



December 2024 16 to 31 Current Affairs

Topic Wise

I fear not the man
who practiced
10,000 kicks once
BUT
I fear the man
who has practiced
one kick
10,000 times



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1. G V Satish (NBCC Director) Sir's Top Picks

1. Moldova became the 17th country to join the International Solar Alliance (ISA), aligning with the goal of mobilizing \$1000 billion for solar energy investments by 2030. India was re-elected as President of ISA from 2024 to 2026, with France as Vice-President. Headquarters: Gurugram, India.
2. Bihar's government approved ₹225 crore for the Mahila Samwad Program aimed at promoting women's empowerment.
3. Google inaugurated its first **safety engineering centre** in **Hyderabad**, India to enhance online safety and security.
4. India and the European Free Trade Association (EFTA) signed an agreement to enhance trade and investment relations, with EFTA pledging \$100 billion in investments. European Free Trade Association (EFTA) HQ: Geneva, Switzerland, Secretary-General: Kurt Jager.
5. Amit Shah launched 10,000 new Primary Agricultural Cooperative Societies (PACS) to enhance agricultural support in rural areas.
6. The Life Insurance Corporation of India (LIC) launched the Bima Sakhi Yojana to empower women to act as insurance facilitators.
7. India achieved its highest-ever coal production of 997.826 million tonnes in FY2023-24.
8. The government sanctioned ₹4,388 crore under the PM-KUSUM Scheme to promote solar energy use in agriculture.
9. India Asia Xpress (IAX) and India Europe Xpress (IEX) will connect India to Asia and Europe. Both cable systems are 15,000 km long. Ownership: Reliance Jio, with a strategic investment from China Mobile. IAX connects India with Singapore, Thailand, and Malaysia. IEX connects India with France, Greece, Saudi Arabia, Egypt, and Djibouti.
10. Merriam-Webster's 2024 Word of the Year : Polarization'.
Oxford: 'Brain Rot'.
Collins: 'Brat'.
Cambridge: 'Manifest'.
11. IndiGo Wins '2024 Airline of the Year'
IndiGo CEO: Pieter Elbers
12. China to Build World's Largest Dam on the Yarlung Zangbo River (Tibetan name for Brahmaputra).
13. China Unveils CR450 High-Speed Bullet Train



Top Speed: 450 km/h. Developed by: China State Railway Group. CR450 is now the world's fastest Train

14. Union Minister of Rural Development, Shivraj Singh Chouhan, launched the third edition of the 'Nayi Chetna - Pahal Badlaav Ki' campaign in New Delhi.

The campaign focuses on gender-based violence with the theme "Ek Saath Ek Awaaz - Hinsa Ke Khilaf."

15. An amount of **₹85 crore** was approved for higher education projects in Jammu & Kashmir under **Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA)** Project

16. India's U-19 women's cricket team, led by Niki Prasad, clinched the Asia Cup title by defeating Bangladesh

Gongadi Trisha was named both the Player of the Match and the Player of the Series

17. Mumbai, led by Shreyas Iyer, won the Syed Mushtaq Ali Trophy. Ajinkya Rahane was named Player of the Tournament

18. India's defence exports crossed **₹21,083 crore** (\$2.63 billion) in FY2023-24, a 32.5% increase from the previous year

19. **India and Nepal** kicked off the "**Surya Kiran**" joint military exercise to enhance interoperability between their armed forces

20. **Dr. Jaiteerth Raghavendra Joshi** was appointed **CEO and MD of BrahMos Aerospace**

21. **Alok Aggarwal**, MD & CEO of Brookfield India Real Estate Trust, was appointed as the **new chairman of the Indian REITs Association (IRA)**

22. Renowned filmmaker **Shyam Benegal**, a pioneer of India's parallel cinema movement, passed away

23. Famous Malayalam writer M. T. Vasudevan Nair passed away

24. Devi Ahilyabai Holkar Airport (Indore) Becomes India's First Zero-Waste Airport

25. Bihar increased the ex-gratia amount to ₹21 lakh from ₹11 lakh for the families of armed forces personnel martyred in operations or wars

26. TCS continued implementing its **Financial Inclusion Gateway Solution** with **Bank of Baroda**, enabling account opening, IMPS/NEFT transfers, and Aadhaar-based transactions.

2. Amounts & Agreements

1. India-ADB Agreement for Coastal Protection

- The **Government of India** and **Asian Development Bank (ADB)** signed a **\$42 million** loan for the **Maharashtra Sustainable Climate-Resilient Coastal Protection Project**.

2. World Bank Loan for Amaravati Development

- Approved **\$800 million** loan for **Amaravati Integrated Urban Development Program (AIUDP)** in **Andhra Pradesh**.

3. Odisha Solar Investor Conclave and IREDA's Investment

- **Investment: ₹3,000 crore** sanctioned by **IREDA** for renewable energy projects in **Odisha**, including **solar, hydro, and ethanol** projects.
- **Renewable Energy Target:** Odisha aims to achieve **10 GW renewable capacity by 2030**.
- **IREDA (Indian Renewable Energy Development Agency Ltd.)** HQ: New Delhi, CMD: Pradip Kumar Das.

3. Appointments & Resignations

1. Mikheil Kavelashvili (Former soccer player) will be sworn in as the President of Georgia on December 29, 2024, replacing Salome Zourabichvili.

- **Party:** People's Power Party
- **Prime Minister:** Irakli Kobakhidze

2. Preeti Lobana appointed as Google's Country Manager and VP for India, succeeding Sanjay Gupta.

- **Background:** 30 years of leadership experience in technology and finance industries
- **New Role:** Leading Google India's **Digital Native Industries**

3. New Chairman of Indian REITs Association (IRA)

- **Alok Aggarwal** (MD & CEO of **Brookfield India Real Estate Trust**) has been appointed as the **Chairman of Indian REITs Association (IRA)**.
- IRA was established in 2023 to promote the growth of India's **Real Estate Investment Trust (REIT)** sector.
- **IRA HQ:** Mumbai, Maharashtra

4. Justice Madan B Lokur Appointed Chairperson of UN Internal Justice Council

- Appointed by **UN Secretary-General Antonio Guterres** for a term ending **Nov 12, 2028**.
- The council handles the administration of the UN's internal justice system.
- Justice Lokur was the first Indian judge appointed to the **Supreme Court of Fiji**.

5. Justice Sanjay Kishan Kaul Appointed Member of Bahrain International Commercial Court

- Appointed by **King Hamad bin Isa Al Khalifa** of Bahrain.
- **Jan Paulsson** is the President, and **Sir Christopher Greenwood** is the Vice President.
- The court aims to enhance **private sector investment** and offer dispute resolution.

6. Sriram Krishnan Appointed Senior Policy Advisor for AI

- **Position:** Senior policy advisor for AI at the **White House Office of Science and Technology Policy**.
- **Appointed by:** President-elect **Donald Trump**.

7. New Appointments to NHRC

- **Chairperson:** Justice **V. Ramasubramanian**, appointed for a term until **December 2027**.
- **Members:** Priyank Kanoongo and Justice Bidyut Ranjan Sarangi.



- **NHRC:** Independent statutory body established in 1993 to protect human rights.

8. Governors Appointments

- **Manipur:** Ajay Bhalla (Former Union Home Secretary).
- **Mizoram:** General V.K. Singh (Retd.).
- **Bihar:** Arif Mohammed Khan (Governor of Kerala).
- **Kerala:** Rajendra Vishwanath Arlekar (Governor of Bihar).
- **Odisha:** Dr Hari Babu Kambhampati (Governor of Mizoram).

9. Aisake Valu Eke Appointed Prime Minister of Tonga

- Aisake Valu Eke elected as **Prime Minister** for less than a year until the next election in November 2025.
- Replacing Hu'akavameiliku Siaosi Sovale ni.

10. Judicial Appointments

- **Justice G.S. Sandhwalia** appointed Chief Justice of **Himachal Pradesh High Court**.
- **Justice Narender G.** appointed Chief Justice of **Uttarakhand High Court**.
- **Justice Shailender Kaur** and **Justice Ravinder Dudeja** elevated to permanent judges of **Delhi High Court**.

11. Dinesh Bhatia Appointed Ambassador to Brazil

- **Current Role:** Ambassador to Argentina.
- **Previous Roles:** Consul General in **Toronto**, Ambassador to **Cote d'Ivoire**, **Guinea**, and **Liberia**.

12. Arunish Chawla Appointed Revenue Secretary

- **Role:** New Revenue Secretary, succeeding Sanjay Malhotra.
- **Chawla's Tenure:** Till July 2028.
- **Other Appointments:**
 - **Amit Agrawal** as Pharmaceutical Secretary.
 - **Neelam Shami Rao** as Textiles Secretary.
 - **Vineet Joshi** as Higher Education Secretary.
 - **Sanjay Sethi** as Secretary, National Minorities Commission.

13. Dr. Jacqueline d'Arros Hughes as WAF Secretary-General

- **Previous Role:** Director General, ICRISAT.
- **Focus:** Modern technologies, plant quarantine, gender equity in agriculture.

14. Maia Sandu Re-elected President of Moldova

- **Second Term:** Sworn in for a 4-year term after securing **55.03%** of the vote.
- **First Female President** of Moldova, elected in **2020**.
- **Capital:** Chişinău, **President:** Maia Sandu, **PM:** Dorin Recean.

15. Dr. Jaiteerth Raghavendra Joshi Appointed CEO and MD of BrahMos Aerospace

- **New Role:** Assumed leadership of **BrahMos Aerospace**, a joint venture between India and Russia.
- **Experience:** Over **30 years** in India's missile development, contributing to **Prithvi**, **Agni**, and **LRSAM/MRSAM** systems.
- **Awards:** DRDO Scientist of the Year Award, Fellow of **Royal Aeronautical Society**.

16. Puneet Chhatwal Re-elected as Chairman of FAITH

- **Puneet Chhatwal**, MD & CEO of **Indian Hotels Company Limited (IHCL)**, re-elected as Chairman of **FAITH (Federation of Associations in Indian Tourism & Hospitality)** for 2024-2026.
- **Vice Chairmen:** Ajeet Bajaj, Ajay Prakash.
- **General Secretary:** Rajiv Mehra.

17. Dr. Sandip Shah Appointed Chairperson of NABL

- **Dr. Sandip Shah** appointed as Chairperson of the **National Accreditation Board for Testing and Calibration Laboratories (NABL)**.
- Known for his efforts in setting up India's first **Drive-through COVID testing facility**.

18. Dr. Thomas Schinecker as President of IFPMA(International Federation of Pharmaceutical Manufacturers & Associations.)

- **New Role:** CEO of Roche Group, appointed President of **IFPMA** starting January 1, 2025.



- Vice-President: Rob Davis (MSD CEO).

19. Iceland Appoints Youngest Female Prime Minister

- Prime Minister: **Kristrun Frostadottir**, the youngest female Prime Minister in Iceland's history.
- Foreign Minister: **Thorgerdur Katrin Gunnarsdottir**.
- Historical Milestone: Iceland will have both a female Prime Minister and a female President for the first time.

4. Arts & Cultural Affairs

5. Awards, Rewards, Recognition

1. Arun Kapur Receives Bhutan's Royal Honour

- **Arun Kapur**, an Indian educationist, was conferred the “**Bura Marp**” (red scarf) and “**Patang**” (ceremonial sword) by Bhutan's King **Jigme Khesar Namgyel**.
- He was honored for his contribution to setting up schools and his work on Bhutan's educational system.
- Bhutan's upcoming project: **Gelephu Mindfulness City** – the world's first carbon-zero smart city.

2. Sahitya Akademi Awards 2024

- **Hindi poet Gagan Gill** and **English writer Easterine Kire** are among the 21 recipients of the **Sahitya Akademi Awards** for their works in **poetry** and **novels**.
- Award ceremony will be held on **March 8, 2025**.
- **Categories**: Poetry, novels, short stories, essays, literary criticism, plays, research.

3. Dr. Ravi Pillai Awarded Bahrain's Medal of Efficiency

- **Awarded by**: King Hamad bin Isa Al Khalifa.
- **Achievements**: Dr. Ravi Pillai is the largest employer of Indians outside India, with a turnover of **\$12 billion**.

4. PM Narendra Modi Awarded Kuwait's Highest Honour

- **Awarded**: The Order of Mubarak Al Kabeer by Kuwait's Amir Sheikh Meshal Al-Ahmad Al-Jaber Al Sabah.
- **20th international award** bestowed upon PM Modi.

5. IREDA Wins 3 Awards at PSE Excellence Awards

- **Awards**:
- **Gold**: For **Corporate Governance** and **CSR & Sustainability**.
- **Silver**: For **Operational Performance Excellence**.
- **Headquarters**: New Delhi, **CMD**: Pradip Kumar Das.

6. S. Jaishankar Receives Sri Chandrasekarendra Saraswathi National Eminence Award

- Awarded by **South Indian Education Society (SIES)** for contributions to **India's foreign policy** and **global leadership**.
- **Minister of External Affairs**: S. Jaishankar.

7. Pradhan Mantri Rashtriya Bal Puraskar

- **17 children** from **14 states** and **UTs** awarded for excellence in **Art & Culture**, **Bravery**, **Innovation**, **Science & Technology**, **Social Service**, **Sports**, and **Environment**.
- Each awardee will receive **₹1,00,000**, **book vouchers worth ₹10,000**, a certificate, and a citation.



➤ The event will be celebrated on **26th December 2024** at **Bharat Mandapam, New Delhi**.

8. Steel Authority of India (SAIL) Receives 8 National PR Awards

- Recognized by **Public Relations Society of India (PRSI)** at the **46th All India Public Relations Conference** in Raipur.
- **Awards**: Categories include **Best PR Programme, Social Media Campaigns, and Corporate Websites**.

9. JCB Prize for Literature 2024

- **Winner**: **Upamanyu Chatterjee** for his novel **"Lorenzo Searches for the Meaning of Life"**.
- **Prize Money**: ₹25 lakh, along with a **'Mirror Melting'** trophy by Thukral and Tagra.
- **Jury**: Chaired by author-translator **Jerry Pinto**.

10. Karmaveer Chakra Awards

- **Awardees**: **Rumana Sinha Sehgal, Akshay Deshpande, Abhishek Agarwal**.
- **Special Recognition**: **Dr. V. V. Majula Kumari** received **Karmaveer Global Fellowship and Gold Medal**.

11. Turner Prize 2024

- **Winner**: **Jasleen Kaur** (Indian-origin Scottish artist) for her solo exhibition **'Alter r Altar'**.
- **Prize**: **GBP 25,000 (₹26.84 lakh)**.

12. RINL Wins State Energy Conservation Award 2024

- **Gold Award** for its **energy conservation efforts** in the **Iron & Steel** category.
- **Initiatives**: Focused on harnessing **waste energy** to improve sustainability.
- **Headquarters**: **Visakhapatnam, Andhra Pradesh**.
- **RINL** stands for **Rashtriya Ispat Nigam Limited**, which is a public sector steel company in India. It is also known as **Visakhapatnam Steel Plant (VSP)**, as its main plant is located in **Visakhapatnam, Andhra Pradesh**.

13. NCB (National Council for Cement and Building Materials) International Conference 2024

- **Theme**: **"Cement the Net Zero Future"**.
- **Awards**: **NCB Lifetime Achievement Award** presented to **Dr. HC Visvesvaraya** for his contributions to the cement sector.
- **MoUs Signed**: With **GCCA and AIC-Plasmatech** for decarbonization research in India's cement sector.

14. Ram Temple Project Wins 'Sword of Honour'

- The **Ram Temple project** in **Ayodhya** received the prestigious **Sword of Honour** from the **British Safety Council**.
- **L&T** (the construction agency) also received the **National Safety Council's Golden Trophy** for outstanding safety management.

15. Rashtriya Tansen Samman 2023

- **Pt. Swapan Chaudhuri**, renowned tabla player, received the **Rashtriya Tansen Samman**.
- **Sanand Nyas Sanstha (Indore)** was awarded the **Raja Mansingh Tomar Samman**.

16. Chaudhary Charan Singh Awards 2024

- **Kalam Ratna Award**: **Neerja Chowdhury** (for journalism).
- **Sewa Ratna Award**: **Dr. Rajendra Singh** (Waterman of India).
- **Krishak Utthan Award**: **Dr. Firoz Hossain** (agricultural research).
- **Kisan Award**: **Mr. Pritam Singh** (agricultural excellence).

17. Ati Vishisht Rail Seva Puraskar

- **69th Edition**: Awards conferred by **Ashwini Vaishnaw**, Minister of Railways, to **101 Railway officials** and **22 best-performing zones**.
- **Theme**: **"Mai Hoon Bhartiya Rail"**.

18. Christopher Nolan and Emma Thomas Receive Knighthood and Damehood

- **Honored by**: **King Charles III** for their contributions to the film industry.

19. Suryabala's Novel Wins Vyas Samman

- **Book**: **"Kaun Des Ko Vasi: Venu Ki Diary"**.
- **Award**: **Vyas Samman** for best Hindi literary work.



20. Shivangi Desai Wins "Miss Charm India 2024"

- **Achievement:** 22-year-old law student from **ILS Pune** wins the title and represents India at **Miss Charm 2024** in Vietnam.
- **Other Titles:** **Rashmita Rasindran** from **Malaysia** won the global title.
- **Book Authored:** "Beyond the Usual" exploring India's hidden tourism gems.

6. Banking, Finance, Insurance & Economic Affairs

- 1. Canara HSBC Life Insurance** has launched **OmniGen AI**, a Generative AI-driven solution for **optimizing risk evaluation** in underwriting, hosted on **Amazon Web Services (AWS)**. The solution improves the policy-buying, servicing, and claims settlement experience for customers.
 - **Location:** Gurugram, Haryana
 - **MD & CEO:** Anuj Mathur
- 2. LIC's Unclaimed Maturity Amounts:**
 - **Unclaimed amount in FY24:** Rs **880.93 crore** (for **3,72,282** policyholders)
 - **Unclaimed amount in FY23:** Rs **815.04 crore** (for **3,73,329** policyholders)
 - **Death claims unclaimed in FY24:** 10 claims worth Rs **14 lakh**
 - **Cancelled CoRs:** 5,728 NBFCs and ARCs
 - **Location of LIC:** Mumbai
 - **Chairman:** Siddhartha Mohanty
- 3. YES Bank** has launched "**YES Business**", bringing banking services for **Micro, Small, and Medium Enterprises (MSMEs)** under one roof.
 - **Key offering:** 'IRIS Biz' digital interface for current account setup, Video KYC, and merchant services.
 - **RBI Appointment:** Manish Jain as **Executive Director** of YES Bank for 3 years from December 11, 2024.
 - **Location:** Mumbai
 - **MD & CEO:** Prashant Kumar
- 4. WPI-based Inflation:**
 - **November 2024:** Inflation hit a **3-month low** of **1.89%**
 - **Main cause:** Softening of **primary food inflation**
 - **Vegetable inflation** in November 2024: **28.6%**
 - **Fuel & Power inflation:** Remained constant at **(-)5.8%**
- 5. Newgen Software's AI-Enabled Captive Finance Solution** **Newgen Software** launched an AI-powered **Captive Finance Solution** to optimize lending and leasing for NBFCs.
 - **Powered by** NewgenONE low-code platform.
 - **Generative AI models:** 'NewgenONE Marvin' and 'LumYn'.
 - **CEO:** Virender Jeet
 - **Headquarters:** New Delhi
- 6. Kotak BizLabs Accelerator Programme** **Kotak Mahindra Bank** launched **Kotak BizLabs** to support **1,000 startups** through community engagement.
 - In partnership with **IIMA Ventures**, **NSRCEL**, and **T-Hub**.
 - **50 startups** will receive **intensive acceleration** support, including grants up to ₹15 lakh.
 - **CEO of NSRCEL:** Anand Sri Ganesh
 - **Interim CEO of T-Hub:** Sujit Jagirdar
 - **Headquarters of Kotak:** Mumbai
- 7. RBL Bank Re-appointment** **R Subramaniakumar** has been **re-appointed as MD & CEO of RBL Bank** for 3 years, from June 23, 2025.
 - He is the **2nd public sector banker** to head a private sector bank after **Prashant Kumar**.



8. DPIIT and HDFC Bank Collaboration DPIIT signed an MoU with HDFC Bank to empower startups by offering customized banking and financial services.

- **Focus:** Knowledge-sharing, mentorship, and capacity-building programs.
- **Headquarters of HDFC Bank:** Mumbai
- **MD & CEO:** Sashidhar Jagdishan

9. SEBI's MITRA Platform for Mutual Fund Tracing SEBI proposed the MITRA platform to help investors trace inactive or unclaimed mutual fund folios.

- Developed by CAMS and KFIN Technologies.
- **Objective:** Encourage investors to search for forgotten investments and update KYC.

10. Loan Write-offs by Commercial Banks

- Between FY2015 and FY2024, commercial banks wrote off loans totaling ₹12.3 lakh crore.
- Public Sector Banks (PSBs) accounted for 53% of these write-offs in the last 5 years.
- **State Bank of India (SBI)** wrote off ₹2 lakh crore during this period.
- **Gross NPAs (Sep 30, 2024):** PSBs - ₹3.16 lakh crore, Private Sector Banks - ₹1.34 lakh crore.

11. India Becomes Top Remittance Receiver

- **India** received \$129 billion in remittances in 2024, the highest globally.
- The **growth rate** in remittances is estimated at 5.8%, driven by the recovery of job markets in high-income countries.
- **Other top recipients:** Mexico, China, Philippines, Pakistan.

12. SEBI to Set Up PaRRVA for Performance Validation

- **SEBI** announced the establishment of **PaRRVA** (Past Risk and Return Verification Agency) to verify risk-return metrics for **Investment Advisors** and **Research Analysts**.
- This agency will function on a **pilot basis for 2 months**, offering voluntary services for entities claiming past performance metrics.

13. SEBI Tightens IPO Rules for SMEs

- **SEBI** introduced stricter IPO listing rules for **Small and Medium Enterprises (SMEs)**, including **EBIDT of at least ₹1 crore** for 2 of the last 3 years to qualify for IPOs.
- Also, the **Offer for Sale (OFS)** limit has been set at **20%** of the total issue size.

14. Shriram Finance Secures Largest Syndicated ECB Loan

- **Shriram Finance** raised \$1.27 billion through a syndicated **External Commercial Borrowing (ECB)**, the largest loan secured by a domestic NBFC.
- The funds will empower **small entrepreneurs** and support **vulnerable groups** across India.
- **Executive Vice-Chairman:** Umesh Revankar

15. Rama Mohan Rao Amara Appointed MD of SBI

- **Rama Mohan Rao Amara** has been appointed as the **Managing Director (MD)** of **State Bank of India (SBI)** for a term of **3 years**, starting **December 18, 2024**.
- He fills the vacancy left by **CS Setty**, current Chairman of SBI.
- **SBI Headquarters:** Mumbai, Maharashtra

16. ICICI Bank and Times Internet Launch Co-branded Credit Card

- **ICICI Bank** and **Times Internet** launched the **Times Black ICICI Bank Credit Card** targeted at **high-net-worth individuals**.
- **Key benefits:** ₹10,000 e-commerce gift card, 2.5% reward points on international spending, 2% on domestic transactions, and access to 'The Quorum Club'.
- **ICICI Bank HQ:** Mumbai, Maharashtra

17. Federal Bank Partners with Ecofy for Solar Financing

- **Federal Bank** partnered with **Ecofy** to offer innovative financing for **MSMEs** investing in **commercial rooftop solar** installations.
- The program aims to finance **3,600 kW** of rooftop solar annually.
- **Federal Bank HQ:** Aluva, Kerala

18. Tata Power Renewable Energy and Canara Bank Collaboration

- Promoting **rooftop solar systems** under the **PM Surya Ghar Muft Bijli Yojana**.
- Loans offered for systems with **3-10 kW capacity**, with **collateral-free financing**.



➤ **Loan Details:**

- Up to **₹2 lakh** for **3 kW** systems (7% interest rate, 10% margin money).
- Up to **₹6 lakh** for **3-10 kW** systems (10% interest rate, 20% margin money).
- **Target:** 10 lakh households by **March 2025**, expanding to **1 crore** by **March 2027**.

19. YES Bank and FICCI FLO Partnership

- Launching “**YES PowherUp**”, an MSME program for **women entrepreneurs**.
- Provides **specialized SME loans, business accounts, and international trade services**.
- **FICCI FLO** is the **women's wing of FICCI**.

20. Aditya Birla Housing Finance and NHB Partnership

- Offering **housing finance solutions** for economically weaker sections (EWS), low-income groups (LIG), and middle-income groups (MIG) under **Pradhan Mantri Awas Yojna (PMAY)**.
- Loans up to **₹25 lakh** for **EWS** families earning **₹3 lakh** annually.
- Customers can avail of **PMAY subsidy** benefits of up to **₹1.80 lakh**.

21. Supreme Court Overturns NCDRC's Credit Card Interest Cap

- **SC Decision:** Rejected the **2008 NCDRC order** capping credit card interest rates at **30%**.
- Banks argued that higher interest rates are charged only on **defaulting customers** and compliant customers get **interest-free credit** for up to **45 days**.
- **RBI Headquarters:** Mumbai, **Governor:** Sanjay Malhotra.

22. 55th GST Council Recommendations

- **GST Rate Changes:**
- **5% GST** on **Fortified Rice Kernel (FRK)**.
- **Exemption** on **gene therapy**.
- **12% to 18% GST** increase on sale of **old and used vehicles**.
- Popcorn with sugar (e.g., caramel popcorn) will attract **18% GST**.
- **Chairperson:** Nirmala Sitharaman, **Finance Minister**.

23. RBI's Top 100 Corporate Defaulters List

- **Total Debt:** **₹1,96,441 crore** owed by **2,664** wilful defaulters.
- **Top Defaulters:**
- **Gitanjali Gems Ltd:** **₹8,516 crore**.
- **ABG Shipyard Ltd:** **₹4,684 crore**.
- **RBI Headquarters:** Mumbai, **Governor:** Sanjay Malhotra.

24. SEBI Announces Specialized Investment Fund (SIF)

- **Investment Ceiling:** Minimum **₹10 lakh**.
- SIF allows **15%** allocation to a single security, higher than the **10%** cap for mutual funds.
- **SIF Investment Options:** Up to **20%** in **REITs** and **InvITs**, **10%** limit per issuer.
- **SEBI Headquarters:** Mumbai, **Chairperson:** Madhabi Puri Buch.

25. Indian Bank Fined by Sri Lanka's Central Bank

- **Penalty:** **₹5.85 lakh** for non-compliance with Sri Lanka's **Financial Transactions Reporting Act**.
- **Branches:** Indian Bank operates in Sri Lanka with branches in **Colombo** and **Jaffna**.
- **Headquarters:** Chennai, **MD & CEO:** Shanti Lal Jain.

26. GST Council Approves 'Track and Trace' Mechanism

- **Focus:** Goods prone to tax evasion, including **cigarettes** and **pan masala**.
- **Tracking:** A **Unique Identification Marking (UIM)** will be used for tracing goods across the supply chain.
- **Penalty:** Non-compliance will incur a penalty of **₹1 lakh** or **10%** of tax payable.

27. HDFC Bank Executes Gold Forward Deal from GIFT City

- **Historic Deal:** First domestic bank to execute a **gold forward deal** from **GIFT City, Gujarat**.
- **Collaboration:** Hindustan Platinum Pvt. Ltd.
- **Products:** Offering **gold and silver forwards** from GIFT City.
- **Headquarters:** Mumbai, **MD & CEO:** Sashidhar Jagdishan.

28. Non-Life Insurance Industry: Claims Ratio and Premium Growth

- **Net Claims Ratio:** 82.52% in FY2023-24 (down from 82.95% in FY2022-23).

- **Direct Premium Written:** Rs 2.90 lakh crore, up by **12.76%** from the previous year.
- **Public Sector Insurers:** Contribution grew **8.88%**, totaling **Rs 90,252 crore**.
- **Life Insurance Benefits Paid:** Rs **5.77 lakh crore**, 70.22% of the net premium.
- **Incurred Claims Ratios:**
 - Public sector: 97.23%.
 - Private sector: 76.49%.
 - Health insurers: 63.63%.
 - Specialized insurers: 66.58%.

29. Slowdown in Insurance Penetration in India

- **Insurance Penetration:** Dropped to **3.7%** in FY2023-24 (from **4%** in the previous year).
- **Life Insurance:** Penetration fell to **2.8%**.
- **Non-Life Insurance:** Remained steady at **1%**.
- **Insurance Density:** Increased to **\$95**, with non-life insurance growing to **\$25**.
- Global average penetration was **7%** in 2023.

30. Punjab National Bank Joins PCAF

- PNB became a signatory to **Partnership for Carbon Accounting Financials (PCAF)**, promoting climate-related financial disclosures.
- PCAF helps measure and disclose the carbon impact of financial institutions.
- **RBI's Draft Framework:** Banks to report on climate-related risks from FY2025-26, with metrics and targets from FY2027-28.
- **PNB's Headquarters:** New Delhi, **CEO:** Atul Kumar Goel.

31. RBI Injects ₹25,000 Crore into Banking System

- The **RBI** conducted a **Variable Rate Repo (VRR) auction** to inject liquidity into the system after a spike in call rates.
- The aim was to prevent the **rise in borrowing costs** due to foreign outflows.
- **RBI's Headquarters:** Mumbai, **Governor:** Sanjay Malhotra.

32. Aditya Birla Capital Integrates Services with ONDC

- **First Financial Services Company** to integrate lending, insurance, and investments on **ONDC** (Open Network for Digital Commerce).
- **ONDC:** Promotes inclusivity and accessibility in e-commerce across multiple platforms.
- **Aditya Birla Capital Headquarters:** Mumbai, **CEO:** Vishakha Mulye.

33. NFRA Imposes Penalty on Deloitte for Audit Lapses

- **Penalty:** ₹2 crore imposed on **Deloitte Haskins & Sells** for lapses in the audit of **Zee Entertainment Enterprises Ltd (ZEEL)** for FY2018-19 and FY2019-20.
- **Fines:** CA **A B Jani** (₹10 lakh, banned for 5 years), CA **Rakesh Sharma** (₹5 lakh, banned for 3 years).
- **NFRA Headquarters:** New Delhi, **Chairperson:** Dr. Ajay Bhushan Prasad Pandey.

34. ICICI Prudential Life Insurance Introduces 'Increasing Income' Feature

- **Product:** ICICI Pru Guaranteed Pension Plan Flexi.
- **Feature:** Annual **5% increase in annuity pay-out** to help retirees cope with inflation.
- **Impact:** Helps retirees maintain their standard of living as inflation affects purchasing power.
- **Headquarters:** Mumbai, **MD & CEO:** Anup Bagchi.

35. Decline in Prepaid Payment Instrument (PPI) Wallets

- **Data from RBI:** PPI wallets saw a **20.4% decline** year-to-date (YTD), dropping from **1.44 billion** in January to **1.14 billion** in November 2024.
- **Banking Players:**
 - Top 3 banks saw a decline in wallets: **Paytm Payments Bank**, **Airtel Payments Bank**, and **HDFC Bank**.
- **Non-Banking Players:**
 - **PhonePe** (211.82 million wallets), **MobiKwik** (141 million), **Ola Financial Services** (79.71 million) saw healthy growth.
- **PPI Cards:** Outstanding **416.35 million** PPI cards, up **30.67%** from 2023.



36. Axis Bank Launches ARISE Women's Savings Account

- **Target Audience:** Women-focused banking solution.
- **Benefits:** Personalized investment options, access to financial experts, healthcare discounts.
- **NSO Data:** Women hold only **20.8%** of India's total bank deposits despite constituting **36.4%** of account holders.
- **Headquarters:** Mumbai, **MD & CEO:** Amitabh Chaudhry.

37. J&K Bank Appoints New MD & CEO

- **New Appointment:** Amitava Chatterjee, Deputy Managing Director of SBI, appointed as the new MD & CEO of Jammu & Kashmir Bank.
- **Tenure:** 3 years, replacing Baldev Prakash.
- **Headquarters:** Srinagar, **Founded:** 1938.

38. RBI's 'FREE-AI' Committee for Ethical AI in Finance

- **Purpose:** To develop a framework for **responsible and ethical AI** in the **financial sector**.
- **Committee Head:** Pushpak Bhattacharyya, IIT Bombay.
- **Mandate:** Study AI adoption, review global regulatory approaches, and recommend ethical frameworks for financial AI.
- **RBI Headquarters:** Mumbai, **Governor:** Sanjay Malhotra.

39. Phi Commerce Receives NPCI Certification for UPI Switch

- **UPI Switch:** A middleware solution to handle high UPI transaction volumes seamlessly.
- **Uses:** Helps distribute transaction loads, manage high-traffic times, and provides fraud monitoring.
- **Phi Commerce Headquarters:** Pune, Maharashtra, **Co-Founder & CEO:** Jose Thattil.

40. RBI Report on Banking Trends and Progress

- **Asset Value of ARCs:** Crossed **₹10 lakh crore** for the first time, with an increase in **SRs (Security Receipts)**.
- **GNPA:** Declined by **₹91,000 crore** in FY2023-24, with banks' **net NPA** at a decadal low of **0.57%**.
- **Sales to ARCs:** Public sector banks had higher sales to ARCs, improving asset quality.

41. India Leads Global IPO Market

- **IPOs in 2024:** 332 IPOs in India, **twice as many as the US** and **2.5 times more than Europe**.
- **Total Raised:** **₹1.3 trillion** from **76 companies**.
- **IPO Value:** India ranked **2nd** with **\$22.7 billion**, behind the US with **\$35.6 billion**.
- **SEBI Approvals for 2025:** 34 companies aiming to raise **₹41,462 crore**.

42. India's Government Borrowing Through Treasury Bills (T-bills)

- **Amount:** The government plans to borrow **₹3.94 lakh crore** from T-bills in FY2024-25, with different tenures of **91-day, 182-day, and 364-day T-bills**.
- **Purpose:** To meet **short-term borrowing needs** due to tight liquidity.
- **T-bills:** These are **zero coupon securities**, issued at a discount, redeemed at face value.
- **RBI HQ:** Mumbai, Maharashtra, **Governor:** Sanjay Malhotra.

43. India's Current Account Deficit (CAD) and Economic Indicators

- **Current Account Deficit (CAD):** Narrowed to **\$11.2 billion (1.2% of GDP)** in Q2: FY2024-25 from **\$11.3 billion** in the previous year.
- **Trade Deficit:** Increased to **\$75.3 billion** from **\$64.5 billion**.
- **Services:** Services receipts rose to **\$44.5 billion**.
- **Private Transfers:** Increased to **\$31.9 billion** in Q2 FY2024-25.
- **FDI & FPI:** FDI showed a **net outflow of \$2.2 billion**, whereas **FPI inflows** surged to **\$19.9 billion**.
- **RBI's Forex Reserves:** **\$18.6 billion** accretion in Q2 FY2024-25, up from **\$2.5 billion** the previous year.

44. RBI Approves Prepaid Payment Instruments (PPI) for UPI Payments

- **New Development:** PPI holders can now use **third-party apps** like **Google Pay** and **PhonePe** for UPI payments.
- **Purpose:** Enhance **payment interoperability** in line with the RBI's **Payments Vision 2025**.
- **PPI Types:** Includes **smart cards, mobile wallets, and paper vouchers**.

45. RBI Imposes Penalties on IndusInd Bank and Manappuram Finance



- **IndusInd Bank** fined ₹27.3 lakh and **Manappuram Finance** fined ₹20 lakh for non-compliance with regulations.
- **Reason for Penalty:**
- **IndusInd Bank** for opening savings accounts in the names of ineligible entities.
- **Manappuram Finance** for failing to verify customer PAN and issuing multiple identification codes.
- **IndusInd Bank HQ:** Mumbai, MD & CEO: Sumant Kathpalia.
- **Manappuram Finance HQ:** Thrissur, Kerala, MD & CEO: V. P. Nandakumar.
- 46. DBS Bank India's "Study Abroad Total Assist" Program**
- **Target Audience:** NRIs and HNIs for overseas education assistance.
- **Benefits:** Fee-free international transfers, coverage for illness/losses, and education loans at **10.25%** p.a.
- 47. HSBC and Indian Hotels Company Ltd (IHCL) Launch Co-branded Credit Card**
- **Name:** HSBC Taj Credit Card.
- **Target Audience:** Luxury enthusiasts, with a fee of Rs 1,10,000 each for joining and annual fees.
- 48. ICICI Prudential Life's "ICICI Pru Wish" Health Product for Women**
- **Target:** Critical illnesses and surgeries specifically for women.
- **Features:** 30-year premium guarantee and immediate lump-sum payout.
- 49. Bank Frauds Surge in H1 FY25**
- **Cases:** 18,461 bank frauds amounting to ₹21,367 crore.
- **Fraud Types:** Primarily internet and card-related frauds.
- 50. SBI Life Insurance Launches "Smart Platina Supreme"**
- **Type:** Non-linked, non-participating life insurance savings plan.
- **Features:** Offers a combination of protection and guaranteed future income.
- **Customizable:** Future income is pre-determined by the consumer.
- 51. Anti-Dumping Duty on Digital Offset Printing Plates**
- **Countries Affected:** China, South Korea, Japan, Taiwan, and Vietnam.
- **Duty Imposed:** Ranges from \$0.13/SQM to \$0.77/SQM for 5 years.
- **Purpose:** Protect the domestic market from unfair competition.
- **Current Duty:** In force till January 29, 2025.
- 52. Private Sector Banks Meet PSL Targets**
- **Reason:** Allowed to invest in **Priority Sector Lending Certificates (PSLCs)**.
- **PSLC Trading Volume:** Increased by 26% in FY24.
- **Private sector banks:** Dominating in PSLC sales, accounting for 49%.
- 53. RBI Innovation Hub's Digital Lending Pilot Project**
- **Partner:** Vivifi Finance.
- **Target:** Offer unsecured loans to **gig workers** like drivers from **Ola, Uber**, and delivery personnel from **Zomato** and **Swiggy**.
- **Platform:** The **Unified Lending Interface (ULI)** is part of the RBIH's frictionless credit initiative.
- 54. IFC Invests in NDR InvIT's Sustainability Linked Bond (SLB)**
- **Investment:** \$75 million (₹630 crore) in NDR InvIT, a warehousing Investment Trust.
- **Purpose:** Support the expansion of warehousing operations, improve infrastructure quality, and promote sustainable practices.
- **Warehouse Space:** Expected to grow from 300 million sq ft in FY2023 to 500 million sq ft by 2030.
- **Key Certification:** Investment will facilitate **EDGE Certification** for green building standards.
- 55. RBI's Financial Stability Report on GNPA Ratios**
- **Current GNPA Ratio:** 2.6% in September 2024, may rise to 3% by March 2026 under baseline scenario.
- **Adverse Scenarios:** Could rise to 5% or 5.3% depending on economic stress scenarios.
- **Public Sector Banks:** Expected rise from 3.3% to 7.3% by March 2026.
- **Private Sector Banks:** Expected rise from 1.9% to 2.9%.
- **Foreign Banks:** Expected rise from 0.9% to 1.4%.
- 56. MoU between Mizoram Government and Banks for Loan Disbursement**



NANDYAL BANKING COACHING CENTER

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- **Partners:** SBI, Mizoram Rural Bank (MRB), and Mizoram Co-operative Apex Bank (MCAB).
- **Bana Kaih Scheme:** Loans with government acting as a guarantor and interest subvention of up to 100% for regular repayments.
- **Launch:** 'Chief Minister's Bana Kaih Innovation Challenge' aimed at promoting innovation and entrepreneurship.

57. IRDAI Report on Health Insurance Claims

- **Claims Disallowed:** Rs 15,100 crore or 12.9% of the total claims filed in 2023-24.
- **Settled Claims:** Rs 83,493.17 crore (71.29% of total claims).
- **Premium Collection:** Rs 1,07,681 crore, marking a 20.32% growth from the previous year.
- **Health Insurers:**
 - Total Claims: 3.26 crore with 2.69 crore (82.46%) claims settled.
 - Average Payment Per Claim: Rs 31,086
 - **IRDAI HQ:** Hyderabad, Telangana
 - **Chairman:** Debasish Panda

58. CBDT Extends "Vivad Se Vishwas" Scheme Deadline

- **New Deadline:** January 31, 2025.
- **New vs. Old Applicants:** New applicants must pay 100% of disputed tax, which increases to 110% if paid on February 1, 2025.
- **Scheme Details:** Allows taxpayers to settle outstanding tax liabilities with specified payments.
- **CBDT HQ:** New Delhi
- **Chairman:** Ravi Agrawal



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7. Defence Affairs

1. SLINEX 2024:

- **Date:** December 17-20, 2024
- **Location:** Visakhapatnam, Andhra Pradesh
- **Countries:** India and Sri Lanka
- **Command:** Eastern Naval Command

2. INS Nirdeshak Commissioned into Indian Navy

- The **second ship** of the **Survey Vessel (Large)** project, **INS Nirdeshak**, was commissioned into the Indian Navy.
- These vessels are equipped for **oceanographic data collection, defence applications, and Humanitarian Assistance**.
- The **first ship**, **INS Sandhayak**, was delivered in December 2023.

3. DRDO, IIT Delhi, and Industry Sign Agreements for Ballistic Jackets and Materials

- **ABHED** (Advanced Ballistic High Energy Defeat) lightweight bulletproof jackets.
- **MoUs** signed with private firms like **Reliance Industries Ltd** for ballistic material development.
- Establishment of the **DIA-CoE** (Defence Industry-Academia Centre of Excellence).

4. Ministry of Defence Signs Contract for K9 Vajra-T Artillery Guns

- **Larsen & Toubro** to supply **K9 Vajra-T Self-Propelled Tracked Artillery Guns** to the Indian Army at **₹7,628.70 crore**.
- Guns are capable of operating in **sub-zero temperatures** at high altitudes.

5. Kharga Corps' "Kharga Shakti" Integrated Field Firing Exercise

- **Location:** Mahajan Field Firing Ranges, Rajasthan.
- **Objective:** Test and validate **combined arms operations** in a simulated battlefield environment.
- **Key Personnel:** **Lieutenant General Rajesh Pushkar** (GOC, Kharga Corps) reviewed the exercise.
- **Indian Army HQ:** New Delhi, **Chief:** General Upendra Dwivedi.

6. India's Defence Exports Growth

- **Defence exports** increased to **₹21,083 crore** (\$2.63 billion) in FY2023-24, a **32.5%** increase from the previous year.
- Exports have grown **31 times** over the past 10 years, contributing **60% from the private sector** and **40% from Defence Public Sector Undertakings (DPSUs)**.
- **Defence production** also reached a record of **₹1,26,887 crore**, a **16.7%** growth over the previous year.
- **Target for FY2029:** To achieve **₹50,000 crore** in defence exports.

7. India-Nepal Joint Military Exercise "Surya Kiran"

- **Date:** December 31, 2024, to January 13, 2025.
- **Participants:** 334 personnel from the **11th Gorkha Rifles**.
- **Objective:** Enhancing interoperability in **jungle warfare, counter-terrorism, and HADR**.

8. Hindustan Shipyard Ltd (HSL) and Kongsberg Maritime Partnership

- **Collaboration:** Enhance operational capacity of the **Indian Navy** with advanced replenishment-at-sea (RAS) technology.
- **Fleet Support Ships (FSS):** 5 new ships worth **₹19,000 crore** approved for the Navy, delivery expected by **mid-2027**.

8. International Affairs

1. Moldova Joins ISA

Moldova signed the **International Solar Alliance (ISA)** framework agreement, becoming the 17th signatory.

- **ISA aims** to mobilize over **\$1000 billion** in solar energy investment by 2030.
- **India** re-elected as **President** of ISA from 2024 to 2026, with **France** as Vice-President.
- **Headquarters**: Gurugram, India

2. India to Launch 2 New Undersea Cable Systems

- **India Asia Xpress (IAX)** and **India Europe Xpress (IEX)** will connect India to **Asia** and **Europe**.
- **Length**: Both cable systems are **15,000 kms** long.
- **Ownership**: **Reliance Jio**, with a strategic investment from **China Mobile**.
- **IAX** connects India with **Singapore, Thailand, and Malaysia**.
- **IEX** connects India with **France, Greece, Saudi Arabia, Egypt, and Djibouti**.

3. Malaysia Extends Visa Exemption for Indian Nationals

- **Visa-Free Stay**: Indian nationals can stay in **Malaysia** for up to **30 days** without a visa, valid until **December 31, 2026**.
- **Policy Requirements**: A return flight ticket and proof of sufficient funds are required.
- **Tourism Impact**: Over **1 million Indian tourists** have visited Malaysia since the introduction of this exemption.
- **Malaysia's Government**: PM **Anwar Ibrahim**, King **Sultan Ibrahim Iskandar**.

4. Merriam-Webster's 2024 Word of the Year

- **Chosen Word**: 'Polarization'.
- **Definition**: Division into sharply distinct opposites, especially opinions or interests concentrated at opposing extremes.
- **Other Words of the Year**:
 - Oxford: 'Brain Rot'.
 - Collins: 'Brat'.
 - Cambridge: 'Manifest'.

5. IndiGo Wins '2024 Airline of the Year'

- Awarded by **CAPA - Centre for Aviation** at the **Global Aviation Awards for Excellence**.
- IndiGo was recognized for its **contribution to the growth of commercial aviation in India** and efforts in **sustainability**.
- **CEO**: Pieter Elbers, **Headquarters**: Gurugram, Haryana.

6. China to Build World's Largest Dam

- **Location**: On the **Yarlung Zangbo River** (Tibetan name for Brahmaputra).
- **Cost**: **\$137 billion**.
- **Key Features**: Will be the largest infrastructure project globally, impacting India, Bangladesh, and Tibet.
- **Part of China's 14th Five-Year Plan** and objectives extending to **2035**.

7. India-EFTA Trade and Economic Partnership Agreement (TEPA) Discussions

- **Visit**: Commerce Secretary **Sunil Barthwal** visited **Norway** to discuss an **FTA** with the European Free Trade Association (EFTA), which includes **Iceland, Liechtenstein, Norway, and Switzerland**.
- **TEPA Agreement**: Signed in **March 2024**, it covers areas like trade in goods, services, intellectual property rights (IPRs), investment, and government procurement.
- **Investment Commitment**: EFTA has pledged to invest **\$100 billion** in India over the next **15 years**, aiming to generate **1 million jobs**.
- **HQ**: Geneva, Switzerland, **Secretary-General**: Kurt Jager.



8. China Unveils CR450 High-Speed Bullet Train

- **Top Speed:** 450 km/h.
- **Developed by:** China State Railway Group.
- **CR450** is now the world's fastest, surpassing the **CR400 Fuxing** (350 km/h).
- **Features:** Multi-level emergency braking system and **4,000 sensors** for real-time monitoring.

9. Global Alliance Against Hunger and Poverty Launched at G20 Summit

- **Location:** Rio de Janeiro, Brazil.
- **Objective:** A platform for countries to support policies aiming to eradicate **hunger** and **poverty**.
- **Partnership:** 81 countries (including **India**) and 31 philanthropic foundations have joined the initiative.
- **Brazil:**
- Capital: **Brasilia**
- President: **Luiz Inacio Lula da Silva**

9. Meetings, Conferences, and Summits

1. Union Health Minister Addresses CII Health Summit

Theme: "Transforming Healthcare for Viksit Bharat 2047".

Growth of Medical Devices Market: Expected to grow from \$14 billion to \$30 billion by 2030.

10. Miscellaneous

- **December 16:** Vijay Diwas (Bangladesh Liberation War, 1971)
- **December 7:** 76th Armed Forces Flag Day
- **December 8:** 40th SAARC Charter Day
- **December 18:** Minorities Rights Day
- **December 18:** International Migrants Day
- **December 21:** UN World Meditation Day.
- **December 21:** World Basketball Day (Basketball was played for the first time on December 21, 1891).
- **December 22:** National Mathematics Day, celebrating **Srinivasa Ramanujan**.
- **December 23:** National Farmers Day (Kisan Divas) - **Theme:** "Empowering 'Annadatas' for a Prosperous Nation".
- **December 24:** National Consumer Rights Day with the theme "Virtual Hearings & Digital Access to Consumer Justice".
- **December 25:** Celebrated as **Good Governance Day** in honor of **Atal Bihari Vajpayee**.
- **December 27:** International Day of Epidemic Preparedness.
- **December 26:** 1st Computer Operators' Day to mark the birth anniversary of **Charles Babbage**, the "Father of the Computer".

Obituary:

- **Zakir Hussain** (Tabla maestro), passed away
Awards: Padma Vibhushan (2023), 4 Grammy Awards, National Heritage Fellowship
- **Shyam Benegal:** Acclaimed filmmaker, pioneer of **India's parallel cinema**, passed away.
- **Famous Authors:** **M T Vasudevan Nair**, renowned Malayalam writer, passed away.



- **Manmohan Singh**, former Prime Minister of India, passed away. He was the 13th Prime Minister and contributed greatly to India's economic reforms.
- **Tulsi Gowda**, environmentalist and Padma Shri recipient, passed away.
- **Jimmy Carter**, 39th US President, passed away.

Books:

1. "Vishwa Shastra India and the World" by **Dhruva Jaishankar**
2. "Middle Class India: Driving Change in the 21st Century" by **Manisha Pande**
3. "The Many Faces of Nehru" by **Tapan Chattopadhyay**.
4. "Dharmanomics: An Indigenous and Sustainable Economic Model" by **Sriram Balasubramanian**.

Others:

- **Festivities: Karthigai Deepam** in Tamil Nadu
- **Yoga Policy**: First ever Yoga policy by **Uttarakhand**
- **Eden Gardens**: A stand dedicated to **Jhulan Goswami** (women's cricketer)
- **GI Tag: Crochet Lace Craft** from Narsapuram, Andhra Pradesh
- **India's 1st-ever Ganges River Dolphin Tagging** in Assam
- **14th Asia-Oceania Meteorological Satellite Users' Conference** in New Delhi
- **2nd India-UK 2+2 Foreign & Defence Dialogue** in New Delhi
- **Shirish Patel**, renowned urban planner, passed away.
- **114th Foundation Day of Central Bank of India**.
- **Commanders' Conference of the Western Air Command** of the IAF, New Delhi.
- **1st India Maritime Heritage Conclave**: Held in New Delhi, with states like Goa, Arunachal Pradesh, and Bihar participating.
- **Global Soil Conference 2024**: Theme "Caring Soils Beyond Food Security: Climate Change Mitigation & Ecosystem Services".
- **New Frog Species**: "Raorchestes asakgrensis" discovered in Meghalaya.
- **4th National Conference of Chief Secretaries**: Theme "Promoting Entrepreneurship, Employment & Skilling".
- **Rishabh Pant** appointed as **Brand Ambassador** for Techjockey.
- **Keibul Lamjao National Park**: Located in Manipur.
- **7th Edition of Bauma CONEXPO INDIA** held in Greater Noida, Uttar Pradesh.
- **India's First Google Safety Engineering Centre**: In Hyderabad.
- **India's Longest 18-hole Golf Course**: In Dwarka, Delhi.
- **Airbus** opens its **India & South Asia HQ** in Delhi.
- **World Boxing Cup Final 2025** and **3rd World Boxing Congress** will be held in New Delhi.
- **Sachin Tendulkar** is now the **Brand Ambassador** for Kissht, a digital lending platform.
- **Ratha Saptami**: Celebrated as the **Sun God Festival** in Andhra Pradesh.
- **Sri Suryanarayana Swamy Temple** in Srikakulam, Andhra Pradesh, receives GI Tag for Narasapuram lace craft.
- **Pankaj Tripathi** named **Festival Ambassador** for Arunachal Rang Mahotsav.
- **World Crafts Forum 2024** will be held in New Delhi.

11. MoUs, Collaborations & Partnerships

1. Qatar and GAIL (India) Ltd have signed a 5-year LNG supply deal starting April 2025.

- India's target: Raise gas share in energy mix to **15% by 2030**
- Qatar: India's largest LNG supplier

2. Bata India and Zepto Collaboration

- Bata India partnered with Zepto to provide **10-minute delivery** for Bata's fashion and festive footwear collections.
- Initial launch in **Delhi-NCR**, with plans to expand to other metropolitan cities.

3. India-France Pact for Yuga Yugeen Bharat Museum

- Ministry of Culture signed a pact with France Museums Développement to upgrade the Yuga Yugeen Bharat National Museum across the **North and South Blocks** of the Indian Parliament.
- The museum will be the **largest in the world**, surpassing The Louvre in Paris.
- Project Completion: **June 2026** for the North Block retrofitting.

3. BluJ Aero and Blade India MoU

- BluJ Aero signed a MoU with Blade India for **60 VTOL aircraft** for cargo and passenger travel.
- BluJ REACH: Hydrogen-electric powered cargo aircraft with a range of up to **300 km**.

4. TCS and Bank of Baroda Financial Inclusion Partnership

- TCS to continue implementing its '**Financial Inclusion Gateway Solution**' for the next **5 years** with Bank of Baroda.
- This solution will facilitate **account opening, IMPS/NEFT transfers, and Aadhaar-based transactions**.

5. Physics Wallah and Andhra Pradesh Government MoU

- Establishment of **University of Innovation (UoI)** with an investment of up to **₹1,000 crore**.
- Focus on fostering entrepreneurship and innovation with AI-driven learning tools.

6. NHPC Signs MoU with Bihar Government for Renewable Energy Projects

- Investment of **₹5,500 crore** for **1,000 MW** solar power and green hydrogen projects in Bihar.

7. UP and Manipur MoU for 'Ek Bharat Shrestha Bharat'

- Purpose: Enhance cultural interaction between **Uttar Pradesh** and **Manipur**.
- Valid: **3 years**, renewable for another 3.
- Objectives: Promote mutual understanding through language, culture, tourism, and more.

8. DPIIT and boAt Strategic Alliance

- Objective: To foster **innovation** and support **DPIIT-recognized startups**.
- Key Focus: Mentoring startups, providing resources, and facilitating growth in **D2C** and **manufacturing sectors**.
- DPIIT HQ: New Delhi, Secretary: Amardeep Singh Bhatia.

9. NABL and CREDAI MoU for Quality in Construction

- Purpose: Enhance **quality assurance** for temporary site testing labs in civil engineering projects.
- NABL HQ: Gurugram, Haryana, Chairperson: Dr. Sandip Shah.

10. NeGD and IPA MoU for Digital Transformation

- MoU signed to drive digital transformation in India's maritime sector.
- Goal: Integrate real-time data and analytics to optimize port operations and supply chains.

11. HPCL and NLDS Agreement for ULIP Integration

- HPCL signed an agreement with **NICDC Logistics Data Services Ltd (NLDS)** to integrate with **Unified Logistics Interface Platform (ULIP)**.
- Goal: Improve transparency and operational efficiency in India's logistics sector.

12. CII and AICTE Collaborate for Skill Development



- **Objective:** Align and introduce industry-based training programs in AICTE-approved technical institutions.

13. UNICEF and West Bengal Partnership on Juvenile Diabetes

- **Objective:** Strengthen primary healthcare systems for treating **juvenile diabetes** (Type 1).
- **Focus:** Development of an effective treatment model for children with NCDs (Non-Communicable Diseases).

12. National & States Affairs

1. National Testing Agency (NTA) Restructuring

A high-level committee headed by **K. Radhakrishnan** (former ISRO chairman) has recommended the restructuring of NTA following complaints about **CUET-UG** question paper leaks.

- **Key recommendations:**
 - **'Digi-Exam'** system to ensure foolproof examination processes.
 - **Empowered governing body** with sub-committees for ethics, audit, and transparency.
 - **Director-General** should be at least an **Additional Secretary**.
 - **Multi-session and multi-stage testing** for NEET-UG and CUET exams.
 - **State and district-level coordination committees** to be established.
 - NTA to focus only on **higher education entrance exams** from 2025.
- **Headquarters:** New Delhi
- **Chairperson:** Pradeep Kumar Joshi

2. Kisan Kavach – Anti-Pesticide Bodysuit

Dr. Jitendra Singh, Union Minister of State for Science and Technology, unveiled **Kisan Kavach**, an **anti-pesticide bodysuit** designed to protect farmers from pesticide exposure.

- Developed by **BRIC-inStem** (Bangalore) and **Sepio Health Pvt. Ltd.**
- **Price:** ₹4,000, reusable for **1 year**.
- The suit uses **nucleophilic-mediated hydrolysis** to deactivate pesticides.
- **65% of India's population** is engaged in agriculture.
- **Minister:** Dr. Jitendra Singh

3. Amendment to Aircraft (Security) Rules, 2023

The government has amended the **Aircraft (Security) Rules, 2023**, to impose a fine of up to **₹1 crore** for hoax bomb threats.

- **Section 30A:** Punishes false information regarding bomb threats.
- **Rule 29A:** Allows the Director General to remove passengers involved in disruptions.

4. National Institute of Siddha (NIS) Sets Guinness World Record

- NIS set a **Guinness World Record** by providing **Varmam therapy** to **567 individuals** simultaneously at their campus in **Tambaram, Chennai**.
- **Varmam therapy** is a traditional healing modality in the **Siddha system** known for treating **musculoskeletal pain, injuries, and neurological disorders**.
- **Director of NIS:** Prof. Dr. R. Meenakumari

5. Airtel Launches Mobile Services Along LoC in Jammu & Kashmir

- **Airtel** became the **1st private telecom operator** to provide services in **7 border villages** along the **Line of Control (LoC)** in **Jammu & Kashmir** under the **Vibrant Village Programme**.
- The initiative will also improve connectivity for soldiers stationed along the LoC.
- **Program budget:** ₹4,800 crore for FY2022-2026.
- **Collaborators:** Airtel and the **Indian Army**

6. Indore Prohibits Giving Alms to Beggars

- Indore will **prosecute individuals** who give alms to beggars starting **January 1, 2025** under **Section 163 of BNSS**.
- **Pilot project** under “**Bhiksha Vriti Mukta Bharat**” aims to make **30 cities beggar-free** by 2026.
- The campaign focuses on **rehabilitation** rather than evicting beggars.
- **Minister of Social Justice & Empowerment**: Dr. Virendra Kumar

7. MNRE Deadline for Solar PV Cells

- **Ministry of New and Renewable Energy (MNRE)** has set a **June 2026** deadline for solar companies to use **India-made Solar Photovoltaic (SPV) cells** in their panels for government procurement.
- **Current solar capacities**: 92 GW installed, with **63 GW** in module manufacturing and **5.8 GW** in cell manufacturing.
- **Targets for 2027**: Add **80 GW** in module capacity and **60 GW** in cell manufacturing, with **₹30,000 crore** investments.
- **Minister of MNRE**: Pralhad Joshi

8. BULA Bill to Ban Unregulated Lending

- The Centre proposed the **BULA Bill** (Banning of Unregulated Lending Activities) to classify **illegal lending** as a **cognizable** and **non-bailable** offense.
- **Penalties**: Imprisonment for **2 to 10 years** and fines from **₹2 lakh to ₹1 crore** for offenders.

9. Cabinet Committee on Economic Affairs (CCEA) Approval for MSP on Copra (2025 Season)

- **MSP for Milling Copra**: ₹11,582 per quintal
- **MSP for Ball Copra**: ₹12,100 per quintal
- **Agencies for Procurement**: NAFED and NCCF as Central Nodal Agencies
- The MSP is set at **1.5 times** of the weighted average cost of production.
- **CACP** recommends MSP for **22 mandated crops**, including sugarcane.

10. Namo Bharat Train Loyalty Points Program

- **Discount**: 10% on tickets purchased through the **RRTS Connect** mobile app.
- **Loyalty Points**: 1 point for every **₹1** spent on Namo Bharat train tickets. Each point is worth **₹0.10**.
- **New User Bonus**: **₹50 worth of points** for new users upon downloading the app or referring others.
- Points are valid for **1 year** from the date of credit.
- **1st Edition of Namo Bharat Times**: A bi-monthly newsletter was launched to keep commuters informed.
- **NCRTC Headquarters**: New Delhi, **MD**: Shalabh Goel.

11. Oil India Ltd (OIL) Green Energy Initiatives

- **OIL Green Energy**: A subsidiary to handle all green and alternative energy businesses, including **carbon capture utilization and storage (CCUS)**.
- **Investment**: ₹25,000 crore by 2040.
- **Targets**:
 - 5-7% non-fossil energy by 2030.
 - 12-15% non-fossil energy by 2040.
 - Green energy capacity of **3.5-4 MTOE** by 2040.
- **Projects**:
 - **Anion Exchange Membrane (AEM)** technology-based green hydrogen plant in **Jorhat, Assam** (100 kW capacity).
 - India's first **9-meter Hydrogen Fuel Cell Electric Vehicle (FCEV)** bus powered by a **60 KW PEM** fuel cell engine.
 - **25 compressed biogas (CBG)** plants across India.
- **OIL Headquarters**: Noida, **CMD**: Ranjit Rath, **Founded**: 1959.

12. Centre Scraps 'No-Detention Policy' for Classes 5 & 8

- **Policy Change**: Schools can now fail students who do not clear year-end exams in **Kendriya Vidyalayas, Navaodyala Vidyalayas, and Sainik Schools**.
- **Re-examination**: Students failing can get a chance for re-examination within **2 months**.
- **Clarification**: No child can be expelled until elementary education is completed.



- **States' Decision:** 16 states and 2 UTs, including Delhi, have scrapped this policy; others have maintained it.

13. Republic Day Parade 2025 Tableaux Theme

- **Theme:** "Swarnim Bharat: Virasat aur Vikas".
- **15 States/UTs** selected for presenting tableaux on **Kartavya Path** on January 26, 2025.
- **Additional Participation:** **Bharat Parv** will be observed from **Jan 26-31** at **Red Fort**.

14. Commemorative Coin for Atal Bihari Vajpayee's Birth Centenary

- **₹100 silver coin** issued to mark the birth centenary of **former Prime Minister Atal Bihari Vajpayee**.
- **Coin Specifications:**
 - **Weight:** 40 grams, **Diameter:** 44 millimeters, with 200 serrations.
 - **Lion Capital of Ashoka Pillar** on the obverse with "Satyamev Jayate" inscribed below.
 - **Inscription:** "Shri Atal Bihari Vajpayee Birth Centenary" on the upper periphery.
- **Vajpayee's Birthday** (25 December) is marked as **Good Governance Day**.
- **Bharat Ratna** conferred in 2015.

15. India's Rise as the 6th Largest Exporter of Solar Photovoltaic (PV)

- **Global Share:** Increased from 0.4% in 2013 to 2.51% in 2023.
- **Outbound Shipments:** \$1.83 billion in 2023, from \$200.8 million in 2013.
- **Exports to the US:** 96% of PV shipments in **FY2025** went to the US.
- **Imports in FY24:** \$7 billion worth of solar equipment, 62.6% from **China**.

16. Ken-Betwa River-Linking Project Launched by PM Modi

- **Location:** Laid foundation stone in **Khajuraho, Madhya Pradesh**.
- **Cost:** ₹45,000 crore project aimed at solving water scarcity in the **Bundelkhand region** (MP and UP).
- **Benefits:**
 - Addresses drinking and irrigation needs for **10 districts in MP** and various districts in **UP**.
 - **Energy Generation:** Expected to produce **100 MW of hydropower** and **27 MW of solar energy**.
- **Additional Projects:**
 - Laid the foundation for the **Daudhan Dam Irrigation Project**, benefiting **11 lakh hectares**.
 - Launched the **Parbati-Kalisindh-Chambal River-Linking Project** between **Rajasthan** and **MP**.
- **State Achievements:** MP becomes the **1st State** in India with two river-linking projects underway.
- **Floating Solar Project:** Inaugurated **Omkareshwar** floating solar energy plant, MP's first.
- **Commemorations:** Laid the foundation for **1,153 Atal Gram Seva Sadans** and released a commemorative stamp and coin in honor of **Atal Bihari Vajpayee**.

17. Launch of 10,000 New PACS

- **Amit Shah** launched **10,000 new Primary Agricultural Cooperative Societies (PACS)**.
- **Phase 1:**
 - **NABARD:** 32,750 new **M-PACS**.
 - **NDDB:** 56,500 dairy cooperatives.
 - **NFDB:** 6,000 fishery cooperatives.
- **Phase 2:** Additional cooperatives to be established.
- **Key Feature:** SOPs for liquidation of defunct PACS.
- **Impact:** Will set up new societies in **15,000 villages**.

18. Foreign Universities Set Up Campuses in GIFT City, Gujarat

- **Queen's University Belfast** and **Coventry University (UK)** applied to establish campuses in **GIFT City**.
- **First Foreign University:** **Deakin University (Australia)** opened its campus in **January 2024**.
- **Second Foreign University:** **University of Wollongong (Australia)** in **November 2024**.
- **Criteria for Foreign Universities:** Must be ranked in the **top 500** globally and have a solid reputation in their home country.
- **IFSCA Regulations:** Relaxed regulatory framework allows universities to operate freely with transactions in convertible foreign currency.
- **IFSCA Headquarters:** Gandhinagar, Gujarat, **Chairman:** K. Rajaraman.

19. Shastra 2025 - IIT Madras Techno-Entertainment Festival



- **Dates:** January 3-7, 2025.
- **Theme:** 'Fractal Frontiers'.
- **New Areas Introduced:** 'Future Cities' and 'Smart Manufacturing' in the Shaastra Summit and Research Conference.
- **Flagship Event:** Caterpillar Autonomy Challenge and FedEx SMART Centre Hackathon.
- **Focus:** Empowering farmers through AI and technology in the 'Uzhavu' campaign.

20. Meesho Launches India's First Multilingual Gen AI-Powered Voice Bot

- **Purpose:** Aimed at improving customer support in the e-commerce industry by offering **multilingual, human-like assistance**.
- **Technology Used:** Natural language processing (NLP), automatic speech recognition (ASR), text-to-speech (TTS), and large language models (LLM).
- **Capacity:** Handles approximately **60,000 calls daily**.
- **HQ:** Bangalore, Karnataka, **Founder & CEO:** Vidit Aatrey.

21. Launch of Nayi Chetna 3.0 Campaign

- **Shivraj Singh Chouhan**, Union Minister of Rural Development, launched the **3rd edition of Nayi Chetna - Pahal Badlaav Ki** in New Delhi.
- The campaign focuses on **gender-based violence (GBV)** with the theme **"Ek Saath Ek Awaaz - Hinsa Ke Khilaf"**.
- **227 new Gender Resource Centres (GRCs)** inaugurated across **13 States** to provide support and legal assistance to survivors of GBV.
- **Minister of Women and Child Development:** Annapurna Devi launched the **#abkoibahananahi** campaign alongside.

22. Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA) Projects for Jammu & Kashmir

- **Amount Approved:** Rs **85 crore** for higher education projects.
- **Key Projects:**
 - **Baba Ghulam Shah Badshah University:** Rs **20 crore** for infrastructure enhancement.
 - **Girls' Hostels:** 5 new hostels to be constructed in **Bandipora, Baramulla, Kulgam, Ramban, and Udhampur**, each with an allocation of Rs **10 crore**.
 - **3 Government Degree Colleges:** Rs **5 crore** each for infrastructure development.
- **PM-KUSUM Scheme:** Rs **4388 crore** sanctioned to solarize agriculture across India.

23. India's Record Coal Production

- **FY2023-24:** India achieved its highest-ever coal production of **997.826 million tonnes** (11.71% growth).
- **Target:** 1.5 billion tonnes by FY2030.
- **Mission Coking Coal:** Aiming for **140 million tonnes** by 2030.

24. Youth Co:Lab National Innovation Challenge (2024-2025)

- **Launched by:** Atal Innovation Mission (AIM), NITI Aayog, UNDP, and Citi Foundation.
- **Goal:** Empower young entrepreneurs, including those with disabilities, to create solutions that enhance the opportunities and well-being for **Persons with Disabilities (PwDs)**.
- **Sub-categories:**
 - Inclusive & Accessible Assistive Technology (AT)
 - Inclusive Educational Technology & Skilling Solutions
 - Accessible & Inclusive Care Models
- **Target:** 30-35 early-stage startups supported through a springboard program.
- **In India since 2019**, Youth Co:Lab has been empowering youth for SDGs.

25. Kolkata Airport Centenary Celebrations

- **Union Minister:** Rammohan Naidu Kinjarapu launched **"UDAN Yatri Café"**, a budget-friendly food initiative.
- **Special Covers & Souvenir Coin:** Inaugurated to mark 100 years of **Netaji Subhas Chandra Bose International Airport**.



- **NSCBI Airport:** Can serve **26 million passengers annually** and operates **49 domestic** and **15 international destinations**.

26. India's First Zero-Waste Airport - Devi Ahilyabai Holkar Airport, Indore

- **Inauguration:** **3,000 sq. ft Material Recovery Facility (MRF)** by Union Minister of Civil Aviation **Kinjarapu Ram Mohan Naidu**.
- **Zero-Waste Initiative:** Based on the **4R Concept: Reduce, Reuse, Recycle, Restore**.
- **Capacity:** The MRF can process **750 kg of waste daily**.
- **Additional Developments:** Waste segregation facility and a **new air traffic control tower** built at **₹55 crore** cost.
- **Future Plans:** Expansion of the airport to handle **90 lakh passengers annually** by 2026, increasing connectivity to **Thailand and the US**.

27. Cabinet Committee on Economic Affairs (CCEA) Approves Railway Projects

- **Total Cost:** ₹7,927 crore for 3 railway projects in **Maharashtra, Madhya Pradesh, and Uttar Pradesh**.
- **Projects:**
Jalgaon-Manmad 4th line (160 km),
Bhusawal-Khandwa 3rd & 4th lines (131 km),
Prayagraj (Iradatganj)-Manikpur 3rd line (84 km).
Objective: Enhance connectivity along the **Mumbai-Prayagraj-Varanasi** route and improve access to regions like **Nashik, Khandwa, and Varanasi**.

28. Bihar Cabinet Approves Women Empowerment Program and Ex-gratia for Armed Forces Families

- **Mahila Samwad Program:** Rs **225 crore** allocated for CM **Nitish Kumar's** initiative to promote women's empowerment through district-level visits by officials to inform women about government policies.
- **Ex-gratia for Martyred Personnel:** Enhanced to **Rs 21 lakh** from **Rs 11 lakh** for families of **army** and **CAPF** personnel from Bihar martyred in operations or war situations.
- **Bihar Details:**
Capital: **Patna**
CM: **Nitish Kumar**
Governor: **Arif Mohammed Khan**

29. Coffee Production Projection and Growth Plans by Coffee Board of India

- **Forecasted Production for 2024-25:** **3.63 lakh tonnes**, slightly higher than **3.6 lakh tonnes** in 2023-24.
- **10-Year Road Map:** Goal to **double coffee production and exports** by 2034, focusing on **specialty coffee varieties**.
- **Plans:** Setting up **10,000 coffee kiosks**, mostly run by women, to increase coffee consumption to **250 grams** per capita over the next 10 years.
- **Coffee Board of India:**
HQ: **Bengaluru, Karnataka**
Chairman: **M. J. Dinesh**

30. Gujarat Launches SWAR Platform for Overcoming Language Barriers

- **Launch Date:** December 25, **Good Governance Day**.
- **SWAR (Speech and Written Analysis Resource)** platform developed by Gujarat CM **Bhupendra Patel** in collaboration with **MeitY's Bhashini Team**.
- **Purpose:** To address language barriers in **grievance redressal** and **feedback mechanisms**.
- **Gujarat Details:**
Capital: **Gandhinagar**
CM: **Bhupendra Patel**
Governor: **Acharya Dev Vrat**

13. Persons in News

1. Kaamya Karthikeyan Makes History

- **Achievement:** Became the youngest female to conquer the highest peak on all seven continents at the age of 17.
- **Peaks Climbed:** Mt. Everest, Mt Aconcagua, Mt Denali, Mt Kosciuszko, Mt Kilimanjaro, Mt Elbrus, Mount Vincent in Antarctica.

14. Ranks, Reports & Surveys

1. India's Crypto Portfolio 2024

A report by **CoinSwitch** showed that **Delhi-NCR** leads in crypto adoption, contributing **20.9%** of India's crypto investments.

- **Bengaluru:** 2nd (9.6%), **Mumbai:** 3rd (6.5%).
- **Top performing assets:** **PEPE** (1373% return), **Solana** (633% return).

2. India's Rising Trade Deficit with the US

- **India** has surpassed **Italy** to become the **10th highest trade deficit country** with the **United States**, mainly due to rising **electronics exports**.
- The top countries with the largest trade deficits with the US include **China**, **Mexico**, and **Vietnam**.

3. NITI Aayog Report on Worker Housing

- **NITI Aayog** released a report on **S.A.F.E. Accommodation** to boost India's **manufacturing sector**.
- **Key benefits:** **Improved workforce productivity**, **global investments**, and **alignment with labor standards**.
- **Challenges:** High **operating costs**, restrictive **zoning laws**, and financial viability.
- **Goal:** Increase **manufacturing sector's contribution to GDP** from **17% to 25%** by 2047.

4. India State of Forest Report (ISFR) 2023

- **Total Forest and Tree Cover:** **8,27,357 sq km** (25.17% of the country's geographical area).
- **Top States for Forest Cover Increase:**
- **Chhattisgarh:** **684 sq km** increase.
- **Mizoram:** **242 sq km** increase.
- **Mangrove Cover:** **4,992 sq km**.
- **Carbon Stock:** Estimated **7,285.5 million tonnes**.

5. CPI-AL and CPI-RL Index Update

- **CPI-AL (Agricultural Labourers)** and **CPI-RL (Rural Labourers)** increased by **5 points** each.
- **Year-on-Year Inflation:**
- **CPI-AL:** **5.35%** (down from 7.37% in Nov 2023).
- **CPI-RL:** **5.47%** (down from 7.13% in Nov 2023).

6. OYO's "Travelopedia 2024" Report

- **Top Spiritual Destinations:** **Puri**, **Varanasi**, and **Haridwar**.
- **Top Booked Cities:** **Hyderabad**, **Bengaluru**, **Delhi**, **Kolkata**.
- **Most Popular State for Travel:** **Uttar Pradesh**.

7. ICRA ESG Ratings Report on Corporate Climate Action



- **India:** Ranked **6th globally** for corporate climate action, with **127 companies** committing to **net-zero targets**.
- **Sectors Involved:** Textiles, software, pharmaceuticals, with **7%** from high emissions sectors like mining and construction.
- **SBTi:** Voluntary target-setting initiative for companies to commit to science-based emission reduction targets.

8. SIPRI Report on Global Arms Producers

- **Indian Defence PSUs:**
- **Hindustan Aeronautics Ltd (HAL):** 43rd globally.
- **Bharat Electronics Ltd (BEL):** 67th globally.
- **Mazagon Dock Shipbuilders Ltd (MDL):** 94th globally.
- **Revenues:** Combined total of **\$6.74 billion** from arms and military services in 2023.

9. Times Higher Education (THE) Interdisciplinary Science Rankings (ISR) 2025

- **India's Ranking:** **65 universities** ranked in the ISR 2025, with **Anna University** at **42nd** globally.
- **Top 5 Indian Universities:** Anna University (42nd), VIT University (65th), SRM Institute (84th), KIIT University (92nd), Delhi University (98th).
- **Global Ranking:** MIT ranked 1st, followed by **Stanford, NUS, Caltech, and Duke**.

10. Boston Consulting Group (BCG) AI Maturity Matrix

- **AI Pioneers:** Canada, China, Singapore, US, and UK lead the way in AI readiness.
- **Sectors Most Exposed to AI:** Information and communication, retail, financial services, public services, and motor vehicle manufacturing.
- **Key Findings:** Over **70%** of economies score below average in critical areas like ecosystem participation and R&D.
- **BCG HQ:** Boston, US, CEO: Rich Lesser.

11. Mumbai-Delhi is the 8th Busiest Domestic Route

- **OAG Report:** The Mumbai-Delhi route saw **7.963 million seats** in 2024.
- **World's busiest route:** Seoul-Jeju (South Korea), followed by **Sapporo-Tokyo** (Japan).

12. 2024 Lok Sabha Elections - Record Women Candidates

- **800 women candidates** contested across **390 constituencies**.
- **Women voter turnout:** Highest at **92.17%** in Assam's Dhubri.
- **Female voters:** 47.63 crore, representing **946 female voters per 1,000 male voters**.

13. IPBES Nexus Report on Biodiversity

- **Key Findings:** A **2-6% biodiversity decline** per decade over the last 30-50 years.
- **Global GDP:** **50%** depends on nature, with a **\$1 trillion financing gap** for biodiversity protection.
- **SDGs & Climate Action:** Supports the **Kunming-Montreal Global Biodiversity Framework** and **Paris Agreement**.

14. Report on Global Passport Rankings

- **Cheapest Passport:** UAE at **₹1,400** for a **5-year passport**.
- **India:** **₹1,524.95** for a **10-year passport**, ranked 2nd cheapest.
- **Most Expensive:** Mexico at **₹19,481** for a **10-year passport**.
- **Indian Passport:** Ranked **82nd** in the **Henley Passport Index 2024**, allowing visa-free access to **58 countries**.

15. Good Governance Index (GGI) Postponed

- **Next Release:** **GGI 2023** has been postponed, with the next edition scheduled for **2025**.
- **GGI Purpose:** Evaluates governance across sectors like agriculture, public health, and economic governance.
- **Top States:** **Tamil Nadu** (2019) and **Gujarat** (2021).

16. ADR Report on CM Assets and Liabilities

- **Richest CM:** **N Chandrababu Naidu** (Andhra Pradesh) with assets worth **Rs 931 crore**.
- **Poorest CM:** **Mamata Banerjee** (West Bengal) with assets worth **Rs 15 lakh**.



- **Average Assets of 31 CMs:** Rs **52.59 crore**.
- **Criminal Cases:** **42%** of CMs have criminal cases, with **32%** involved in serious criminal cases.

15. Schemes & Initiatives

1. CHARAK(Comprehensive Health Assistance for Rural and Ailing Knowledge) **Scheme** by NCL (National Chemical Laboratory):

- **Objective:** Free treatment for economically weaker sections suffering from life-threatening diseases in **Singrauli** and **Sonbhadra districts**.
- **Eligibility:** Annual family income below Rs **8 lakh**
- **Diseases Covered:** Malignancy, TB, HIV, Cardiovascular diseases, Organ Transplant, Neurological Disorders

2. Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF):

- **Fund:** Rs **1,000 crore**
- **Focus:** Small and marginal farmers, women, SC/ST, PwD farmers, MSMEs, and FPOs
- **Loan Coverage:** 80-85% for small farmers, 75% for MSMEs and traders
- **Guarantee Fee:** 0.4% p.a. for farmers, 1 % p.a. for others

3. PM Surya Ghar Muft Bijli Yojana

Gujarat leads with the highest number of **solar rooftop installations** under the scheme.

- **Goal:** Achieve **1 crore rooftop solar installations** by 2027.
- **Subsidy:** 60% for systems up to 2 kW and 40% for systems between 2-3 kW.

4. West Bengal's Banglar Bari Scheme

Mamata Banerjee launched the **Banglar Bari scheme** to provide homes for rural poor.

- **Financial support:** ₹1.20 lakh per family for house construction.
- **Target:** Over 30 lakh beneficiaries by 2025.

5. Arvind Kejriwal Launches "Sanjeevani Yojana"

- **Sanjeevani Yojana** provides **free treatment** in government and private hospitals for Delhi's elderly population (60+ years).
- **Launch date:** Post **assembly elections**, expected in **early 2025**.
- **Delhi's CM:** Atishi Singh

6. Swadesh Darshan Scheme

- **Total Projects:** 76 projects with ₹5,287.90 crore allocation.
- **Swadesh Darshan 2.0:** 34 projects under development with ₹793.20 crore funding.
- **Key Themes:** Spiritual Tourism, Culture & Heritage, Vibrant Village Programme, Ecotourism.
- **PRASHAD Scheme:** 48 projects with ₹1,646.99 crore.
- **SASCI Scheme:** 40 projects across 23 states for ₹3,295.76 crore.



7. Ayushman Vay Vandana Initiative

- **Target:** Providing healthcare to **senior citizens (70+)**.
- **Enrollment:** **25 lakh** beneficiaries enrolled by **December 2024**.
- **Top States:** Madhya Pradesh (8.17 lakh), Kerala (3.97 lakh).
- **Healthcare Coverage:** Up to **₹5 lakh**, covering **pre-existing diseases** and over **2,000 medical procedures**.

8. PM CARES Fund Receives Contributions

- **Contributions in FY2022-23:** Total of **₹912 crore** in voluntary contributions and **₹2.57 crore** in foreign contributions.
- **Disbursements:** ₹439 crore, including ₹346 crore for **PM CARES for children** and ₹91.87 crore for **oxygen concentrators**.
- **Total Funds Raised:** **₹13,605 crore** from 2019-2023.
- **Eligibility:** Donations qualify for **80G exemptions** under the **Income Tax Act**, and as **CSR expenditure**.

9. CBSE's Merit Scholarship Schemes for Single Girl Child

- **Eligibility:** Single girl children who passed **Class 10 in 2024** and are studying in **Class 11**.
- **Scholarship:** ₹500 per month, with conditions on monthly tuition fees (maximum ₹1,500 for Class 10, enhanced by 10% for subsequent years).
- **CBSE HQ:** New Delhi, **Chairman:** Rahul Singh.

10. MeitY Proposes Increase in Startup Subsidy under Design-Linked Incentive Scheme

- **Proposed Increase:** From **Rs 15 crore** to **Rs 30 crore** under India's **semiconductor incentive program**.
- **Total Allocation:** **Rs 76,000 crore** for the semiconductor program with **Rs 1,000 crore** for the **DLI scheme**.
- **MeitY Minister:** Ashwini Vaishnaw
- **MoS:** Jitin Prasada

11. Ministry of Heavy Industries Issues Draft Guidelines for EV Charging Infrastructure

- **PM E-DRIVE Scheme:** Targets installation of **22,000 EV chargers** for electric four-wheelers and **1,800 chargers** for e-buses with a **₹2,000 crore** budget.
- **Subsidy:** **80% subsidy** for infrastructure setup, with provisions for up to **100% funding** in exceptional cases.
- **MHI Minister:** H. D. Kumaraswamy

12. MNRE Creates Rs 100 Crore Payment Security Fund for Rooftop Solar Projects

- **Scheme:** **PM Surya Ghar Yojana** aims to provide free electricity to **1 crore households**.
- **Fund Management:** The fund will ensure **timely payments to developers** in **RESCO-based models**.
- **Outlay:** **Rs 75,021 crore** to be implemented till **FY 2026-27**.

16. Science & Technology

1. C-DOT + Trois Infotech Agreement:

- **Technology:** Face Recognition Using Drones
- **Objective:** To fund **Indian startups** in telecommunications for products like affordable broadband and mobile services.
- **Applications:** Traffic management, emergency response, defense, environmental monitoring

2. DSCI and Idfy Launch 'PriView' Tool

DSCI and Idfy launched **PriView**, an AI-powered tool for generating privacy notices required under the **Digital Personal Data Protection Act, 2023**.

- **Purpose:** To simplify privacy notices and ensure transparency.

3. Micromax and Phison Launch Joint Venture "MiPhi"

- **Micromax Informatics** and **Phison** launched a **joint venture**, **MiPhi**, to provide advanced **NAND storage solutions** for AI use cases.
- MiPhi aims to provide the **lowest per-token cost** and **energy consumption** in the industry.
- **Micromax HQ:** Gurugram, Haryana | **Phison HQ:** Taiwan

4. Chinese Spacewalk Record

- **Cai Xuzhe** and **Song Lingdong** set a new **9-hour** record for the longest single spacewalk aboard the **Tiangong** space station.
- **Song Lingdong** is the first **Chinese astronaut** born in the **1990s** to complete a spacewalk.

5. Japan-India Collaboration for Space Debris Removal

- **Orbital Lasers (Japan)** and **InspeCity (India)** to study the use of **laser-equipped satellites** for **space debris removal**.
- The technology will allow for de-orbiting **defunct satellites** and extending the lifespan of spacecraft.

6. NASA Tests Miniature Robots for Ocean Worlds Exploration

- **Project SWIM:** Aims to explore hidden oceans on moons like **Europa** (Jupiter) and **Enceladus** (Saturn).
- **Key Feature:** Small robots for autonomous search for life in extraterrestrial oceans.
- **Funding:** Through NASA's **Innovative Advanced Concepts program**.

7. JNCASR Develops Diagnostic Technology for HIV Detection

- **New Technology:** **G-Quadruplex (GQ) Topology-Targeted Reliable Conformational Polymorphism (GQ-RCP)** platform for **accurate HIV diagnosis**.
- **Technology Features:** Uses a **176-nucleotide genomic segment** to detect HIV-specific GQ DNA.
- **Adaptability:** Platform can also detect **other DNA/RNA-based pathogens** like SARS-CoV-2.
- **JNCASR HQ:** Bengaluru, Karnataka, **President:** Prof. G. U. Kulkarni.

8. Nvidia Launches Jetson Orin Nano Super AI Supercomputer

- **Price:** \$249 for the most affordable AI supercomputer.
- **Performance:** 1.7x improvement in generative AI inference performance, capable of **70 trillion operations per second**.
- Targeted at **hobbyists, developers, and students** for building **AI-based applications** like LLM chatbots and visual AI agents.
- **Nvidia HQ:** California, **CEO:** Jensen Huang.

9. India's First Commercial-Scale Medium Voltage Solid-State Transformer

- Developed by **Lotus Wireless Technologies (LWT)** India in collaboration with **Austrian Institute of Technology (AIT)**.



- **Application:** Mega Watt-Scale Medium Voltage Input Super-fast Chargers.
- **LWT HQ:** Vishakhapatnam, Andhra Pradesh.
- 10. Clean Core Thorium Energy's Nuclear Fuel "ANEEL"**
 - **Developed by:** Clean Core Thorium Energy (CCTE) in collaboration with NTPC.
 - **Fuel Type:** A combination of **HALEU and thorium**.
 - **Target:** India's thorium reserves to provide energy for centuries.
- 11. Agnikul Cosmos' Agnibaan – New Launch Vehicle**
 - **Agnibaan:** Customizable two-stage launch vehicle capable of delivering payloads up to **300 kg**.
 - **Support:** Developed with financial assistance from the **Technology Development Board (TDB)**.
 - **First Launch:** The world's first flight using a **3D-printed rocket engine**.
- 12. INCOIS Develops SARAT Tool for Maritime Search and Rescue**
 - **Tool:** **Search and Rescue Aid Tool (SARAT) Version 2** developed to improve search accuracy for objects lost at sea.
 - **Utility:** Helps the Indian Coast Guard simulate search areas for missing objects, based on location and time.
 - **INCOIS HQ:** Hyderabad, **Director:** T.M. Balakrishnan Nair.
- 13. IISc Bengaluru Develops STRONG Language System for Nanopores**
 - **System:** **STRONG (STring Representation Of Nanopore Geometry)** to convert complex nanopore structures into character sequences, similar to DNA codes.
 - **Purpose:** Used to screen materials for **carbon capture potential** and create digital twins for advanced materials.
 - **IISc Bengaluru Director:** Prof. Govindan Rangarajan.
- 14. PierSight's Launch of "Varuna" for Maritime Surveillance**
 - **Satellite:** **"Varuna"** launched for maritime surveillance as the first **private Synthetic Aperture Radar (SAR)** satellite from India.
 - **Objective:** Establish a satellite constellation combining **SAR and AIS** for **30-minute revisit times** for ocean coverage.
 - **Future Plans:** To launch **32 satellites** by **2028** for dedicated maritime surveillance.
- 15. SIA-India and GSSTI MoU for Satellite Communications Collaboration**
 - **Partnership:** **Satcom Industry Association India (SIA-India)** signed an MoU with the **Ghana Space Science and Technology Institute (GSSTI)**.
 - **Objective:** Strengthen collaboration in satellite communications and the space industry.
 - **SIA-India HQ:** New Delhi, **President:** Dr. Subba Rao Pavuluri.
- 16. ISRO Successfully Launches Space Docking Experiment (SpaDeX)**
 - **Mission:** SpaDeX mission launched aboard **PSLV C60** with two satellites **SDX01 (Chaser)** and **SDX02 (Target)**.
 - **Docking Time:** Expected around **January 7, 2025**.
 - **Significance:** India becomes the 4th country with space docking technology after **Russia, China,** and the **USA**.
 - **ISRO HQ:** Bengaluru, Karnataka
 - **Director:** S. Somanath
- 17. IIT Bombay Introduces "AroTrack" for Pollutant Detection in Water**
 - **Device:** Portable and cost-effective to detect pollutants like **phenol** or **benzene** in water.
 - **Function:** Uses proteins from bacteria to identify pollutants through ATP hydrolysis reactions.
 - **Key Component:** **MopR**, a sensor for detecting phenol.
 - **IIT Bombay Director:** Prof. Shireesh Kedare

17. Sports & Games

1. 13th Admiral's Cup Sailing Regatta 2024:

- **Winner: Russia** (represented by Lt. Gorkunov Petr Ilyich and Cdt. Loshichinina Polina Vladislavovna)
- **Runners-up: Italy** (1st) and **India** (2nd)
- **Men's Individual Gold:** Lt. Gorkunov Petr Ilyich (Russia)
- **Women's Individual Gold:** Ensign Camilla Bernabei (Italy)

2. Syed Mushtaq Ali Trophy 2024:

- **Winner: Mumbai** (led by Shreyas Iyer)
- **Runner-up: Madhya Pradesh**
- **Player of the Match:** Suryansh Shedge (Mumbai)
- **Player of the Tournament:** Ajinkya Rahane (Mumbai)
- **Top Scorer:** Ajinkya Rahane with 469 runs

3. Women's Junior Asia Cup 2024:

- **Winner: India** (defeated **China** in penalty shootout)
- **Top 5 Finishers:** India, China, Japan, South Korea, and Malaysia
- **Qualification for: 2025 FIH Women's Junior World Cup** in Chile

4. 67th National Shooting Championship Competitions

Riya Shirish Thatte won the women's 25m pistol event at the National Shooting Championship.

- **Location:** Dr Karni Singh Shooting Range, New Delhi.
- **Runner-up:** Simranpreet Kaur Brar
- **Third place:** Rahi Sarnobat

5. Waldner Cup 2024 (Table Tennis)

Team Asia, led by Ma Long, won the inaugural Waldner Cup 2024 by defeating Team World in Oslo, Norway.

- **Team Asia:** Ma Long, Chen Meng, Shin Yubin, Kirill Gerassimenko, Manika Batra.
- **Team World:** Truls Moregardh, Dimitrij Ovtcharov, Hugo Calderano, Adriana Diaz, Bernadette Szocs.

6. The Best FIFA Football Awards 2024

- **Player of the Year (Men's):** Vinicius Junior (Brazil, Real Madrid)
- **Player of the Year (Women's):** Aitana Bonmatí (Spain, FC Barcelona)
- **Coach of the Year (Men's):** Carlo Ancelotti (Real Madrid)
- **FIFA Puskas Award:** Alejandro Garnacho (Manchester United)
- **The Best Goalkeeper Awards:** Emiliano Martinez (Men's) and Alyssa Naeher (Women's)

7. National Shooting Championship 2024

- Kiran Jadhav won the men's 50m rifle 3 positions title at the National Shooting Championship 2024 held at MP Shooting Academy, Bhopal.
- **Second place:** Aishwary Pratap Singh Tomar with a total of 463.1.
- **Competition Ends:** December 31, 2024

8. New Delhi to Host 2025 Para Athletics World Championships

- New Delhi will host the 12th Para Athletics World Championships from September 26 to October 5, 2025, at the Jawaharlal Nehru Stadium.
- India finished 6th in the 2024 Championships in Kobe, Japan, with 17 medals, including 6 gold.
- **WPA Headquarters:** Bonn, Germany

9. Kho Kho World Cup 2025

- Salman Khan announced as the brand ambassador for the first edition.
- **Event Dates:** January 13-19, 2025, in New Delhi.



- **Participants:** 21 Men's and 20 Women's teams from **24 nations**.

10. India to Host 11th ISSF Junior World Cup 2025

- **First-time Hosting:** The event will be held in India for the first time.
- **Competitions:** Rifle, pistol, and shotgun disciplines, including Olympic and non-Olympic events.
- **NRAI Headquarters:** New Delhi, **Secretary-General:** Sultan Singh.

11. India Wins Inaugural U-19 Women's Asia Cup 2024

- **Winner:** India's women's cricket team (led by Niki Prasad) won the **U-19 Women's Asia Cup**.
- **Defeated:** Bangladesh by **41 runs**.
- **Player of the Match & Series:** Gongadi Trisha (India).
- **Tournament:** Conducted by the **Asian Cricket Council (ACC)** in Kuala Lumpur, Malaysia.

12. National Badminton Championships 2024

- **Men's Singles Champion:** M Raghu, defeated Mithun Manjunath.
- **Women's Singles Champion:** Devika Sihag, defeated Shriyanshi Valishetty.
- **Men's Doubles:** Sanskar Saraswat & Arsh Mohammad.
- **Women's Doubles:** Arathi Sara Sunil & Varshini VS.
- **Mixed Doubles:** Ayush Agarwal & Shruti Mishra.

13. Asian Youth and Junior Weightlifting Championships 2024

- **Location:** Doha, Qatar.
- **India's Medal Tally:** 33 medals (7 gold, 16 silver, 10 bronze).
- **Youth Lifters:** 21 medals (including all 7 golds).
- **Junior Lifters:** 12 medals.
- **Gold Medalists:** Payal, Jyoshna Sabar, Koyel Bar, Sairaj Pardeshi.

15. 2024 Davis Cup

- **Winner:** Italy defended their title by defeating **Netherlands**.
- **Location:** Hard Court, **Malaga, Spain**.
- **Italy:** 4th country to win both **Davis Cup** and **Billie Jean Cup** in the same year.

16. National Shooting Championship 2024

- **Vijayveer Sidhu** (Punjab) won his first **25m rapid-fire pistol** title, defeating **Gurpreet Singh**.
- **Riya Shirish Thatte** (Maharashtra) clinched gold in the women's **25m pistol** event, defeating **Simranpreet Kaur Brar**.

17. FIDE World Youth U-18 Open Rapid and Blitz - Pranav Venkatesh's Victory

- **Gold Medal:** Pranav Venkatesh in Open Rapid category with **9.5/11** points.
- **Blitz Category:** Roman Pyrih won gold with **19.5/22** points.

18. FIDE Women's World Rapid Championship - Koneru Humpy's Victory

- **2nd World Title:** Koneru Humpy wins the **World Rapid Championship**.
- **Defeated:** Irene Sukandar (Indonesia).

19. Arshdeep Singh Nominated for ICC Men's T20I Cricketer of the Year

- **Wickets:** 36 wickets in 18 matches with an average of **13.5**.

20. Sachin Tendulkar Honoured by Melbourne Cricket Club

- **Award:** Honorary Cricket Membership.
- **Achievements:** 100 centuries, first to hit a double century in ODIs, and played a record **200 Test matches**.

18. Multiple Choice Questions**G.V. Satish (NBCC Director) Sir's Top Picks**

1. Which country became the 17th member to join the International Solar Alliance (ISA)?
(1)India (2)Moldova (3)France (4)Switzerland
2. How much funding was approved by Bihar's government for the Mahila Samwad Program?
(1)₹100 crore (2)₹225 crore (3)₹50 crore (4)₹500 crore
3. Where did Google inaugurate its first safety engineering center in India?
(1)Delhi (2)Mumbai (3)Bengaluru (4)Hyderabad
4. How much investment has the European Free Trade Association (EFTA) pledged to India?
(1)\$50 billion (2)\$100 billion (3)\$200 billion (4)\$150 billion
5. What initiative did Amit Shah launch to support agriculture in rural areas?
(1)PM-KUSUM Scheme (2)10,000 new Primary Agricultural Cooperative Societies (PACS)
(3)Digital India Scheme (4)Make in India for Farmers
6. What is the objective of the Bima Sakhi Yojana launched by LIC?
(1)To provide health insurance for rural families (2)To empower women to act as insurance facilitators
(3)To promote life insurance among low-income families (4)To support the elderly with pension schemes
7. Which country achieved its highest-ever coal production of 997.826 million tonnes in FY2023-24?
(1)China (2)India (3)Russia (4)United States
8. How much funding was sanctioned under the PM-KUSUM Scheme to promote solar energy in agriculture?
(1)₹3,000 crore (2)₹5,000 crore (3)₹4,388 crore (4)₹2,000 crore
9. What is the total length of the India Asia Xpress (IAX) and India Europe Xpress (IEX) undersea cable systems?
(1)5,000 km (2)10,000 km (3)15,000 km (4)20,000 km
10. Which word was chosen as Merriam-Webster's 2024 Word of the Year?
(1)Brain Rot (2)Manifest (3)Polarization (4)Brat
11. Which airline won the '2024 Airline of the Year' award?
(1)Air India (2)Emirates (3)IndiGo (4)Qatar Airways
12. Where will China build the world's largest dam on the Yarlung Zangbo River?
(1)Tibet (2)India (3)Bangladesh (4)Nepal
13. What is the top speed of China's CR450 High-Speed Bullet Train?
(1)350 km/h (2)400 km/h (3)450 km/h (4)500 km/h
14. What is the theme of the 'Nayi Chetna - Pahal Badlaav Ki' campaign launched by Union Minister Shivraj Singh Chouhan?
(1)Women Empowerment (2)Fighting Hunger (3)Gender-Based Violence (4)Clean India
15. How much funding was approved for higher education projects in Jammu & Kashmir under the PM-USHA Project?
(1)₹50 crore (2)₹75 crore (3)₹85 crore (4)₹100 crore



16. Which team won the U-19 Women's Asia Cup 2024?
(1)India (2)Pakistan (3)Sri Lanka (4)Bangladesh
17. Who was named Player of the Tournament in the Syed Mushtaq Ali Trophy 2024?
(1)Shreyas Iyer (2)Ajinkya Rahane (3)Rishabh Pant (4)Virat Kohli
18. What was the total value of India's defence exports in FY2023-24?
(1)₹15,000 crore (2)₹21,083 crore (3)₹30,000 crore (4)₹50,000 crore
19. Which two countries participated in the "Surya Kiran" joint military exercise?
(1)India and China (2)India and Nepal (3)India and Pakistan (4)India and Sri Lanka
20. Who was appointed as the CEO and MD of BrahMos Aerospace?
(1)R. N. Ravi (2)Dr. Jaiteerth Raghavendra Joshi (3)P. S. R. Anjaneyulu (4)Pradeep Kumar
21. Who was appointed as the new chairman of the Indian REITs Association (IRA)?
(1)R. N. Ravi (2)Alok Aggarwal (3)Pradeep Kumar (4)Sandeep Agrawal
22. Which renowned filmmaker, a pioneer of India's parallel cinema movement, passed away?
(1)Rajkumar Hirani (2)Shyam Benegal (3)Anurag Kashyap (4)Satyajit Ray
23. Which famous Malayalam writer passed away recently?
(1)V. K. Krishna Menon (2)M. T. Vasudevan Nair (3)Kamala Das (4)O. V. Vijayan
24. Which airport in India became the country's first zero-waste airport?
(1)Delhi International Airport (2)Kempegowda International Airport (3)Devi Ahilyabai Holkar Airport (4)Chhatrapati Shivaji Maharaj International Airport
25. What is the new ex-gratia amount for families of armed forces personnel martyred in operations or wars in Bihar?
(1)₹10 lakh (2)₹15 lakh (3)₹20 lakh (4)₹21 lakh
26. How much funding was sanctioned for solarizing agriculture under the PM-KUSUM Scheme?
(1)₹3,000 crore (2)₹4,388 crore (3)₹5,000 crore (4)₹6,000 crore
27. Which bank is continuing to implement its Financial Inclusion Gateway Solution in collaboration with TCS?
(1)State Bank of India (2)Punjab National Bank (3)Bank of Baroda (4)ICICI Bank

Answers (G.V. Satish (NBCC Director) Sir's Top Picks)

1	2	11	3	21	2
2	2	12	1	22	2
3	4	13	3	23	2
4	2	14	3	24	3
5	2	15	3	25	4
6	2	16	1	26	2
7	2	17	2	27	3
8	3	18	2		
9	3	19	2		
10	3	20	2		

తల్లిదండ్రులకు మరియు విద్యార్థులకు ముఖ్య గమనిక

ఇటీవల కొందరు విద్యార్థులు సరియైన విచారణ చెయ్యకుండా ఎదో ఒక Coaching Institute లో Join అయ్యి, అక్కడ కూర్చోవడానికి కనీసం Benches కూడా లేవని, ఏ ఒక్క Subject కూడా సరిగ్గా Explain చెయ్యరని, Teachers వారి వద్దనున్న Answers Screen పై చూపించి చదువుతున్నారని, ఏదైనా ఒక సందేహం వస్తే Class లో అడిగే అవకాశమే లేదని, teacher ఒక Shed లో వుండి విద్యార్థులు మరొక shed లో కూర్చోని ఒక Radio లో Answers వింటున్నట్లుగా ఉందని, Teachers కనీసం విద్యార్థుల ముఖము కూడా చూడకుండా Answers చదువుతున్నారని, అక్కడ Coaching సరిగ్గా లేదని, వెరే ఏదైనా మంచి Coaching Center లో Join అవుదామని, Nandyal Banking Coaching Center వద్దకు వచ్చి Fees లో రాయితీ ఇవ్వమని మనవి చేస్తున్నారు. ఇది మాకు చాలా భారంగా ఉంది .

కనుక తల్లిదండ్రులు విద్యార్థులను ఏ Coaching Institute లో నైన చేర్పించే ముందు అన్ని విషయాలు (Digital Class, Benches, Faculty Qualification, Class లో doubt అడిగే అవకాశం.....) విచారించి సరియైన Coaching Institute ఐన Nandyal Banking Coaching Center లో చేర్పించవలసినదిగా కోరుచున్నాము.

ఇట్లు

G V Satish (SBI PO, Interview Panel Member)

Director

NBCC

ತಂದೆ - ತಾಯಿ ಮತ್ತು ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಮುಖ್ಯ ಸೂಚನೆ

ಇತ್ತೀಚೆಗೆ ಕೆಲವು ವಿದ್ಯಾರ್ಥಿಗಳು ಸರಿಯಾದ ವಿಚಾರಣೆ ಮಾಡದೆ ಯಾವದೋ ಒಂದು Coaching Institute ನಲ್ಲಿ join ಆಗಿ , ಅಲ್ಲಿ ಕುಳಿತುಕೊಳ್ಳುವುದಕ್ಕೆ ಕನಿಷ್ಠ Bench ಗಳೂ ಇಲ್ಲದೆ,ಯಾವುದೇ ಒಂದು Subject ಅನ್ನೂ ಸರಿಯಾಗಿ explain ಮಾಡುವುದಿಲ್ಲವೆಂದು,ಅಲ್ಲಿ Teachers ಅವರ ಕಡೆ ಇರುವ Answers ಅನ್ನೂ screen ಮೇಲೆ ತೋರಿಸಿ ಸುಮ್ಮನೆ ಓದುತ್ತಾರೆ ಎಂದು, ಯಾವುದೇ ಒಂದು ಸಂದೇಹ ಬಂದರೆ class ನಲ್ಲಿ ಕೇಳುವುದಕ್ಕೆ ಅವಕಾಶವೇ ಇಲ್ಲ ಎಂದು, Teacher ಒಂದು shed ನಲ್ಲಿ ಇದ್ದು ವಿದ್ಯಾರ್ಥಿಗಳು ಇನ್ನೊಂದು shed ನಲ್ಲಿ ಕುಳಿತುಕೊಂಡು ಒಂದು Radio ದಲ್ಲಿ Answers ಕೇಳಿದ ಹಾಗೆ ಇರುತ್ತದೆ ಎಂದು, Teachers ಕನಿಷ್ಠ ವಿದ್ಯಾರ್ಥಿಗಳ ಮುಖವನ್ನೂ ನೋಡದೆ Answers ಓದುತ್ತಾರೆ ಎಂದು,ಅಲ್ಲಿ Coaching ಸರಿಯಾಗಿ ಇಲ್ಲವೆಂದು, ಬೇರೆ ಯಾವುದಾದರೂ ಒಳ್ಳೆಯ Coaching Institute ನಲ್ಲಿ join ಆಗಬೇಕೆಂದು NBCC ಕಡೆಗೆ ಬಂದು Fees ನಲ್ಲಿ ರಿಯಾಯಿತಿ ಕೊಡಬೇಕೆಂದು ಮನವಿ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಇದು ನಮಗೆ ತುಂಬಾ ಭಾರವೆನಿಸುತ್ತಿದೆ.

ಅದಕ್ಕಾಗಿ ತಂದೆ-ತಾಯಿ ತಮ್ಮ ಮಕ್ಕಳನ್ನು ಯಾವುದೇ Coaching Institute ನಲ್ಲಿ ಸೇರಿಸುವ ಮುನ್ನ ಎಲ್ಲಾ ವಿಷಯಗಳನ್ನು (Digital Class, Benches, Faculty Qualification, Class ನಲ್ಲಿ doubt ಕೇಳುವ ಅವಕಾಶ.....) ವಿಚಾರಿಸಿ ಸರಿಯಾದ Coaching Institute ನಲ್ಲಿ ಸೇರಿಸಬೇಕೆಂದು ಮನವಿ ಮಾಡುತ್ತಿದ್ದೇವೆ.

ಇಂತಿ,

NBCC Director

G V Satish (SBI PO, Interview Panel Member)



1. What is the name of the Generative AI-driven solution launched by Canara HSBC Life Insurance to optimize risk evaluation in underwriting?
(1)OmniRisk AI (2)OmniGen AI (3)RiskGen AI (4)UnderwriteAI
2. Where is Canara HSBC Life Insurance located?
(1)Mumbai, Maharashtra (2)Gurugram, Haryana (3)Bengaluru, Karnataka (4)Delhi
3. What was the unclaimed maturity amount in FY24 for LIC?
(1)Rs 500 crore (2)Rs 880.93 crore (3)Rs 1,000 crore (4)Rs 815 crore
4. What is the name of YES Bank's initiative for MSMEs?
(1)YES Biz (2)YES Business (3)YES MSME (4)YES Growth
5. What is the main cause for WPI-based inflation hitting a 3-month low of 1.89% in November 2024?
(1)Increase in fuel prices (2)Softening of primary food inflation (3)High demand for vegetables (4)Decrease in crude oil prices
6. What platform powers Newgen Software's AI-enabled Captive Finance Solution?
(1)NewgenAI (2)NewgenONE low-code platform (3)NewgenTech (4)NewgenFlex
7. Which of the following organizations has partnered with Kotak Mahindra Bank to support startups through Kotak BizLabs?
(1)NSRCEL (2)IIMA Ventures (3)T-Hub (4)All of the above
8. Who has been appointed as the MD & CEO of RBL Bank for 3 years starting June 23, 2025?
(1)Prashant Kumar (2)R Subramaniakumar (3)Virender Jeet (4)Sashidhar Jagdishan
9. What is the main objective of SEBI's proposed MITRA platform?
(1)To assist investors in updating KYC (2)To trace inactive or unclaimed mutual fund folios (3)To track stock market performance (4)To help companies issue IPOs
10. How much did Shriram Finance raise through a syndicated External Commercial Borrowing (ECB)?
(1)\$1 billion (2)\$1.27 billion (3)\$800 million (4)\$1.5 billion
11. Who is the MD & CEO of HDFC Bank?
(1)Anuj Mathur (2)Sashidhar Jagdishan (3)Prashant Kumar (4)Virender Jeet
12. What is the loan limit for 3-10 kW rooftop solar systems under Tata Power Renewable Energy and Canara Bank's collaboration?
(1)₹1 lakh (2)₹2 lakh (3)₹6 lakh (4)₹10 lakh
13. Which bank is partnering with Ecofy for solar financing for MSMEs?
(1)ICICI Bank (2)HDFC Bank (3)Federal Bank (4)YES Bank
14. What is the key benefit of the Times Black ICICI Bank Credit Card?
(1)₹5,000 e-commerce gift card (2)₹10,000 e-commerce gift card (3)1% reward points on international spending (4)Access to 'The Reserve Club'
15. What was the total amount of loans written off by commercial banks between FY2015 and FY2024?
(1)₹10 lakh crore (2)₹12.3 lakh crore (3)₹15 lakh crore (4)₹13 lakh crore
16. Which country is the top remittance receiver in 2024?
(1)Mexico (2)China (3)India (4)Pakistan
17. What is the maximum margin money required for systems above 3 kW under the PM Surya Ghar Muft Bijli Yojana?
(1)10% (2)20% (3)30% (4)5%
18. What is the maximum loan amount for EWS families under the PMAY housing finance solution by Aditya Birla Housing Finance?
(1)₹15 lakh (2)₹25 lakh (3)₹10 lakh (4)₹30 lakh
19. What is the new appointment in YES Bank as of December 11, 2024?



- (1)Prashant Kumar as Executive Director (2)Manish Jain as Executive Director (3)Sashidhar Jagdishan as Executive Director (4)Anuj Mathur as Executive Director
20. What initiative has YES Bank launched for women entrepreneurs?
(1)YES Empower (2)YES Women (3)YES PowherUp (4)YES WomenBiz
21. What was the Supreme Court's decision regarding the NCDRC's order capping credit card interest rates at 30%?
(1)The Supreme Court upheld the order (2)The Supreme Court rejected the order (3)The Supreme Court modified the order (4)The Supreme Court reduced the interest cap
22. Which GST rate change was recommended by the 55th GST Council for fortified rice kernel (FRK)?
(1)12% (2)18% (3)5% (4)Exemption
23. What is the total debt owed by the top 100 corporate defaulters listed by RBI?
(1)₹1,96,441 crore (2)₹2,00,000 crore (3)₹1,50,000 crore (4)₹2,50,000 crore
24. What is the minimum investment required to invest in SEBI's Specialized Investment Fund (SIF)?
(1)₹1 lakh (2)₹5 lakh (3)₹10 lakh (4)₹50 lakh
25. How much was the penalty imposed on Indian Bank by Sri Lanka's Central Bank for non-compliance with financial regulations?
(1)₹3.85 lakh (2)₹5.85 lakh (3)₹10 lakh (4)₹2 lakh
26. What is the penalty for non-compliance with the GST Council's 'Track and Trace' mechanism for goods prone to tax evasion?
(1)₹50,000 (2)₹1 lakh (3)₹2 lakh (4)₹10% of tax payable
27. Which was the first domestic bank to execute a gold forward deal from GIFT City, Gujarat?
(1)ICICI Bank (2)HDFC Bank (3)Kotak Mahindra Bank (4)HDFC Bank
28. What was the net claims ratio in the non-life insurance industry for FY2023-24?
(1)75.52% (2)80.95% (3)82.52% (4)85.62%
29. What is the status of non-life insurance penetration in India in FY2023-24?
(1)Increased to 2% (2)Dropped to 3.7% (3)Remained steady at 4% (4)Increased to 5%
30. What is the main goal of PCAF, which Punjab National Bank (PNB) joined?
(1)Promoting digital banking solutions (2)Promoting climate-related financial disclosures
(3)Reducing loan defaults (4)Increasing insurance penetration
31. What amount did the RBI inject into the banking system through a Variable Rate Repo (VRR) auction?
(1)₹50,000 crore (2)₹25,000 crore (3)₹10,000 crore (4)₹5,000 crore
32. What is the name of the platform that Aditya Birla Capital integrated with for its financial services?
(1)ONDC (2)UPI (3)e-commerce (4)RBI platform
33. What penalty did the NFRA impose on Deloitte for audit lapses in the case of Zee Entertainment Enterprises Ltd?
(1)₹1 crore (2)₹2 crore (3)₹5 crore (4)₹10 crore
34. What feature does the ICICI Pru Guaranteed Pension Plan Flexi offer for retirees?
(1)Annual 5% increase in annuity pay-out (2)Monthly pension payments (3)One-time lump sum payment (4)Fixed rate of return
35. What was the decline in the number of Prepaid Payment Instrument (PPI) wallets year-to-date (YTD) in 2024?
(1)10.4% (2)15.2% (3)20.4% (4)25.5%
36. What is the target audience for the ARISE Women's Savings Account launched by Axis Bank?
(1)Senior citizens (2)Small businesses (3)Women (4)Students



37. Who has been appointed as the new MD & CEO of Jammu & Kashmir Bank?
(1)Sashidhar Jagdishan (2)Amitava Chatterjee (3)Prashant Kumar (4)Atul Kumar Goel
38. What was the amount of loan write-offs by commercial banks between FY2015 and FY2024?
(1)₹10 lakh crore (2)₹12.3 lakh crore (3)₹5 lakh crore (4)₹15 lakh crore
39. What is the main objective of the 'Track and Trace' mechanism introduced by the GST Council?
(1)To increase tax evasion (2)To monitor goods at risk of tax evasion (3)To simplify tax filing (4)To track exports
40. What was the outcome of SEBI's initiative to verify risk-return metrics for Investment Advisors and Research Analysts?
(1)Establishment of PaRRVA (2)Introduction of stricter IPO rules (3)Launch of a new investment fund (4)Creation of a new regulatory framework
41. What is the primary purpose of RBI's 'FREE-AI' Committee for Ethical AI in Finance?
(1) To regulate financial transactions (2)To develop a framework for responsible and ethical AI in finance (3)To promote AI in financial markets (4)To reduce AI-related frauds in the financial sector
42. Where is Phi Commerce, which received NPCI certification for its UPI Switch, headquartered?
(1) Bengaluru, Karnataka (2)Pune, Maharashtra (3)Mumbai, Maharashtra (4)Hyderabad, Telangana
43. What was the value of Non-Performing Assets (GNPA) for Indian banks in FY2023-24, according to RBI's report?
(1) ₹1 lakh crore (2)₹91,000 crore (3)₹50,000 crore (4)₹75,000 crore
44. How much total amount did India raise from IPOs in 2024?
(1) ₹500 billion (2)₹1.3 trillion (3)₹2 trillion (4)₹1 trillion
45. What is the main purpose of India's government borrowing ₹3.94 lakh crore through Treasury Bills (T-bills) in FY2024-25?
(1) To fund infrastructure projects (2)To meet short-term borrowing needs due to tight liquidity (3)To repay existing loans (4)To finance long-term investments
46. What is the amount of India's Current Account Deficit (CAD) in Q2 of FY2024-25?
(1) \$10 billion (2)\$11.2 billion (3)\$12 billion (4)\$8 billion
47. Which new feature does RBI's recent development allow for Prepaid Payment Instruments (PPI)?
(1) Use for online shopping only (2)Use third-party apps like Google Pay and PhonePe for UPI payments (3)Integration with mobile banking apps (4)Support for international payments
48. What was the penalty imposed on IndusInd Bank for non-compliance?
(1) ₹50 lakh (2)₹27.3 lakh (3)₹20 lakh (4)₹10 lakh
49. What is the target audience for DBS Bank India's "Study Abroad Total Assist" program?
(1) Working professionals (2)NRIs and HNIs for overseas education assistance (3)Government employees (4)Students within India
50. What is the name of the co-branded credit card launched by HSBC and Indian Hotels Company Ltd (IHCL)?
(1) Taj HSBC Card (2)HSBC Taj Credit Card (3)IHCL Premium Card (4)Taj Luxury Card
51. What does ICICI Prudential Life's "ICICI Pru Wish" Health Product for Women specifically target?
(1) General health issues (2)Critical illnesses and surgeries specifically for women (3)Dental issues (4)Maternity health
52. How many cases of bank fraud were reported in H1 FY25, according to the RBI?
(1) 5,000 cases (2)10,000 cases (3)18,461 cases (4)25,000 cases
53. What is the total amount involved in the bank frauds reported in H1 FY25?
(1) ₹10,000 crore (2)₹15,000 crore (3)₹21,367 crore (4)₹5,000 crore



54. What is the feature offered by ICICI Prudential Life's "ICICI Pru Wish" Health Product for Women?
(1) Immediate lump-sum payout for critical illnesses (2) 30-year premium guarantee (3) Both (1) and (2) (4) Only a premium-free policy
55. What type of frauds were primarily reported in the cases of bank frauds in H1 FY25?
(1) Loan frauds (2) Internet and card-related frauds (3) Document-related frauds (4) Cheque frauds
56. Which countries are affected by the Anti-Dumping Duty on Digital Offset Printing Plates?
(1) China, India, Brazil, Japan (2) China, South Korea, Japan, Taiwan, Vietnam (3) China, Mexico, South Korea, Taiwan (4) China, Japan, Thailand, Vietnam
57. What is the range of the Anti-Dumping Duty imposed on Digital Offset Printing Plates?
(1) \$0.13/SQM to \$0.50/SQM (2) \$0.10/SQM to \$0.80/SQM (3) \$0.13/SQM to \$0.77/SQM (4) \$0.15/SQM to \$0.70/SQM
58. Why were Private Sector Banks allowed to invest in Priority Sector Lending Certificates (PSLCs)?
(1) To increase their lending capacity (2) To meet the Priority Sector Lending (PSL) targets (3) To support the agricultural sector (4) To avoid penalties for non-lending
59. What is the target of RBI Innovation Hub's Digital Lending Pilot Project?
(1) Offer secured loans to salaried employees (2) Provide loans to small and medium businesses (3) Offer unsecured loans to gig workers (4) Provide loans to government employees
60. How much did the IFC invest in NDR InvIT's Sustainability Linked Bond (SLB)?
(1) \$50 million (2) \$75 million (3) \$100 million (4) \$150 million
61. What is the expected growth of warehouse space in NDR InvIT by 2030?
(1) From 200 million sq ft to 350 million sq ft (2) From 300 million sq ft to 500 million sq ft (3) From 100 million sq ft to 200 million sq ft (4) From 250 million sq ft to 400 million sq ft
62. What is the current GNPA Ratio as per RBI's Financial Stability Report for September 2024?
(1) 1.9% (2) 2.6% (3) 3.0% (4) 3.5%
63. What is the expected GNPA ratio rise for Public Sector Banks by March 2026?
(1) From 2.6% to 4.0% (2) From 1.9% to 3.0% (3) From 3.3% to 7.3% (4) From 0.9% to 2.0%
64. What is the purpose of the "Bana Kaih Scheme" launched by the Mizoram Government and banks?
(1) To provide interest-free loans to farmers (2) To offer loans with government acting as a guarantor and interest subvention for regular repayments (3) To support large-scale industrial investments (4) To promote education and healthcare facilities
65. How much was the total premium collection in the IRDAI report on Health Insurance Claims for FY2023-24?
(1) ₹75,000 crore (2) ₹95,000 crore (3) ₹1,07,681 crore (4) ₹1,20,000 crore
66. What is the deadline extension for the CBDT's "Vivad Se Vishwas" scheme?
(1) December 31, 2024 (2) January 31, 2025 (3) February 1, 2025 (4) March 31, 2025
67. What is the increased payment percentage for new applicants under the "Vivad Se Vishwas" scheme if the disputed tax is paid on February 1, 2025?
(1) 90% (2) 100% (3) 110% (4) 120%
68. What was the total claims settled in the IRDAI report on Health Insurance for FY2023-24?
(1) ₹75,493.17 crore (2) ₹83,493.17 crore (3) ₹70,000 crore (4) ₹90,000 crore
69. What is the key certification facilitated by IFC's investment in NDR InvIT?
(1) LEED Certification (2) EDGE Certification for green building standards (3) ISO 9001 Certification (4) Gold Standard Certification
70. Which of the following was the main aim of the Chief Minister's Bana Kaih Innovation Challenge in Mizoram?



- (1) Promote government jobs (2) Foster innovation and entrepreneurship (3) Improve education in the region (4) Support agricultural development
71. Who introduced the "Smart Platina Supreme" non-linked life insurance savings plan?
(1) ICICI Prudential Life Insurance (2) SBI Life Insurance (3) Bajaj Allianz Life Insurance (4) HDFC Standard Life Insurance
72. What is the loan amount signed between the Government of India and the Asian Development Bank (ADB) for the Maharashtra Sustainable Climate-Resilient Coastal Protection Project?
(1) \$50 million (2) \$42 million (3) \$60 million (4) \$35 million
73. How much investment has IREDA sanctioned for renewable energy projects in Odisha, including solar, hydro, and ethanol projects?
(1) ₹1,000 crore (2) ₹2,000 crore (3) ₹3,000 crore (4) ₹4,000 crore
74. What is the renewable energy target for Odisha by 2030?
(1) 5 GW (2) 8 GW (3) 10 GW (4) 12 GW
75. Where is IREDA (Indian Renewable Energy Development Agency Ltd.) headquartered?
(1) Bengaluru (2) New Delhi (3) Mumbai (4) Chennai
76. Who is the CMD (Chairman and Managing Director) of IREDA (Indian Renewable Energy Development Agency Ltd.)?
(1) Anil Kumar Gupta (2) Pradip Kumar Das (3) Sushil Kumar Sharma (4) Ramesh Kumar
77. What is the loan amount approved by the World Bank for the Amaravati Integrated Urban Development Program (AIUDP)?
(1) \$500 million (2) \$1 billion (3) \$800 million (4) \$600 million
78. Who will replace Salome Zourabichvili as the President of Georgia on December 29, 2024?
(1) Irakli Kobakhidze (2) Mikheil Kavelashvili (3) Alok Aggarwal (4) Justice Madan B Lokur
79. Who is appointed as Google's Country Manager and VP for India, succeeding Sanjay Gupta?
(1) Sriram Krishnan (2) Preeti Lobana (3) Justice V. Ramasubramanian (4) Mikheil Kavelashvili
80. Who has been appointed as the new Chairman of the Indian REITs Association (IRA)?
(1) Justice Sanjay Kishan Kaul (2) Alok Aggarwal (3) Sriram Krishnan (4) Ajay Bhalla
81. Who appointed Justice Madan B Lokur as the Chairperson of the UN Internal Justice Council?
(1) Antonio Guterres (2) King Hamad bin Isa Al Khalifa (3) Donald Trump (4) Narendra Modi
82. Who appointed Justice Sanjay Kishan Kaul as a member of the Bahrain International Commercial Court?
(1) Antonio Guterres (2) King Hamad bin Isa Al Khalifa (3) Donald Trump (4) Justice Madan B Lokur
83. Who appointed Sriram Krishnan as Senior Policy Advisor for AI at the White House Office of Science and Technology Policy?
(1) President Joe Biden (2) President-elect Donald Trump (3) Vice President Kamala Harris (4) Secretary Antony Blinken
84. Who is the newly appointed Chairperson of the National Human Rights Commission (NHRC)?
(1) Priyank Kanoongo (2) Justice V. Ramasubramanian (3) Justice Madan B Lokur (4) Justice G.S. Sandhawalia
85. Who was appointed as the Governor of Manipur?
(1) General V.K. Singh (2) Arif Mohammed Khan (3) Rajendra Vishwanath Arlekar (4) Ajay Bhalla
86. Who has been elected as the Prime Minister of Tonga?
(1) Hu'akavameiliku Siaosi Sovaleni (2) Aisake Valu Eke (3) Mikheil Kavelashvili (4) Pradip Kumar Das
87. Who was appointed as the Chief Justice of Himachal Pradesh High Court?



- (1)Justice Narender G. (2)Justice G.S. Sandhawalia (3)Justice Shailender Kaur (4)Justice Ravinder Dudeja
88. Which of the following was appointed as the Chief Justice of Uttarakhand High Court?
(1)Justice V. Ramasubramanian (2)Justice G.S. Sandhawalia (3)Justice Narender G. (4)Justice Madan B Lokur
89. Who was elevated to a permanent judge of the Delhi High Court along with Justice Shailender Kaur?
(1)Justice G.S. Sandhawalia (2)Justice Ravinder Dudeja (3)Justice Narender G. (4)Justice Priyank Kanoongo
90. Who has been appointed as the Ambassador to Brazil, replacing the current Ambassador?
(1)Arunish Chawla (2)Dinesh Bhatia (3)Dr. Jacqueline d'Arros Hughes (4)Maia Sandu
91. Who has been appointed as the new Revenue Secretary, succeeding Sanjay Malhotra?
(1)Arunish Chawla (2)Amit Agrawal (3)Neelam Shami Rao (4)Vineet Joshi
92. Who was appointed as the WAF Secretary-General, with a background as Director General of ICRISAT?
(1)Dr. Jacqueline d'Arros Hughes (2)Dr. Sandip Shah (3)Dr. Thomas Schinecker (4)Maia Sandu
93. Who has been re-elected as the President of Moldova for a second term?
(1)Maia Sandu (2)Dorin Recean (3)Ajeet Bajaj (4)Rajiv Mehra
94. Who has been appointed as the CEO and MD of BrahMos Aerospace?
(1)Arunish Chawla (2)Dr. Jaiteerth Raghavendra Joshi (3)Dinesh Bhatia (4)Dr. Sandip Shah
95. Who has been re-elected as the Chairman of FAITH (Federation of Associations in Indian Tourism & Hospitality.) for the 2024-2026 term?
(1)Ajeet Bajaj (2)Puneet Chhatwal (3)Rajiv Mehra (4)Thorgerdur Katrin Gunnarsdottir
96. Who has been appointed as the Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL)?
(1)Dr. Thomas Schinecker (2)Dr. Sandip Shah (3)Dr. Jacqueline d'Arros Hughes (4)Dr. Jaiteerth Raghavendra Joshi
97. Who has been appointed as the President of IFPMA (International Federation of Pharmaceutical Manufacturers & Associations.), effective January 1, 2025?
(1)Rob Davis (2)Dr. Thomas Schinecker (3)Kristrun Frostadottir (4)Arunish Chawla
98. Who has been appointed as the Prime Minister of Iceland, making history as the youngest female Prime Minister?
(1)Kristrun Frostadottir (2)Thorgerdur Katrin Gunnarsdottir (3)Maia Sandu (4)Aisake Valu Eke
99. What honour did Arun Kapur receive from Bhutan's King Jigme Khesar Namgyel?
(1)"Patang" and "Bura Marp" (2)"Gelephu Mindfulness Award" (3)"Royal Sword" and "Red Scarf" (4)"Bhutan Education Award"
100. Who among the following is a recipient of the Sahitya Akademi Award 2024 for poetry?
(1)Gagan Gill (2)Jerry Pinto (3)Arun Kapur (4)Upamanyu Chatterjee
101. What is Dr. Ravi Pillai recognized for in Bahrain's Medal of Efficiency award?
(1)His contribution to Bahrain's economy (2)His achievements in India's education system (3)His work as the largest employer of Indians outside India (4)His advancements in foreign policy
102. Which award did PM Narendra Modi receive from Kuwait's Amir Sheikh Meshal Al-Ahmad Al-Jaber Al Sabah?
(1)The Order of Mubarak Al Kabeer (2)The Order of Bahrain (3)The Kuwaiti National Award (4)The Medal of Efficiency
103. Which award did IREDA win at the PSE Excellence Awards?



- (1) Bronze for Operational Performance (2) Gold for Corporate Governance and CSR & Sustainability (3) Silver for Corporate Performance (4) Platinum for Excellence in Innovation
104. Who received the Sri Chandrasekarendra Saraswathi National Eminence Award for contributions to India's foreign policy and global leadership?
(1) S. Jaishankar (2) Arun Kapur (3) Dr. Ravi Pillai (4) Narendra Modi
105. How much will each winner of the Pradhan Mantri Rashtriya Bal Puraskar receive?
(1) ₹50,000 (2) ₹1,00,000 (3) ₹2,00,000 (4) ₹5,00,000
106. How many National PR Awards were received by Steel Authority of India (SAIL)?
(1) 5 (2) 8 (3) 10 (4) 3
107. Who won the JCB Prize for Literature 2024?
(1) Jerry Pinto (2) Upamanyu Chatterjee (3) Gagan Gill (4) Arun Kapur
108. Which award did Dr. V. V. Majula Kumari receive in addition to the Karmaveer Global Fellowship?
(1) Silver Medal (2) Gold Medal (3) Excellence Award (4) Lifetime Achievement Award
109. Who won the Turner Prize 2024 for her solo exhibition 'Alter Altar'?
(1) Gagan Gill (2) Jasleen Kaur (3) Upamanyu Chatterjee (4) Jerry Pinto
110. For which category did RINL win the State Energy Conservation Award 2024?
(1) Renewable Energy (2) Iron & Steel (3) Cement Manufacturing (4) Electrical Systems
111. What is the theme of the NCB International Conference 2024?
(1) "Building the Future of Cement" (2) "Cement the Net Zero Future" (3) "Sustainability in Cement Production" (4) "Green Innovations in Cement"
112. Which prestigious award did the Ram Temple project in Ayodhya receive?
(1) National Safety Award (2) Sword of Honour (3) Excellence in Construction Award (4) Safety Management Award
113. Who received the Rashtriya Tansen Samman 2023?
(1) Pt. Swapan Chaudhuri (2) Ustad Zakir Hussain (3) Pandit Ravi Shankar (4) Dr. L. Subramaniam
114. Who received the Kalam Ratna Award at the Chaudhary Charan Singh Awards 2024?
(1) Neerja Chowdhury (2) Dr. Rajendra Singh (3) Dr. Firoz Hossain (4) Mr. Pritam Singh
115. What is the theme of the 69th edition of the Ati Vishisht Rail Seva Puraskar?
(1) "Train Safety and Efficiency" (2) "Bhartiya Rail at the Global Stage" (3) "Mai Hoon Bhartiya Rail" (4) "Future of Indian Railways"
116. Who received Knighthood and Damehood from King Charles III for their contributions to the film industry?
(1) Steven Spielberg and Kathleen Kennedy (2) Christopher Nolan and Emma Thomas (3) Martin Scorsese and Barbara Walters (4) Ridley Scott and Sigourney Weaver
117. What is the title of Suryabala's book that won the Vyas Samman?
(1) "Kaun Des Ko Vasi: Venu Ki Diary" (2) "The Hidden World of India" (3) "Exploring Indian Myths" (4) "A Journey Through India's Culture"
118. Who won the title of "Miss Charm India 2024"?
(1) Rashmita Rasindran (2) Shivangi Desai (3) Priyanka Kumari (4) Neha Joshi
119. What is the date range for the SLINEX 2024 exercise between India and Sri Lanka?
(1) December 10-13, 2024 (2) December 17-20, 2024 (3) January 1-4, 2025 (4) November 25-28, 2024
120. Where is SLINEX 2024 being held?
(1) New Delhi, India (2) Colombo, Sri Lanka (3) Visakhapatnam, Andhra Pradesh (4) Trincomalee, Sri Lanka



121. What is the primary role of INS Nirdeshak, commissioned into the Indian Navy?
(1)Oceanographic data collection (2)Surveillance and reconnaissance (3)Air defence (4)Submarine warfare
122. Which company is responsible for supplying the K9 Vajra-T Self-Propelled Tracked Artillery Guns to the Indian Army?
(1)Hindustan Aeronautics Limited (2)Reliance Industries Ltd (3)Larsen & Toubro (4)Bharat Heavy Electricals Limited
123. Where did the Kharga Corps' "Kharga Shakti" Integrated Field Firing Exercise take place?
(1)Jammu and Kashmir (2)Rajasthan (3)Gujarat (4)Uttar Pradesh
124. What was the key objective of the Kharga Corps' "Kharga Shakti" Integrated Field Firing Exercise?
(1)Test air defence capabilities (2)Test and validate combined arms operations (3)Improve naval warfare skills (4)Enhance intelligence gathering techniques
125. What is the target for India's defence exports in FY2029?
(1)₹20,000 crore (2)₹30,000 crore (3)₹50,000 crore (4)₹40,000 crore
126. What is the duration of the India-Nepal Joint Military Exercise "Surya Kiran"?
(1)December 1-10, 2024 (2)December 31, 2024, to January 13, 2025 (3)January 15-30, 2025 (4)December 15-28, 2024
127. How many personnel will participate from the 11th Gorkha Rifles in the "Surya Kiran" exercise?
(1)500 (2)334 (3)250 (4)400
128. What is the value of the new Fleet Support Ships (FSS) approved for the Indian Navy in collaboration with Hindustan Shipyard Ltd (HSL) and Kongsberg Maritime?
(1)₹10,000 crore (2)₹19,000 crore (3)₹15,000 crore (4)₹25,000 crore
129. Which region in India leads in crypto adoption according to CoinSwitch's report on India's Crypto Portfolio 2024?
(1)Bengaluru (2)Mumbai (3)Delhi-NCR (4)Kolkata
130. In India's trade deficit with the US, which country has India surpassed to become the 10th highest trade deficit country?
(1)Japan (2)Mexico (3)Italy (4)Vietnam
131. What is the main goal of NITI Aayog's report on S.A.F.E. Accommodation?
(1)Increase the manufacturing sector's contribution to GDP (2)Improve housing for rural workers (3)Encourage foreign investments (4)Provide affordable housing to workers
132. According to the India State of Forest Report (ISFR) 2023, which state had the highest increase in forest cover?
(1)Mizoram (2)Chhattisgarh (3)Maharashtra (4)Odisha
133. What was the year-on-year inflation for CPI-AL (Agricultural Labourers) in November 2024?
(1)7.37% (2)5.35% (3)6.5% (4)4.5%
134. According to OYO's "Travelopedia 2024" report, which is the most popular state for travel in India?
(1)Uttar Pradesh (2)Tamil Nadu (3)Rajasthan (4)Goa
135. Which company is ranked 43rd globally in the SIPRI report on global arms producers?
(1)Bharat Electronics Ltd (BEL) (2)Hindustan Aeronautics Ltd (HAL) (3)Mazagon Dock Shipbuilders Ltd (MDL) (4)Bharat Dynamics Ltd (BDL)
136. How many Indian universities were ranked in the Times Higher Education Interdisciplinary Science Rankings (ISR) 2025?
(1)55 (2)60 (3)65 (4)70



137. According to the Boston Consulting Group (BCG) AI Maturity Matrix, which countries lead in AI readiness?
(1) India, China, Singapore, US, and UK (2) Canada, China, Singapore, US, and UK (3) Japan, Canada, US, Singapore, and China (4) US, Germany, Canada, UK, and China
138. What is the ranking of the Mumbai-Delhi route as the busiest domestic route according to the OAG report?
(1) 1st (2) 3rd (3) 8th (4) 10th
139. How many women candidates contested in the 2024 Lok Sabha elections across 390 constituencies?
(1) 500 (2) 800 (3) 1,000 (4) 1,200
140. According to the IPBES Nexus Report on Biodiversity, what percentage of global GDP depends on nature?
(1) 30% (2) 40% (3) 50% (4) 60%
141. What is the cost of the cheapest passport in the Global Passport Rankings?
(1) ₹1,000 (2) ₹1,400 (3) ₹1,524.95 (4) ₹2,000
142. In the ADR Report on CM Assets and Liabilities, which Chief Minister has the highest assets?
(1) Mamata Banerjee (2) Yogi Adityanath (3) N Chandrababu Naidu (4) Arvind Kejriwal
143. What percentage of Chief Ministers have criminal cases according to the ADR Report?
(1) 25% (2) 32% (3) 42% (4) 50%
144. Who won the 13th Admiral's Cup Sailing Regatta 2024?
(1) Italy (2) India (3) Russia (4) Japan
145. Who won the Women's Individual Gold at the 13th Admiral's Cup Sailing Regatta 2024?
(1) Ensign Camilla Bernabei (Italy) (2) Lt. Gorkunov Petr Ilyich (Russia) (3) Cdt. Loshichinina Polina Vladislavovna (Russia) (4) Suryansh Shedge (India)
146. Who won the Syed Mushtaq Ali Trophy 2024?
(1) Madhya Pradesh (2) Mumbai (3) Rajasthan (4) Delhi
147. Who was the Player of the Tournament in the Syed Mushtaq Ali Trophy 2024?
(1) Suryansh Shedge (2) Shreyas Iyer (3) Ajinkya Rahane (4) Rishabh Pant
148. Which country won the Women's Junior Asia Cup 2024?
(1) Japan (2) South Korea (3) India (4) China
149. Where were the 67th National Shooting Championship Competitions held?
(1) Bhopal (2) Pune (3) New Delhi (4) Mumbai
150. Who won the women's 25m pistol event at the National Shooting Championship?
(1) Simranpreet Kaur Brar (2) Rahi Sarnobat (3) Riya Shirish Thatte (4) Heena Sidhu
151. Who won the inaugural Waldner Cup 2024 in Table Tennis?
(1) Team World (2) Team Asia (3) Team Europe (4) Team USA
152. Who won the Player of the Year (Men's) award at The Best FIFA Football Awards 2024?
(1) Aitana Bonmatí (2) Vinicius Junior (3) Lionel Messi (4) Kylian Mbappé
153. Where will the 12th Para Athletics World Championships be hosted in 2025?
(1) Paris, France (2) New Delhi, India (3) Tokyo, Japan (4) London, UK
154. What is the date range for the Kho Kho World Cup 2025?
(1) January 1-5, 2025 (2) January 10-15, 2025 (3) January 13-19, 2025 (4) February 1-7, 2025
155. Which city will host the 11th ISSF Junior World Cup in 2025?
(1) Mumbai (2) New Delhi (3) Bengaluru (4) Chennai
156. Who is the brand ambassador for the Kho Kho World Cup 2025?
(1) Shah Rukh Khan (2) Salman Khan (3) Virat Kohli (4) Amitabh Bachchan



157. What is the main goal of the 2025 Para Athletics World Championships to be hosted in New Delhi?
(1) To celebrate the 75th anniversary of India's independence (2) To enhance participation in athletics
(3) To support the growth of para sports globally (4) To promote physical disabilities awareness
158. What is the total number of medals India won in the 2024 Para Athletics World Championships in Kobe, Japan?
(1) 15 (2) 17 (3) 10 (4) 20
159. Who won the inaugural U-19 Women's Asia Cup 2024?
(1) Bangladesh (2) India (3) Pakistan (4) Sri Lanka
160. Who was named Player of the Match & Series in the U-19 Women's Asia Cup 2024?
(1) Niki Prasad (2) Gongadi Trisha (3) Mithun Manjunath (4) Shriyanshi Valishetty
161. Who won the Men's Singles Championship at the National Badminton Championships 2024?
(1) Mithun Manjunath (2) M Raghu (3) Arsh Mohammad (4) Ayush Agarwal
162. Who won the Women's Singles Championship at the National Badminton Championships 2024?
(1) Devika Sihag (2) Shriyanshi Valishetty (3) Arathi Sara Sunil (4) Varshini VS
163. How many medals did India win at the 2024 Asian Youth and Junior Weightlifting Championships?
(1) 25 medals (2) 30 medals (3) 33 medals (4) 35 medals
164. Where were the 2024 Asian Youth and Junior Weightlifting Championships held?
(1) New Delhi, India (2) Doha, Qatar (3) Jakarta, Indonesia (4) Tokyo, Japan
165. Which country won the 2024 Davis Cup?
(1) Spain (2) Netherlands (3) Italy (4) France
166. Who won the 2024 Davis Cup, defending their title?
(1) Spain (2) Netherlands (3) Italy (4) Germany
167. Who won the Men's 25m Rapid-Fire Pistol title at the National Shooting Championship 2024?
(1) Gurpreet Singh (2) Vijayveer Sidhu (3) Riya Shirish Thatte (4) Simranpreet Kaur Brar
168. Who won the gold medal in the FIDE World Youth U-18 Open Rapid category?
(1) Roman Pyrih (2) Pranav Venkatesh (3) Koyel Bar (4) Irene Sukandar
169. Who won the FIDE Women's World Rapid Championship?
(1) Irene Sukandar (2) Koneru Humpy (3) Vishy Anand (4) Hou Yifan
170. Who was nominated for ICC Men's T20I Cricketer of the Year in 2024?
(1) Rohit Sharma (2) Arshdeep Singh (3) Virat Kohli (4) Hardik Pandya
171. What special award was given to Sachin Tendulkar by the Melbourne Cricket Club?
(1) Lifetime Achievement Award (2) Honorary Cricket Membership (3) Best Cricketer Award
(4) Player of the Year Award
172. What is the objective of the CHARAK Scheme by NCL(National Chemical Laboratory.)?
(1) Provide free treatment for cancer patients (2) Free treatment for economically weaker sections suffering from life-threatening diseases (3) Provide healthcare to elderly citizens (4) Provide free medicines for children
173. Who is eligible for the CHARAK Scheme?
(1) Individuals with annual family income below Rs 5 lakh (2) Individuals with annual family income below Rs 8 lakh (3) Only government employees (4) Only elderly people
174. What is the primary focus of the Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF)?
(1) Provide loans for agricultural machinery (2) Support small and marginal farmers, women, SC/ST, PwD farmers, MSMEs, and FPOs (3) Provide subsidies for electric vehicles (4) Provide loans for rural infrastructure projects

175. What is the loan coverage percentage for small farmers under the Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF)?
(1)100% (2)90% (3)80-85% (4)70%
176. What is the main goal of the PM Surya Ghar Muft Bijli Yojana?
(1)Provide free electricity to farmers (2)Achieve 1 crore rooftop solar installations by 2027
(3)Provide free electricity to industrial sectors (4)Promote solar power in urban cities
177. What is the subsidy provided under the PM Surya Ghar Muft Bijli Yojana for systems between 2-3 kW?
(1)20% (2)40% (3)60% (4)50%
178. What is the financial support provided under the Banglar Bari Scheme for house construction?
(1)₹1 lakh (2)₹1.20 lakh (3)₹2 lakh (4)₹3 lakh
179. What is the target number of beneficiaries for the Banglar Bari scheme by 2025?
(1)10 lakh (2)20 lakh (3)30 lakh (4)50 lakh
180. What does the "Sanjeevani Yojana" provide in Delhi?
(1)Free school education (2)Free treatment for Delhi's elderly population in both government and private hospitals (3)Financial support for elderly citizens (4)Free healthcare for children under 12
181. What is the budget allocation for the PM Surya Ghar Yojana for rooftop solar projects?
(1)₹2,000 crore (2)₹5,000 crore (3)₹75,021 crore (4)₹50,000 crore
182. What is the total allocation for India's semiconductor incentive program under MeitY's Design-Linked Incentive Scheme?
(1)₹1,000 crore (2)₹5,000 crore (3)₹76,000 crore (4)₹50,000 crore
183. What is the main target of the PM E-DRIVE Scheme for EV charging infrastructure?
(1)Installation of 5,000 EV chargers (2)Installation of 22,000 EV chargers for electric four-wheelers
(3)Installation of 100,000 EV chargers for e-buses (4)Installation of solar-powered charging stations
184. What is the subsidy percentage for setting up EV charging infrastructure under the Ministry of Heavy Industries' guidelines?
(1)60% (2)70% (3)80% (4)100%
185. How much is the Payment Security Fund created by MNRE for Rooftop Solar Projects?
(1)₹1,000 crore (2)₹10,000 crore (3)₹100 crore (4)₹5,000 crore
186. What achievement did Kaamya Karthikeyan make at the age of 17?
(1)Conquered the highest peaks of the Himalayas (2)Became the youngest female to conquer the highest peak on all seven continents (3)Completed a solo climb of Mt. Everest (4)Set the world record for the fastest ascent of Mt. Kilimanjaro
187. What is the theme of the CII Health Summit addressed by the Union Health Minister?
(1)"Revolutionizing Healthcare for 2047" (2)"Transforming Healthcare for Viksit Bharat 2047"
(3)"Innovations in Healthcare Technology" (4)"Healthcare Reforms for India's Growth"
188. What is the technology used in the C-DOT and Trois Infotech agreement?
(1)Blockchain for secure communication (2)Face Recognition Using Drones (3)AI-powered traffic management (4)Satellite-based internet connectivity
189. Who set the new 9-hour spacewalk record aboard the Tiangong space station?
(1)Ma Long and Chen Meng (2)Cai Xuzhe and Song Lingdong (3)Truls Moregardh and Dimitrij Ovtcharov (4)Song Lingdong and Zhang Yimou
190. What technology is being studied for space debris removal by Japan and India?
(1)Orbital Lasers (2)Solar-powered satellites (3)Rocket-based debris collection (4)Advanced space drones



191. What is the aim of NASA's Project SWIM?
(1) Explore deep space using robotic explorers (2) Search for life in the oceans of moons like Europa and Enceladus (3) Study the solar system's atmosphere (4) Monitor the impact of asteroids
192. Where was India's first commercial-scale Medium Voltage Solid-State Transformer developed?
(1) Bengaluru, Karnataka (2) Vishakhapatnam, Andhra Pradesh (3) Hyderabad, Telangana (4) Mumbai, Maharashtra
193. What is the Agnibaan launch vehicle developed by Agnikul Cosmos capable of delivering?
(1) Payloads up to 100 kg (2) Payloads up to 200 kg (3) Payloads up to 300 kg (4) Payloads up to 500 kg
194. What makes the first launch of Agnibaan unique in terms of rocket technology?
(1) It uses a solar-powered engine (2) It is the world's first flight using a 3D-printed rocket engine (3) It is the first launch using a hybrid engine (4) It uses an electric-powered propulsion system
195. What is the purpose of the satellite "Varuna" launched by PierSight?
(1) Oceanography research (2) Maritime surveillance (3) Environmental monitoring (4) GPS navigation
196. How many satellites does PierSight plan to launch by 2028 for dedicated maritime surveillance?
(1) 10 satellites (2) 20 satellites (3) 32 satellites (4) 50 satellites
197. What is the main significance of ISRO's Space Docking Experiment (SpaDeX)?
(1) India becomes the first country to achieve space docking (2) India becomes the 4th country with space docking technology (3) India successfully launches its first commercial satellite (4) India successfully launches a space station
198. What is the purpose of IIT Bombay's "AroTrack" device?
(1) To monitor air pollution levels (2) To detect pollutants like phenol or benzene in water (3) To measure soil contamination (4) To track industrial emissions
199. What key component does IIT Bombay's "AroTrack" device use for detecting pollutants?
(1) DNA sensors (2) MopR sensor (3) Solar panels (4) Wireless communication
200. What is the duration of the LNG supply deal signed between Qatar and GAIL (India) Ltd?
(1) 3 years (2) 5 years (3) 7 years (4) 10 years
201. What is the target set by India to raise the gas share in its energy mix by 2030?
(1) 10% (2) 12% (3) 15% (4) 20%
202. What is the focus of the partnership between UNICEF and the West Bengal Government?
(1) Addressing malnutrition in children (2) Strengthening healthcare systems for treating juvenile diabetes (Type 1) (3) Expanding vaccination programs for children (4) Providing free healthcare for senior citizens
203. What is the primary recommendation of the high-level committee for restructuring the National Testing Agency (NTA)?
(1) To increase the number of exams (2) To introduce a "Digi-Exam" system (3) To outsource the exam process (4) To reduce the number of examinations
204. What is the main purpose of the Kisan Kavach anti-pesticide bodysuit?
(1) To protect farmers from weather conditions (2) To protect farmers from pesticide exposure (3) To prevent diseases in crops (4) To help farmers with heavy lifting
205. What is the maximum fine imposed under the amendment to Aircraft (Security) Rules, 2023 for hoax bomb threats?
(1) ₹10 lakh (2) ₹50 lakh (3) ₹1 crore (4) ₹5 crore



206. Which company became the first private telecom operator to provide mobile services along the Line of Control (LoC) in Jammu & Kashmir?
(1)Vodafone (2)Jio (3)Airtel (4)BSNL
207. What is the main objective of the "Bhiksha Vriti Mukta Bharat" initiative in Indore?
(1)To promote education for the underprivileged (2)To make 30 cities beggar-free by 2026 (3)To increase employment opportunities for beggars (4)To eliminate street vendors
208. By when has the Ministry of New and Renewable Energy (MNRE) set the deadline for solar companies to use India-made Solar Photovoltaic (SPV) cells in their panels?
(1)December 2025 (2)June 2026 (3)December 2026 (4)March 2027
209. What is the proposed penalty for offenders under the BULA Bill (Banning of Unregulated Lending Activities)?
(1)Imprisonment for 1 to 5 years and fines up to ₹50,000 (2)Imprisonment for 2 to 10 years and fines from ₹2 lakh to ₹1 crore (3)Imprisonment for 5 to 15 years and fines from ₹1 lakh to ₹10 crore (4)Imprisonment for 1 to 3 years and fines up to ₹1 lakh
210. What is the MSP (Minimum Support Price) for Milling Copra for the 2025 season?
(1)₹10,000 per quintal (2)₹11,582 per quintal (3)₹12,100 per quintal (4)₹15,000 per quintal
211. How many points are awarded for every ₹1 spent on Namo Bharat train tickets in the Loyalty Points Program?
(1)0.5 points (2)1 point (3)2 points (4)5 points
212. What is the validity period for the loyalty points in the Namo Bharat train Loyalty Points Program?
(1)3 months (2)6 months (3)1 year (4)2 years
213. What is the target set by Oil India Ltd (OIL) for non-fossil energy by 2040?
(1)5-7% (2)10-12% (3)12-15% (4)20-25%
214. What is the name of the anti-pesticide bodysuit unveiled by Dr. Jitendra Singh for farmers' protection?
(1)Kisan Suraksha (2)Kisan Kavach (3)Pesticide Guard (4)Kisan Raksha
215. What fine has been imposed for hoax bomb threats under the amended Aircraft (Security) Rules, 2023?
(1)₹50 lakh (2)₹75 lakh (3)₹1 crore (4)₹2 crore
216. What healing therapy did the National Institute of Siddha (NIS) perform to set a Guinness World Record?
(1)Ayurveda therapy (2)Varmam therapy (3)Acupuncture therapy (4)Siddha Marma therapy
217. What is the deadline for solar companies to use India-made Solar Photovoltaic (SPV) cells in their panels for government procurement?
(1)June 2024 (2)June 2025 (3)June 2026 (4)December 2027
218. What discount is offered on Namo Bharat train tickets through the RRTS Connect mobile app?
(1)5% (2)10% (3)15% (4)20%
219. What is the value of each loyalty point earned in the Namo Bharat Train Loyalty Points Program?
(1)₹0.05 (2)₹0.10 (3)₹0.15 (4)₹0.20
220. Which theme will be used for the Republic Day Parade 2025 Tableaux?
(1)"Incredible India: A Legacy of Culture" (2)"Swarnim Bharat: Virasat aur Vikas" (3)"Progressive India: A New Dawn" (4)"India's Technological Future"
221. Which company launched India's first multilingual Gen AI-powered voice bot for e-commerce customer support?
(1)Flipkart (2)Amazon (3)Meesho (4)Myntra



222. What is the target set by Oil India Ltd (OIL) for non-fossil energy by 2040?
(1)5-7% (2)10-12% (3)12-15% (4)20-25%
223. What is the theme of the Nayi Chetna 3.0 campaign launched by Shivraj Singh Chouhan?
(1)"Hinsa Ke Khilaf - Ek Saath Ek Awaaz" (2)"Gender Equality for All" (3)"Empowering Women Through Education" (4)"Creating Awareness for Rural Development"
224. Under the Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA), how much was approved for higher education projects in Jammu & Kashmir?
(1)₹75 crore (2)₹85 crore (3)₹100 crore (4)₹150 crore
225. What was India's coal production target for FY2030 as mentioned in the record coal production report?
(1)1 billion tonnes (2)1.5 billion tonnes (3)2 billion tonnes (4)2.5 billion tonnes
226. What is the unique feature of Devi Ahilyabai Holkar Airport, Indore?
(1)It is India's first fully automated airport (2)It is India's first zero-waste airport (3)It handles the highest number of passengers annually (4)It is India's first airport with floating solar power
227. What is the allocated budget for the Mahila Samwad Program under Bihar's Women Empowerment initiative?
(1)₹150 crore (2)₹200 crore (3)₹225 crore (4)₹300 crore
228. What is the Coffee Board of India's goal for coffee production by 2034?
(1)To maintain current production levels (2)To double coffee production and exports (3)To introduce new coffee varieties (4)To make India the largest coffee exporter in the world
229. What is the purpose of the SWAR platform launched by Gujarat?
(1)Promote English language education in schools (2)Overcome language barriers in grievance redressal and feedback mechanisms (3)Facilitate digital communication in regional languages (4)Translate government policies into regional languages
230. Who was the tabla maestro who passed away and was awarded the Padma Vibhushan in 2023?
(1)Zakir Hussain (2)Ravi Shankar (3)Alla Rakha (4>Anindo Chatterjee
231. Which acclaimed filmmaker, a pioneer of India's parallel cinema, passed away?
(1)Rajkumar Hirani (2)Shyam Benegal (3)Satyajit Ray (4)Karan Johar
232. Who was the renowned Malayalam writer that passed away?
(1)M T Vasudevan Nair (2)Kamala Das (3)O V Vijayan (4)Vaikom Muhammad Basheer
233. Who was the 13th Prime Minister of India who passed away and contributed greatly to India's economic reforms?
(1)Lal Bahadur Shastri (2)Manmohan Singh (3)Atal Bihari Vajpayee (4)Indira Gandhi
234. Who was the environmentalist and Padma Shri recipient who passed away?
(1)Tulsi Gowda (2)Vandana Shiva (3)Sundarlal Bahuguna (4)Ranjana Jha
235. Which former US President passed away recently?
(1)Ronald Reagan (2)Bill Clinton (3)Jimmy Carter (4)George H.W. Bush
236. What is the title of the book authored by Dhruva Jaishankar?
(1)"Middle Class India: Driving Change in the 21st Century" (2)"The Many Faces of Nehru"
(3)"Vishwa Shastra India and the World" (4)"Dharmanomics: An Indigenous and Sustainable Economic Model"
237. Which state in India has launched its first-ever Yoga Policy?
(1)Uttar Pradesh (2)Uttarakhand (3)Tamil Nadu (4)Gujarat
238. What is the theme of the Global Soil Conference 2024?



- (1) "Food Security and Sustainable Agriculture" (2) "Caring Soils Beyond Food Security: Climate Change Mitigation & Ecosystem Services" (3) "Soil and Water Conservation" (4) "Restoring Ecosystems through Soil Management"
239. Where is India's first-ever Ganges River Dolphin tagging initiative held?
(1) Bihar (2) Assam (3) West Bengal (4) Uttar Pradesh
240. Which new frog species was discovered in Meghalaya?
(1) Rhacophorus nimbuensis (2) Raorchestes asakgensis (3) Bufo melanochirus (4) Hyla leucophyllata
241. Where is Keibul Lamjao National Park located?
(1) Manipur (2) Assam (3) Kerala (4) Nagaland
242. Where will the 7th edition of Bauma CONEXPO INDIA be held in 2024?
(1) Greater Noida, Uttar Pradesh (2) New Delhi (3) Mumbai, Maharashtra (4) Pune, Maharashtra
243. What is India's longest 18-hole golf course located?
(1) Mumbai (2) Dwarka, Delhi (3) Bangalore (4) Kolkata
244. Which city is the headquarters for Airbus in India & South Asia?
(1) Mumbai (2) New Delhi (3) Bengaluru (4) Hyderabad
245. What is the title of the book authored by Sriram Balasubramanian?
(1) "The Many Faces of Nehru" (2) "Dharmanomics: An Indigenous and Sustainable Economic Model" (3) "Middle Class India: Driving Change in the 21st Century" (4) "Vishwa Shastra India and the World"
246. Who is the brand ambassador for Techjockey?
(1) Virat Kohli (2) Rishabh Pant (3) Shubman Gill (4) Rohit Sharma
247. Who has been named the Festival Ambassador for the Arunachal Rang Mahotsav?
(1) Amitabh Bachchan (2) Pankaj Tripathi (3) Shah Rukh Khan (4) Priyanka Chopra
248. Which country recently signed the International Solar Alliance (ISA) framework agreement, becoming its 17th signatory?
(1) Moldova (2) Sri Lanka (3) Bangladesh (4) Nepal
249. What is the total length of the India Asia Xpress (IAX) and India Europe Xpress (IEX) undersea cable systems?
(1) 10,000 km (2) 12,000 km (3) 15,000 km (4) 18,000 km
250. Until when is the visa exemption for Indian nationals in Malaysia valid?
(1) December 31, 2025 (2) December 31, 2026 (3) December 31, 2027 (4) December 31, 2024
251. Which word was chosen as Merriam-Webster's 2024 Word of the Year?
(1) Manifest (2) Brain Rot (3) Brat (4) Polarization
252. Which airline was awarded '2024 Airline of the Year' by CAPA - Centre for Aviation?
(1) Air India (2) Emirates (3) Qatar Airways (4) IndiGo
253. Where will China build the world's largest dam, which is part of its 14th Five-Year Plan?
(1) Yangtze River (2) Yarlung Zangbo River (3) Mekong River (4) Yellow River
254. What is the value of the investment commitment made by EFTA in India as part of the India-EFTA Trade and Economic Partnership Agreement (TEPA)?
(1) \$50 billion (2) \$75 billion (3) \$100 billion (4) \$150 billion
255. What is the top speed of China's CR450 High-Speed Bullet Train?
(1) 350 km/h (2) 400 km/h (3) 450 km/h (4) 500 km/h
256. Where was the Global Alliance Against Hunger and Poverty launched at the G20 Summit?
(1) Buenos Aires, Argentina (2) Berlin, Germany (3) Rio de Janeiro, Brazil (4) New Delhi, India



Answers (December 16 to 31Economy)

1	2	21	2	41	2	61	2	81	1
2	2	22	3	42	2	62	2	82	2
3	2	23	1	43	2	63	3	83	2
4	2	24	3	44	2	64	2	84	2
5	2	25	2	45	2	65	3	85	4
6	2	26	2	46	2	66	2	86	2
7	4	27	4	47	2	67	3	87	2
8	2	28	3	48	2	68	2	88	3
9	2	29	2	49	2	69	2	89	2
10	2	30	2	50	2	70	2	90	2
11	2	31	2	51	2	71	2	91	1
12	3	32	1	52	3	72	2	92	1
13	3	33	2	53	3	73	3	93	1
14	2	34	1	54	3	74	3	94	2
15	2	35	3	55	2	75	2	95	2
16	3	36	3	56	2	76	2	96	2
17	2	37	2	57	3	77	3	97	2
18	2	38	2	58	2	78	2	98	1
19	2	39	2	59	3	79	2	99	1
20	3	40	1	60	2	80	2	100	1

101	1	121	1	141	2	161	2	181	3
102	3	122	3	142	3	162	1	182	3
103	2	123	2	143	3	163	3	183	2
104	1	124	2	144	3	164	2	184	3
105	2	125	3	145	1	165	3	185	3
106	2	126	2	146	2	166	3	186	2
107	2	127	2	147	3	167	2	187	2
108	2	128	2	148	3	168	2	188	2
109	2	129	3	149	3	169	2	189	2
110	2	130	3	150	3	170	2	190	1
111	2	131	1	151	2	171	2	191	2
112	2	132	2	152	2	172	2	192	2
113	1	133	2	153	2	173	2	193	3
114	1	134	1	154	3	174	2	194	2
115	3	135	2	155	2	175	3	195	2
116	2	136	3	156	2	176	2	196	3
117	1	137	2	157	3	177	2	197	2
118	2	138	3	158	2	178	2	198	2
119	2	139	2	159	2	179	3	199	2
120	3	140	3	160	2	180	2	200	2



201	3	221	3	241	1
202	2	222	3	242	1
203	2	223	1	243	2
204	2	224	2	244	2
205	3	225	2	245	2
206	3	226	2	246	2
207	2	227	3	247	2
208	2	228	2	248	1
209	2	229	2	249	3
210	2	230	1	250	2
211	2	231	2	251	4
212	3	232	1	252	4
213	3	233	2	253	2
214	2	234	1	254	3
215	3	235	3	255	3
216	2	236	3	256	3
217	3	237	2		
218	2	238	2		
219	2	239	2		
220	2	240	2		