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Ques: Which bank launched the IndusInd Bank Jio-bp Mobility+ Credit Card on the RuPay network in December 2025?

- A) HDFC Bank
- B) ICICI Bank
- C) Axis Bank
- D) IndusInd Bank
- E) State Bank of India

Answer: Option D

Explanation:

- The IndusInd Bank Jio-bp Mobility+ Credit Card was launched on 10 December 2025.
- The card is issued by IndusInd Bank Limited, a private sector bank.
- The card is launched in partnership with Jio-bp.
- Jio-bp is a joint venture between Reliance's Jio and bp (British Petroleum).
- It is the first fuel-centric credit card launched by IndusInd Bank. It is also the first co-branded credit card of Jio-bp.

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Ques: Which foreign bank has agreed to invest ₹39,618 crore in Shriram Finance Limited (SFL), marking the largest-ever FDI in India's financial services sector?

- A) HSBC Bank
- B) Standard Chartered Bank
- C) MUFG Bank Limited
- D) DBS Bank
- E) Sumitomo Mitsui Banking Corporation

Answer: Option C

Explanation:

- Shriram Finance Limited (SFL) entered into a definitive agreement with MUFG Bank Limited for an investment of ₹39,618 crore (USD 4.4 billion).
- The investment will be made through a preferential issuance of equity shares.
- This transaction is the largest-ever foreign direct investment (FDI) in India's financial services sector.
- After the investment, MUFG Bank will acquire a 20% stake in Shriram Finance Limited.

About Shriram Finance Limited :

- Established : 1979
- HQ : Mumbai
- MD & CEO : Parag Sharma





Recent Facilities Launched in Banking & Insurance Sector:

- **IDFC First Bank** has launched the 'IDFC First Global Savings Account' for Non-Resident Indians (NRIs).
- **Axis Bank** and **Google Pay** have jointly launched the 'Google Pay Flex Axis Bank Credit Card'.
- **Google** Launches 'Flex' Its First-Ever Credit Card in India on RuPay in collaboration with **Axis Bank**
- **SVC Co-operative Bank**, a 118-year-old multi-state scheduled bank, has launched **SVCNXT**, an upgraded Mobile and NetBanking platform.
- **IndusInd Bank Jio-bp Mobility+ Credit Card** Launched by **IndusInd Bank & Jio-bp**, a Joint Venture (JV) between **Jio** and **British Petroleum (bp)**
- **IDFC First Bank Limited** launched the **FIRST WOW! Black Credit Card**, a premium credit card backed by a **Fixed Deposit (FD)**.
- **Punjab National Bank (PNB)** has launched a premium card named 'Luxura', powered by **RuPay**.

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Ques: Which ministry announced measures to strengthen and streamline the grievance redressal mechanism in the BFSI sector?

- A) Ministry of Corporate Affairs
- B) Ministry of Finance
- C) Ministry of Home Affairs
- D) Ministry of Consumer Affairs
- E) Ministry of Electronics and IT

Answer: Option B

Explanation:

- The Ministry of Finance announced measures to strengthen grievance redressal in the BFSI sector.
- BFSI stands for Banking, Financial Services and Insurance.
- The main objective is to strengthen and streamline grievance redressal mechanisms and enable citizens to directly raise concerns against BFSI entities.
- All banks have been directed to develop technology-based customer feedback systems.
- Feedback collection modes include voice chat, email, QR (Quick Response) codes, and other digital tools.
- Special focus has been placed on ensuring high-quality customer service delivery at Public Sector Bank (PSB) branches.

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Ques: According to the Worldline India report, what was the transaction volume of India's Unified Payments Interface (UPI) in Q3 2025?

- A) 42.15 billion
- B) 48.90 billion
- C) 52.60 billion
- D) 59.33 billion
- E) 65.75 billion

Answer: Option D

Explanation:

- **India's** UPI transaction volume reached 59.33 billion in Q3 2025, registering a year-on-year (YoY) growth of 33.5%, as per the Worldline India report.
- The total value of UPI transactions increased by 21% YoY to ₹74.84 trillion, reflecting sustained growth in digital payments.
- India recorded 709 million active UPI QR codes, marking a 21% increase since July 2024.
- The Average Ticket Size (ATS) of UPI transactions declined to ₹1,262.
- The decline in ATS indicates increased usage of UPI for low-value, everyday transactions such as tea, vegetables, and bus tickets.

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Recent News Headlines Related to Schemes

- The Government has approved Namo Drone Didi as a Central Sector Scheme with an outlay of ₹1,261 crore for 2023–24 to 2025–26.
- PM E-DRIVE scheme was notified on 29 September 2024 with a total allocation of ₹4,391 crore.
- System for Pension Administration – Raksha (SPARSH) has onboarded over 31 lakh defence pensioners across India and Nepal as of November 2025. SPARSH is a flagship Digital India initiative of the Ministry of Defence
- 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.

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Ques: Which bank has launched the RuPay SIB Paytag, a contactless NFC-enabled payment sticker for tap-and-pay transactions?

- A) Federal Bank
- B) South Indian Bank
- C) Karnataka Bank
- D) City Union Bank
- E) Karur Vysya Bank

Answer: Option B

Explanation:

- South Indian Bank has launched the RuPay SIB Paytag, a contactless NFC-enabled payment sticker/device.
- The product allows customers to make tap-and-pay transactions at Point-of-Sale (POS) terminals without carrying a physical debit card.
- The Paytag uses Near Field Communication (NFC) technology for quick and secure payments.
- No PIN is required for contactless transactions up to ₹5,000.
- For payments above ₹5,000 and up to ₹1,00,000 on POS terminals or online platforms, Personal Identification Number (PIN) authentication is mandatory.

About South Indian Bank :

- Established : 1929
- HQ : Thrissur, Kerala
- MD & CEO : P R Seshadri
- Tagline : Experience Next Generation Banking





Ques: Under the revised 'Support to Poor Prisoners' scheme, what is the maximum financial assistance that can be sanctioned to help prisoners unable to pay fines?

- A) ₹10,000
- B) ₹15,000
- C) ₹20,000
- D) ₹25,000
- E) ₹30,000

Answer: Option D

Explanation:

- The Union Home Ministry revised the guidelines under the 'Support to Poor Prisoners' scheme, which was launched in 2023.
- If a convicted prisoner is unable to secure release due to non-payment of fine, the Jail Superintendent must inform the Secretary of the District Legal Services Authority (DLSA) within one week.
- After verification of the prisoner's financial condition, the DLSA Secretary will forward the case to the district-level Empowered Committee.
- The Empowered Committee is authorised to sanction financial assistance of up to ₹25,000, which will be deposited with the court to facilitate the prisoner's release.
- The revised guidelines aim to reduce hardship faced by poor prisoners and help address overcrowding in prisons.

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Ques: Under which scheme did the Supreme Court rule that families of doctors who died while performing COVID-19 duties are entitled to ₹50 lakh insurance?

- A) Ayushman Bharat Yojana
- B) Pradhan Mantri Jeevan Jyoti Bima Yojana
- C) Pradhan Mantri Garib Kalyan Yojana (PMGKY)
- D) Employees' State Insurance Scheme
- E) National Health Mission

Answer: Option C

Explanation:

- The Supreme Court ruled that families of doctors who died while performing COVID-19 duties are entitled to ₹50 lakh insurance under the Pradhan Mantri Garib Kalyan Yojana (PMGKY).
- The Court held that private medical practitioners cannot be excluded from the insurance coverage.
- It set aside the Bombay High Court judgment that had denied insurance coverage to private doctors.
- Claims must be decided on the basis of evidence, and the burden of proof lies on the claimant.
- The claimant must prove that the doctor died while performing COVID-19 duty.
- The case related to a private doctor from Thane who died in 2020 during the COVID-19 period, whose family's claim was earlier rejected.





Ques: Which was India's first commercial nuclear power station?

- A) Kalpakkam
- B) Rawatbhata
- C) Tarapur
- D) Kaiga
- E) Kudankulam

Answer: Option C

Explanation:

- India currently operates 24 nuclear power reactors across 7 locations, with a total installed capacity of 8.78 GW.
- These nuclear power plants are operated under the Department of Atomic Energy (DAE).
- Major nuclear power plant locations include Tarapur, Rawatbhata, Kakrapar, Kaiga, Narora, Kalpakkam, and Kudankulam.
- Tarapur Atomic Power Station, located in Maharashtra, was India's first commercial nuclear power station and began operations in 1969.
- India uses multiple reactor technologies, including PHWR (Pressurised Heavy Water Reactor), BWR (Boiling Water Reactor), and VVER.

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Ques: Who became the first individual in the world to cross a net worth of USD 700 billion, as per the Forbes Billionaires Index?

- A) Jeff Bezos
- B) Bernard Arnault
- C) Elon Musk
- D) Bill Gates
- E) Warren Buffett

Answer: Option C

Explanation:

- Tech billionaire Elon Musk created history by becoming the first person globally to surpass a net worth of USD 700 billion.
- According to the Forbes Billionaires Index, Musk's net worth surged to an estimated USD 749 billion.
- The sharp rise in his wealth followed a landmark ruling by the Delaware Supreme Court, which reinstated his massive Tesla stock options package.
- Musk's 2018 compensation package, initially valued at USD 56 billion, had earlier been struck down by a lower court as "unfathomable."
- Due to the lower court ruling, Musk had temporarily lost stock options worth USD 139 billion, leading to a decline in his overall wealth.
- The Delaware Supreme Court's decision restored the compensation deal nearly two years later, significantly boosting Musk's net worth.





Ques: Which organisation released the World Inequality Report 2026?

- A) World Inequality Lab
- B) International Monetary Fund
- C) World Bank
- D) United Nations Development Programme
- E) OECD

Answer: Option A

Explanation:

- The World Inequality Report 2026 was released by the World Inequality Lab.
- The editors of the report are Lucas Chancel, Ricardo Gómez-Carrera, Rowaida Moshrif, and Thomas Piketty.
- The core theme of the report highlights rising global inequality despite record-high global wealth.
- The report notes extreme concentration of wealth, where the top 0.001% (around 60,000 people) own three times more wealth than the bottom 50% of the world combined.
- Globally, the top 10% control 75% of total wealth, while the bottom 50% own only 2%.
- The report highlights that inequality exists not only between rich and poor but also within the richest groups themselves.
- India is ranked among the most unequal countries in the world, with inequality described as deeply entrenched.
- The top 1% in India alone owns 40% of total wealth.
- Female Labour Force Participation Rate in India remains low at 15.7%, with no improvement over the last decade.
- Average annual income per capita in India is €6,200 (PPP), while average wealth per adult is €28,000 (PPP).
- In India, the top 10% earn 58% of national income, while the bottom 50% earn only 15%.





Ques: GI-tagged Indi Lime, recently in news for its export to Oman, belongs to which Indian state?

- A) Maharashtra
- B) Gujarat
- C) Karnataka
- D) Andhra Pradesh
- E) Kerala

Answer: Option C

Explanation:

- GI-tagged Indi Lime from the Vijayapura district of Karnataka was exported to Oman for the first time on 19 December 2025.
- A total quantity of 3 metric tonnes of Indi Lime was shipped, marking its entry into the Oman market.
- Earlier, the maiden export of 3 metric tonnes was sent to Dubai on 24 August 2025, followed by additional exports of nearly 12 metric tonnes.
- Additionally, 350 kilograms of GI-tagged Indi Lime was exported to the United Kingdom.
- The export to Oman reflects early benefits of the India–Oman CEPA/FTA in boosting agricultural trade.
- Indi Lime is valued for its unique aroma, high juice content, and longer shelf life, making it competitive in global markets.
- APEDA is actively supporting the promotion, branding, and export of GI-tagged agricultural products to enhance farmers' income.





Recent News Headlines Related to First in india and world :

- Madhya Pradesh has announced plans to develop India's first state-level, multi-national park Tiger Corridor in collaboration with the National Highways Authority of India (NHAI)
- The University of Patanjali, Haridwar has become India's first Yoga and Ayurveda focused 'Cluster Center' under the Gyan Bharatam Mission.
- The National Highways Authority of India (NHAI) has launched India's first 'wildlife-safe road' on a 2-kilometre ghat section of the 11.96-km Hiran–Sindoor stretch of NH-45 in Madhya Pradesh.
- Uttar Pradesh is set to create history by establishing India's first dedicated forest university.
- The National Highways Authority of India (NHAI) has introduced India's first wildlife-safe road on National Highway-45 (NH-45) in Madhya Pradesh.
- 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
- Genesys International has launched India's first 3D subsurface mapping initiative, addressing a critical need in infrastructure development.





Ques: Which space agency reported a loss of communication with the MAVEN spacecraft orbiting Mars?

- A) NASA – National Aeronautics and Space Administration
- B) ISRO – Indian Space Research Organisation
- C) ESA – European Space Agency
- D) Roscosmos
- E) CNSA – China National Space Administration

Answer: Option A

Explanation:

- NASA reported a loss of communication with the MAVEN spacecraft while it was orbiting Mars.
- The communication silence occurred when MAVEN went behind Mars and the spacecraft failed to reconnect with Earth ground stations after re-emerging.
- Currently, the MAVEN spacecraft is unresponsive, and NASA has launched engineering investigations.
- Communication attempts are ongoing, and no confirmed damage or malfunction has been reported so far.
- The spacecraft was operating normally before the signal loss.
- MAVEN stands for Mars Atmosphere and Volatile Evolution.
- The mission was launched in 2013 and entered Mars orbit in 2014.
- MAVEN has been studying Mars for more than 10 years in orbit.
- The key objectives of the mission include studying the upper atmosphere of Mars, examining its interaction with the solar wind, and understanding how Mars lost much of its atmosphere over time.





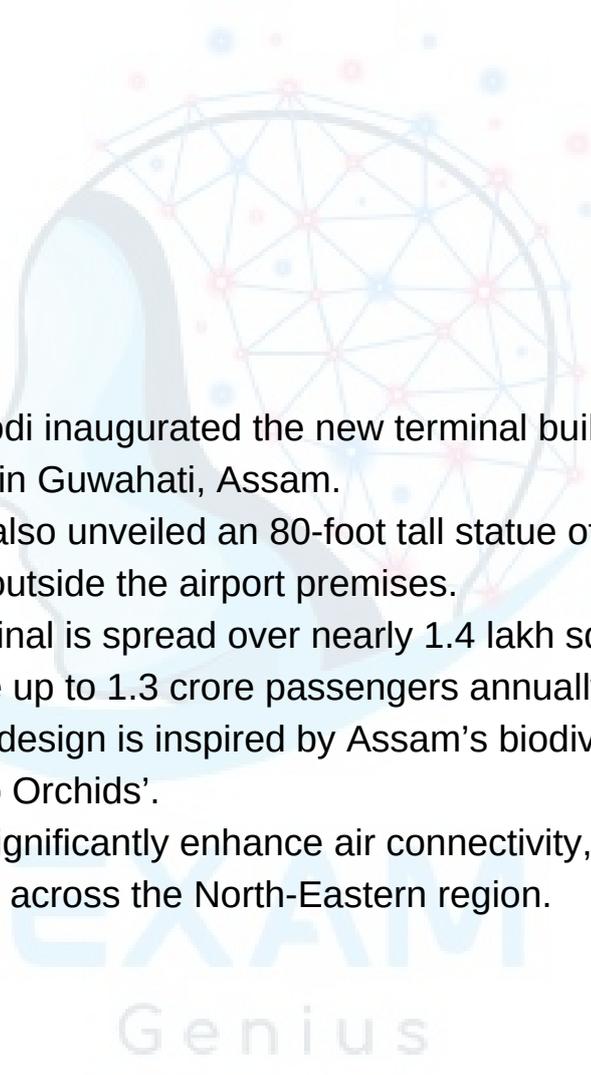
Ques: The newly inaugurated terminal at Lokapriya Gopinath Bardoloi International Airport is designed to handle how many passengers annually?

- A) 50 lakh
- B) 75 lakh
- C) 1 crore
- D) 1.3 crore
- E) 2 crore

Answer: Option D

Explanation:

- Prime Minister Narendra Modi inaugurated the new terminal building of Lokapriya Gopinath Bardoloi International Airport in Guwahati, Assam.
- Along with the terminal, he also unveiled an 80-foot tall statue of Gopinath Bardoloi, Assam's first Chief Minister, outside the airport premises.
- The newly constructed terminal is spread over nearly 1.4 lakh square metres.
- It has the capacity to handle up to 1.3 crore passengers annually.
- The terminal's architectural design is inspired by Assam's biodiversity and cultural heritage, based on the theme 'Bamboo Orchids'.
- The project is expected to significantly enhance air connectivity, promote tourism, and boost economic development across the North-Eastern region.





India's Rankings in Different Indices

- Bloomberg published the World's Richest Families 2025 report : The Ambani Family (8th), Walton (1st)
- 2025 Passport Index published by Arton Capital : India (67th) United Arab Emirates(UAE) (1st)
- Global AI Vibrancy Tool (GVT) 2025 Published by Stanford Institute : India (3rd), USA (1st)
- Women, Peace and Security (WPS) Index 2025/26 : India (131st), Denmark (1st)
- SIPRI Top 100 Arms-Producing and Military Services Companies report 2024 Published by Stockholm International Peace Research Institute (SIPRI) : Hindustan Aeronautics Limited (HAL) – India (44th), Lockheed Martin Corporation - USA (1st)
- 7th edition of the Asia Power Index, released by the Lowy Institute of Australia : India (3rd), USA (1st)
- Cushman & Wakefield's 'Main Streets Across the World 2025' report, : Khan Market (24th)

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Ques: Which country has introduced a new law banning headscarves in schools for girls below 14 years of age?

- A) France
- B) Germany
- C) Austria
- D) Switzerland
- E) Belgium

Answer: Option C

Explanation:

- Austria has introduced a new law banning headscarves in schools for girls below 14 years of age.
- The ban applies to both public and private schools.
- The law prohibits traditional Muslim head coverings such as the hijab and burka.
- In cases of repeated violations, parents may face fines ranging from 150 to 800 euros.
- The Austrian government stated that the law aims to empower young girls and protect them from oppression.
- Earlier, in 2020, a similar ban for girls below 10 years of age was struck down by Austria's Constitutional Court.

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Ques: What was the productivity of the Lok Sabha during the Sixth Session of the 18th Lok Sabha held in December 2025?

- A) 95%
- B) 100%
- C) 105%
- D) 111%
- E) 116%

Answer: Option D

Explanation:

- The Sixth Session of the Eighteenth Lok Sabha commenced on 1 December 2025 and concluded successfully.
- Lok Sabha Speaker Shri Om Birla informed that a total of 15 sittings were held during this session.
- The total sitting time of the Lok Sabha during the session was 92 hours and 25 minutes.
- The overall productivity of the Lok Sabha in this session was recorded at 111 percent.
- During the session, 10 Government Bills were introduced and 8 Bills were passed by the House.
- On 8 December 2025, the Prime Minister initiated a special discussion to commemorate 150 years of the national song 'Vande Mataram'.
- The discussion on 'Vande Mataram' lasted for 11 hours and 32 minutes, with participation from 65 Members of Parliament.
- The issue of Electoral Reforms was discussed on 9 and 10 December for nearly 13 hours, involving 63 Members of Parliament.





Ques: Which Indian men's doubles pair became the first from India to win a medal at the BWF World Tour Finals 2025?

- A) Lakshya Sen & HS Prannoy
- B) Manu Attri & B. Sumeeth Reddy
- C) Satwiksairaj Rankireddy & Chirag Shetty
- D) MR Arjun & Dhruv Kapila
- E) Sai Pratheek & Krishna Prasad

Answer: Option C

Explanation:

- The 8th edition of the Badminton World Federation (BWF) World Tour 2025 featured a total of 29 tournaments and concluded with the season-ending HSBC BWF World Tour Finals 2025.
- The season-ending HSBC BWF World Tour Finals 2025 were held in Hangzhou, People's Republic of China.
- India's Satwiksairaj Rankireddy and Chirag Shetty won the bronze medal in men's doubles at the tournament.
- They became the first Indian men's doubles pair to win a medal at the BWF World Tour Finals.
- This was only India's second medal in the history of the BWF World Tour Finals, after PV Sindhu's gold medal in 2018.

BWF World Tour Finals 2025:

- Men's Singles : Christo Popov (France)
- Women's Singles : An Se-young (South Korea)
- Men's Doubles : Kim Won-ho / Seo Seung-jae (South Korea)
- Women's Doubles : Baek Ha-na / Lee So-hee (South Korea)
- Mixed Doubles : Feng Yan Zhe / Huang Dong Ping (China)





Ques: Which Indian state has announced a new regulatory framework to dismantle the Pagdi system in its urban housing sector?

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

Answer: Option E

Explanation:

- Maharashtra announced the introduction of a new regulatory framework to dismantle the Pagdi system in Mumbai's urban housing sector.
- The announcement was made by Deputy Chief Minister Shri Eknath Shinde.
- The Pagdi system is a pre-Independence rental arrangement that originated before the 1940s.
- Under this system, tenants pay a large one-time premium (Pagdi) to the landlord in exchange for near-permanent occupancy rights.
- Monthly rents remain extremely low and often unchanged for decades, and tenancy rights can be resold informally.
- The Pagdi system became problematic due to poor maintenance, unsafe and dilapidated buildings, redevelopment deadlocks, black money transactions, and prolonged legal disputes.





Ques: Who released the toolkit for the 10th edition of Swachh Survekshan 2025–26?

- A) Narendra Modi
- B) Amit Shah
- C) Manohar Lal
- D) Hardeep Singh Puri
- E) None of the above

Answer: Option C

Explanation:

- The Union Minister for Housing and Urban Affairs, Shri Manohar Lal, released the toolkit for the 10th edition of Swachh Survekshan 2025–26 in Bhopal, Madhya Pradesh.
- Swachh Survekshan has completed ten years and is recognised as the world's largest urban cleanliness survey.
- The survey functions not only as an annual assessment but also as a strong management tool to create Garbage-Free Cities.
- The theme for Swachh Survekshan 2025–26 is “Swacchata Ki Nayi Pehel – Badhayein Haath, Karein Safai Saath”.
- Over the past decade, Swachh Survekshan has helped benchmark sanitation standards and encouraged competitive federalism among Indian cities.

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Ques: Where was the 20th Conference of the Parties (CoP20) to CITES held in 2025?

- A) Astana, Kazakhstan
- B) Tashkent, Uzbekistan
- C) Samarkand, Uzbekistan
- D) Baku, Azerbaijan
- E) Almaty, Kazakhstan

Answer: Option C

Explanation:

- The 20th Conference of the Parties (CoP20) to the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) was held from 24 November to 05 December 2025.
- The 12-day conference took place at the Silkroad Samarkand Expo Center in Samarkand, Uzbekistan.
- CoP20 marked the 50th anniversary of the CITES Convention.
- The event was hosted by the National Committee on Ecology and Climate Change of the Republic of Uzbekistan, in partnership with the United Nations Development Programme (UNDP).
- Several species were added to Appendix-I, including the oceanic whitetip shark, whale shark, manta rays, devil rays, and all three species of Galapagos land iguanas.

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Recent Headlines Related to Inauguration

- **President of India Droupadi Murmu inaugurated the Param Vir Dirgha at Rashtrapati Bhavan in New Delhi.**
- **India has inaugurated a new consulate building in Shanghai, China.**
- **Defence Minister Rajnath Singh inaugurated the Shyok Tunnel as part of 125 infrastructure projects of the Border Roads Organisation (BRO).**
- **Union Minister Ashwini Vaishnaw, Ministry of Electronics and Information Technology (MeitY), inaugurated the Semiconductor Process Gallery and PARANGAT Semiconductor Training Lab at the Semiconductor Laboratory (SCL) in Mohali, Punjab.**
- **The Comptroller and Auditor General (CAG) of India, K Sanjay Murthy, launched the Centre of Excellence for Financial Audit (CoEFA) in Hyderabad.**
- **V. Narayanan, Chairman of the Indian Space Research Organization (ISRO), inaugurated the Anant Centre of Excellence for Navigation (ACEN) at Kinfra Park, Thiruvananthapuram.**
- **The inaugural special train of the new Jaisalmer–Delhi (Shakur Basti) rail service was flagged off from Jaisalmer station by Union Ministers Shri Ashwini Vaishnaw and Shri Gajendra Singh Shekhawat.**

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Recent News Headlines Related to Summits / conference

- The Quadrilateral Security Dialogue (QUAD) partners — India, the United States, Australia, and Japan — conducted their first Field Training Exercise on the sidelines of Operation Christmas Drop.
- The 11th Conference of the State Parties (COSP-11) to the United Nations Convention against Corruption (UNCAC) was held in Doha, Qatar.
- CeRAI – Centre for Responsible AI, IIT Madras, in collaboration with IndiaAI Mission under MeitY, is hosting a Pre-Summit Event on 11 December in Chennai.
- India and Brunei Hold First Joint Working Group Meeting on Defence Cooperation held at New Delhi
- India participated in the 4th annual Quad Humanitarian Assistance and Disaster Response (HADR) tabletop exercise and strategic meeting held in Honolulu, Hawaii.
- The 7th edition of the United Nations Environment Assembly (UNEA-7) was held at the UNEP headquarters in Nairobi, Kenya.
- Union Minister Sarbananda Sonowal from the Ministry of Ports, Shipping and Waterways virtually inaugurated the 3rd Session of the Council of the International Organisation for Marine Aids to Navigation (IALA) in Mumbai.

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- The 8th edition of the Smart India Hackathon (SIH) 2025 has been announced by the Ministry of Education's Innovation Cell (MIC) in collaboration with the All India Council for Technical Education (AICTE).
- 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.

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