promote digital payments
- B) Improve public grievance redressal and service delivery
- C) Conduct census operations
- D) Implement election reforms
- E) Promote rural tourism

Answer: Option B

Explanation:

- Prashasan Gaon Ki Ore is a nationwide campaign aimed at strengthening public grievance redressal mechanisms and improving service delivery at the grassroots level.
- The campaign will be held across all districts, states, and Union Territories from 19 to 25 December 2025.
- It is a decentralized version of Special Campaign 5.0 conducted earlier in central ministries, departments, and PSUs.
- Over 700 District Collectors will visit Tehsils and Panchayat Samiti Headquarters to address grievances directly.
- This is the fourth national-level Tehsil-based campaign by the Government of India to improve governance outcomes.

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Ques: National Energy Conservation Day (NECD) is observed in India on which date?

- A) December 10
- B) December 12
- C) December 14
- D) December 16
- E) December 20

Answer: Option C

Explanation:

- National Energy Conservation Day is observed annually on December 14.
- National Energy Conservation Week 2025 is observed from December 14 to 20, promoted by the Bureau of Energy Efficiency (BEE).
- The National Energy Conservation Awards (NECA) 2025 marked the 35th edition, presented by the President of India.
- Awards covered 28 subsectors across 7 categories, with a new category for Social Media Influencers and Digital Content Creators to promote energy conservation awareness.
- NECA 2025 awarded 25 First Prizes, 5 Second Prizes, 26 Certificates of Merit, and 3 Certificates of Recognition under Innovation Awards.

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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
- 11 December : International Mountain Day (Theme 2025 is “Glaciers matter for water, food and livelihoods in mountains and beyond”)
- 12 December : International Day of Neutrality (Started in 2017)
- 12 December : International Universal Health Coverage (UHC) (Theme 2025 Unaffordable health costs? We’re sick of it!) (Started in 2018)
- 16 December : Vijay Diwas

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IMPORTANT ONE - LINER Current Affairs

Assam observed Armed Forces Flag Day with a welfare-oriented initiative for senior military veterans and their families. The Governor of Assam launched the programme 'Sainik Tujhe Salaam' The Governor of Assam launched the programme 'Sainik Tujhe Salaam'.

Ponduru Khadi is produced in Ponduru village near Srikakulam district of Andhra Pradesh and has now been officially recognized with a GI tag for its unique heritage and hand-spun tradition.

University of Patanjali in Haridwar (Uttarakhand) became India's first Yoga and Ayurveda focused 'Cluster Center' under the Gyan Bharatam Mission (GBM), a flagship initiative of the Ministry of Culture.

Simon Harmer (South Africa) named as ICC Men's player of the month and Shafali Verma (India) named as ICC Women's player of the month for November 2025

As part of the ongoing Operation Sagar Bandhu, which was launched to provide urgent Search & Rescue and Humanitarian Assistance & Disaster Relief (HADR) support to Sri Lanka, Indian Navy has deployed four more ships INS Gharial, LCU 54, LCU 51 and LCU 57 for supplying HADR stores to cyclone-affected regions of Sri Lanka.

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