



December 2024 1 to 15 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. Amounts & Agreements

1. World Bank Loan to Maharashtra

- **Amount:** \$188.28 million.
- **Purpose:** Achieve balanced development. Support lagging districts and enhance online service delivery through MAITRI 2.0 and RTS portals.
- **Program:** "Maharashtra Strengthening Institutional Capabilities."

2. Nepal & China Belt and Road Initiative Agreement

- **Frame work Validity:** 3 years (renewable).
- **Focus Areas:** Connectivity through Silk Road Economic Belt & Maritime Silk Road.

3. SUNDAY Hotel Brand Expands to UK & UAE

- **Locations:** London (Lansbury Heritage) & Dubai.
- **Parent Company:** OYO Rooms and SoftBank.

4. ADB Loan for India's Logistics Sector

- **Amount:** \$350 million.
- **Purpose:** Support PM Gati Shakti-NMP and National Logistics Policy.
- **Target:** \$2 trillion exports by 2030.

5. ADB-Mastercard Partnership

- **Objective:** Promote financial inclusion for MSMEs.
- **Grant:** \$5 million to support \$1 billion ADB financing.
- **Initial Markets:** India, Indonesia, Malaysia, and others.

6. World Bank Funds Kerala Climate Resilient Agri Project:

- **Total Outlay:** ₹2,765 crore.
- **Benefits:** 4 lakh farmers with climate-smart practices.

7. ADB Loans:

- **\$500 Million:** For India's green infrastructure development (via IIFCL).
- **\$788.8 Million:** For Amaravati's development as a green and smart capital city.

8. World Bank approved \$325.10 million for UP-AGREES Project:

- Supports **1 million farmers** and promotes **Integrated Agri-Export Hub** near Jewar Airport.

2. Appointments & Resignations

1. Ngozi Okonjo-Iweala Reappointed as WTO Director General (2nd Term)

- **Tenure:** Until **mid-2029**
- **Consensus** among all **166 WTO members**
- She was the **WTO's first female and first African DG in 2021**
- **WTO:** HQ – Geneva, Members – 166, Founded – 1995

2. Donald Trump Picks Kash Patel as Next Director of FBI



- Patel to replace **Christopher Wray**, who had a 10-year term (from 2017)
- 3. **Justice Manmohan**: Appointed to Supreme Court (Delhi HC Chief Justice elevated).
- 4. **Vibhu Bakhru**: Acting Chief Justice of Delhi HC.
- 5. **Netumbo Nandi-Ndaitwah Becomes Namibia's First Female President**
 - **Country Details**: Capital – Windhoek | Currency – Namibian Dollar/South African Rand.
- 6. **Ramesh Krishnamurthi Appointed CPFC of EPFO**
 - **Replaces**: Neelam Shammi Rao.
 - **Role**: CEO of EPFO and ex-officio Member Secretary of the Central Board, EPF.
 - **EPFO HQ**: New Delhi | Established in 1952.
- 7. **Devendra Fadnavis Sworn in as Maharashtra CM**
 - **Deputy CMs**: Eknath Shinde and Ajit Pawar.
 - **Governor**: CP Radhakrishnan.
- 8. **New President of Somaliland**
 - **President**: Abdirahman Mohamed Abdullahi (Irro).
 - **Replaces**: Muse Bihi Abdi.
 - **Significance**: Somaliland declared independence in **1991**.
- 9. **Li Qunhai Re-elected as World Sailing President**
 - **Tenure**: 4 years.
 - **HQ**: London, UK.
 - **Founded**: 1907.
- 10. **Abdulla Nigmatovich Aripov Reappointed as PM of Uzbekistan**
 - **Tenure**: Third term.
 - **Capital**: Tashkent.
 - **President**: Shavkat Mirziyoyev.
- 11. **Sanjay Malhotra Appointed as RBI Governor**:
 - **Tenure**: 3 years.
 - **1st Monetary Policy Review**: February 2025.
 - **Predecessor**: Shaktikanta Das.
- 12. **Harmeet K. Dhillon Appointed as Assistant Attorney General for Civil Rights (US)**
 - Fourth Indian-origin member in Trump's second cabinet.
- 13. **Rabindra Nath Mahato Elected as Speaker of Jharkhand Assembly**
 - **Second Term**: Speaker of the 6th Jharkhand Legislative Assembly.
 - **Jharkhand Details**:
 - Capital: Ranchi.
 - CM: Hemant Soren.
 - Governor: Santosh Kumar Gangwar.
- 14. **Ajay Seth Assigned Additional Charge of Revenue Secretary**
 - Former Revenue Secretary Sanjay Malhotra appointed as **26th RBI Governor**.
- 15. **John Dramani Mahama Wins Presidential Election in Ghana**
 - **Ghana Details**:
 - Capital: Accra.
 - Currency: Cedi.
- 16. **Justice Surya Kant as SCLSC Chairperson**



➤ **Replaces:** Justice BR Gavai.

➤ **Key Roles:**

- Supreme Court Legal Services Committee (SCLSC): Provides free legal services to marginalized groups.
- National Legal Services Authority (NALSA): Headed by Justice BR Gavai.

17. Abdoulaye Maiga Appointed PM of Mali

- **Replaces:** Choguel Kokalla Maiga.
- **Background:** Mali under military rule since 2020.
- **Capital:** Bamako | Currency: West African CFA Franc.

18. Bhavesh Jain Appointed as MD & CEO of TransUnion CIBIL

- **Replaces:** Rajesh Kumar.
- **Details:** TransUnion is one of four credit bureaus in India, alongside Experian, Equifax, and CRIF High Mark.

19. Francois Bayrou became PM, succeeding Michel Barnier.

20. Mohamed al-Bashir appointed caretaker PM until March 1, 2025, succeeding Mohammed al-Jalali.

3. Arts & Cultural Affairs

4. Awards, Rewards, Recognition

1. National Awards for Persons with Disabilities:

- **By:** President Droupadi Murmu on Dec 3.
- **Recognized:** 22 individuals, 11 institutions.
- **Theme:** "Amplifying the leadership of persons with disabilities for an inclusive and sustainable future."

2. Wagh Bakri Tea Group Receives "Generational Legacy Award"

- **Awarded By:** Hurun India at the inaugural Family Business Awards in Mumbai.
- **Presented To:** Desai family by Anas Rahman Junaid (Hurun India) & Dr. Nitin Singh (Barclays).

3. Kannada Short Film "Sunflowers Were the First Ones to Know" Qualifies for Oscars 2025

- **Director:** Chidananda S. Naik.
- **Category:** Live Action Short Film.

4. Anil Pradhan Wins 3rd Rohini Nayyar Prize

- **Contribution:** STEM education, hands-on labs.
- **Award:** ₹10 lakh, citation, and trophy.
- **Notable Work:** Designer of Asia's first university rocket team (VSLV).

5. Rajkumar Hirani Wins "National Kishore Kumar Award 2023"



➤ **Event:** 37th death anniversary of Kishore Kumar in Khandwa, Madhya Pradesh.

➤ **Award Established By:** Madhya Pradesh Directorate of Culture in 1997.

6. ISSA Good Practice Award for Asia-Pacific 2024

➤ **Recipient:** India at the Regional Social Security Forum in Riyadh, Saudi Arabia.

➤ **EPFO Recognized For:**

- Communication Channels, Nidhi Aapke Nikat 2.0, Multilingual Call Centers, Prayaas.

7. IOC Lifetime Achievement Awards 2024

➤ **Recipients:**

- Jane Figueiredo (Zimbabwe, Diving Coach).
- Vitaliy Petrov (Ukraine, Pole Vault Coach).

8. Aster Guardians Global Nursing Award

➤ **Recipient:** Maria Victoria Juan (Philippines).

➤ **Award Amount:** ₹2 crore.

➤ **Venue:** Bengaluru, India.

9. REC Ltd.

➤ Won **Golden Peacock Award 2024** for Excellence in Corporate Governance.

10. Indira Gandhi Prize 2024

➤ Awarded to **Michelle Bachelet** (former President of Chile) for contributions to human rights and gender equality.

11. 2024 Pfizer Award

➤ **Recipient:** Professor Projit Bihari Mukharji for the book "**Brown Skins, White Coats: Race Science in India, 1920-66**".

➤ **Awarding Body:** History of Science Society (HSS).

12. Payal Kapadia's Film "All We Imagine As Light" Nominated for Golden Globe:

➤ Categories: **Best Motion Picture (Non-English)** and **Best Director**.

13. Madhav Gadgil Wins UNEP Champions of the Earth Award 2024

➤ **Category:** Lifetime Achievement.

14. Shaji N Karun Wins JC Daniel Award 2023

➤ **Contributions:** Lifetime achievements in Malayalam cinema.

➤ **Award Details:**

- Instituted by the Kerala government.
- Includes ₹5 lakh, citation, and statuette.

15. Hindustan Shipyard Limited (HSL) Honored at PSU Transformation Awards 2024

➤ **Awards:**

- Innovative Product Development Award.
- Technology Adoption Award.

➤ **Headquarters:** Visakhapatnam, Andhra Pradesh.

16. 30th Kolkata International Film Festival (KIFF)

➤ **Awards:**

- **Best Film (Golden Royal Bengal Tiger):** Bulgarian film "Stadoto."
- **Special Jury Award:** Alejandro Gerber Bicecci's "Arillo De Hombre Muerto."
- **Indian Cinema Best Film:** "Lachhi" by Krishnegowda.
- **Bengali Panorama Best Film:** "Dhrubor Ashchorjo Jibon" by Abhijit Chowdhury.



- **Focus Country:** France.

17. Donald Trump Named Time's Person of the Year 2024

- Recognized for his political impact and election victory.

18. Nepal Army Chief Honored

- **Awarded By:** President Droupadi Murmu.
- **Details:** Honorary rank of "General of Indian Army" conferred upon General Ashok Raj Sigdel.

19. Manoj Bajpayee's 'The Fable' won 'Best Film' at the 38th Leeds International Film Festival.

20. PM Narendra Modi awarded the "Dr Martin Luther King Jr Global Peace Award" by AIAM.

21. Kiran Mazumdar-Shaw (Biocon Chairperson):

- Conferred the "Jamsetji Tata Award 2024" for pioneering biosciences in India.

5. Banking, Finance, Insurance & Economic Affairs

1. PhonePe Launches Low-Cost Disease Insurance Plan

- **Coverage:** Vector-borne and air-borne diseases (e.g., dengue, malaria) for ₹59/year.
- **Benefit:** Up to ₹1 lakh medical coverage for 10+ diseases.
- **HQ:** Bangalore, Karnataka | CEO: Sameer Nigam.

2. FDI Inflows (April-September 2024)

- **Top States:**
 - Maharashtra: \$13.55 billion.
 - Karnataka: \$3.54 billion.
 - Telangana: \$1.54 billion.
- **Total FDI Equity Inflow:** \$29 billion, a 45% increase from the previous year.
- **Top Investor Countries:** Mauritius (25%), Singapore (24%), US (10%).

3. RBI Enhances UPI Lite & 123PAY Limits

- **UPI Lite:**
 - Transaction Limit: Increased to ₹1,000.
 - Wallet Capacity: Increased to ₹5,000.
- **UPI 123PAY:** Per transaction limit increased to ₹10,000.
- **Purpose:** Facilitate small-value and offline payments.

4. India's External Debt (2023)

- **Total Debt:** \$646.79 billion (increased by \$31 billion).

5. Bank of Baroda (BoB) Becomes Pension Disbursing Bank

- **Scheme:** Employees' Pension Scheme (EPS), 1995.
- **MoU:** Signed between BoB's Kolkata Zone and EPFO's Kolkata Regional Office.
- **Services:** Available through 300+ branches and 400 ATMs in West Bengal.
- **BoB Details:** HQ in Vadodara, Gujarat | MD & CEO: Debadatta Chand | Tagline: "India's International Bank".

6. Indian Bank's "Khabar Nahi, Khabardar Bano" Campaign

- **Purpose:** Educate customers about cyber fraud prevention.
- **Conceptualized By:** Goldmine Advertising.



- **Indian Bank Details:** HQ in Chennai, Tamil Nadu | MD & CEO: Shanti Lal Jain | Tagline: "Your Own Bank".

7. Cashfree Receives RBI Cross-Border Payments License

- **Purpose:** Enable payments for international customers using merchants like Swiggy and Nykaa.
- **India's Remittance Forecast:** \$129 billion by 2025.

8. Bitcoin Crosses \$1,00,000

- **Market Cap:** Exceeds \$2 trillion.
- **Key Players:** Blackrock's Bitcoin ETF manages 5,00,000 BTC (~\$48B).
- **India's Rank in Crypto Adoption:** 1st in CSAO region.

9. BharatPe Launches Fraud Protection Plan 'Shield'

- **Coverage:** ₹5,000 per user for ₹19/month.
- **Fraud Loss (FY25):** ₹485 crore across 6.32 lakh incidents.

10. RBI Introduces "MuleHunter.AI"

- **Purpose:** Detect and prevent digital frauds via mule accounts.
- **Additional Initiatives:** Hackathon on 'Zero Financial Frauds'; development of an ethical AI framework.

11. New Benchmark: Secured Overnight Rupee Rate (SORR)

- **Replaces:** MIBOR (since 1998).
- **Global Context:** Similar benchmarks like SOFR (US) and SARON (Switzerland) adopted globally.

12. SBI Card Milestone

- **Achievement:** Reached 20 million credit cards.
- **Growth:** 25% CAGR in cards and 26% CAGR in spending (FY19-FY24).
- **Ranking:**
 - 1st: HDFC Bank.
 - 2nd: SBI Card.
 - 3rd: Axis Bank.

13. RBI Monetary Policy Highlights

- **Repo Rate:** Unchanged at 6.5% for 11th consecutive time.
- **CRR Reduction:** 50 bps to 4%, injecting ₹1.16 trillion liquidity.
- **Projections:**
 - GDP Growth: Lowered to 6.6% (from 7.2%).
 - Inflation: Revised to 4.8%.

14. RBI Hikes FCNR(B) Interest Rate Ceilings

- **Effective Date:** December 6, 2024.
- **New Rates:**
 - 1-3 years: Overnight ARR + 400 bps (previously 250 bps).
 - 3-5 years: Overnight ARR + 500 bps (previously 350 bps).
- **Collateral-Free Agricultural Loans:** Increased to ₹2 lakh from ₹1.6 lakh per borrower.

15. Public Sector Banks (PSBs) Write-offs:

- **Amount Written Off:** ₹7 lakh crore (FY20-FY25).
- **Recovery:** Over ₹5 lakh crore during the same period.
- **Mechanisms for Recovery:**
 - Civil courts, Debt Recovery Tribunals (DRTs).



- SARFAESI Act, 2002.
- Insolvency & Bankruptcy Code (IBC), 2016.
- **DRT Pecuniary Jurisdiction:** Increased from ₹10 lakh to ₹20 lakh.
- 16. SEBI Expands Optional T+0 Settlement Cycle:**
 - **Scope:** Top 500 companies by market cap (phased monthly).
 - **Implementation Date:** From **31 January 2025**.
 - **Block Deal Window:** Available during **8:45 AM – 9:00 AM**.
- 17. HSBC India Launches “HSBC Privé” Credit Card:**
 - Target Audience: **HNWI & UHNWI** (investable assets > \$2M).
 - Features:
 - Focus on luxury spending and travel.
 - Designed in collaboration with Mastercard.
 - **CEO HSBC India:** Hitendra Dave.
- 18. MSME Lending by BoB and Canara Bank:**
 - **Bank of Baroda Initiatives:**
 - **Baroda Mahila Swavalamban:** Loans (₹20 lakh – ₹7.5 crore) for women entrepreneurs.
 - **Baroda Smart OD:** Overdraft facility for GST-registered MSMEs.
 - **Canara Bank Initiative:**
 - Two-day **Credit Outreach Program** leading to ₹6,200 crore in sanctioned loans.
- 19. SEBI Expands Definition of “Connected Persons”**
 - **Changes to Insider Trading Regulations:**
 - Includes partners, employees, or household members with access to unpublished price-sensitive information.
 - Replaces “immediate relative” with “**relative**” under securities law.
 - **Additional Proposal:** Treat Participatory Notes (P-Notes) like Foreign Portfolio Investments (FPIs).
 - **SEBI Details:**
 - HQ: Mumbai | Chairperson: Madhabi Puri Buch.
- 20. Federal Bank** introduced the “**Esteem Savings Account**” tailored for customers aged **55+**, featuring insurance, airport lounge access, and health benefits.
- 21. NARCL (National Asset Reconstruction Company Limited) (Bad Bank):**
 - **Committee** under **C.S. Setty** to identify accounts for stressed asset transfer.
 - Target to transfer **₹1 lakh crore** by March 2025.
 - Acquired **22 accounts worth ₹95,711 crore** so far.
 - **Established:** 2021; HQ: Mumbai.
 - **Chairman:** Diwakar Gupta.
- 22. RBI** increased **collateral-free agricultural loan limit:**
 - From ₹1.6 lakh to ₹2 lakh per borrower (effective January 1, 2025).
- 23. Max Life Insurance** rebranded as “**Axis Max Life Insurance**”:
 - **Axis Bank** increased stake to **19.99%**.
 - **HQ:** Gurugram, Haryana.
- 24. BOBCARD Ltd** launched “**TIARA Credit Card**” for women at Pinkathon:
 - First women-centric credit card with **vouchers worth ₹31,000**.



25. RBI's Net Purchase of Foreign Currency Assets (H1FY25)

- In H1FY25 (April–September 2025), the Reserve Bank of India (RBI), in its 'RBI Bulletin – November 2024', reported a **net purchase of USD 8.52 Billion** in foreign currency assets.
- As of **November 8, 2024**, India's **foreign exchange reserves** were **USD 675.7 billion**, down from a high of **USD 705.8 billion** in September.
- **RBI** plans to launch its **first local cloud storage service in 2025** to offer affordable cloud solutions for financial institutions, competing with **AWS, Microsoft Azure, and Google Cloud**.
- RBI, under its powers from **Section 47A(1)(c)** read with **Section 46(4)(i)** of the **Banking Regulation Act, 1949**, imposed a **fine of Rs 61.40 lakh** on **RBL Bank Limited** for not complying with **KYC regulations**.

26. Muthoot Microfin Limited (MML), based in Kochi, Kerala, began disbursing loans through its co-lending partnership with the State Bank of India (SBI).

27. ONGC NTPC Green Private Limited (ONGPL)

- **NTPC Green Energy Limited (NGEL)** partnered with **ONGC Green Limited (OGL)** (a subsidiary of **ONGC**) to establish **ONGC NTPC Green Private Limited (ONGPL)**.
- This is a **50:50 Joint Venture (JV)** to **accelerate Renewable Energy (RE) development**.

28. Payment Aggregator - Cross Border (PA-CB) Licence

- **Razorpay** has **not** received the **Payment Aggregator - Cross Border (PA-CB)** licence from the **RBI**.
- Only **4 companies** hold this **PA-CB** licence:
 - **Cashfree Payments**
 - **Amazon Pay**
 - **BillDesk**
 - **Adyen India**
- **41 companies** have been approved for **domestic online Payment Aggregators (PAs)**.
- **Cashfree Payments** was the **1st company** in India to get a **PA-CB** licence (July 2024).
- **RBI** mandates **non-banks** providing payment aggregation & processing to have **minimum net worth of Rs 15 crore** at application.

29. HDFC Bank's Pragati Savings Account

- On **November 27, 2024**, **HDFC Bank** launched **Pragati Savings Account**, focused on **farmers** and rural, semi-urban (SURU) communities.

30. World Bank's Funding for ELEMENT Project in Tripura & Nagaland

- **World Bank (WB)** approved **USD 225.5 million** for the **Enhancing Landscape and Ecosystem Management (ELEMENT)** Project in **Tripura** and **Nagaland**.

31. Canara HSBC Life Insurance & OmniGen AI

- **Canara HSBC Life Insurance** launched **OmniGen AI**, a generative AI solution for **risk evaluation** in underwriting.

32. NABL & CREDAI: MoU to Enhance Quality Standards

- The **National Accreditation Board for Testing and Calibration Laboratories (NABL)** under **Quality Council of India (QCI)** signed an MoU with the **Confederation of Real Estate Developers Associations of India (CREDAI)**.

33. Tata Power Renewable Energy & Druk Green Power in Bhutan



- **Tata Power Renewable Energy Limited (TPREL)** signed a partnership with **Druk Green Power Corporation Limited (DGPC)**, Bhutan, to develop **5,000 MW** of clean energy:
 - **4,500 MW** hydropower
 - **500 MW** solar power
- 34. Phi Commerce**, Pune-based fintech, got **NPCI** approval to provide **UPI Switch** service for enterprise customers handling large transaction volumes.
- 35. Navi Surpasses Cred as 4th Largest UPI App**
 - **Navi app** (by **Sachin Bansal**) overtook **Cred** (by **Kunal Shah**) as the **4th largest UPI app** in India (October 2024).
 - **Navi** recorded **157.51 million transactions** (31% growth).
 - **Cred** recorded **152.28 million transactions**.
 - **UPI market share:**
 - **PhonePe** ~48%
 - **Google Pay** ~37%
 - **Paytm** ~7%
 - **Navi & Cred** ~1% each
- 36. Federal Bank** launched 'Esteem Savings Account' for customers aged 55+.
- 37. India & ADB: USD 98 Million Loan for Clean Plant Programme**
 - **GoI** and **ADB** signed a **USD 98 million** loan to improve access to disease-free planting materials for horticulture farmers.
 - Part of "Building India's Clean Plant Programme".
 - India is the world's largest producer of milk, pulses, jute.
- 38. RBI Injects Rs 6,956 Crore into Banking System**
 - **RBI** injected **Rs 6,956 crore** to address **liquidity deficit**, contrasting a **surplus of Rs 1.4 lakh crore** from over 2 months ago.
- 39. SBI's ERD Report: India's GDP Likely Below 6.5% in FY25**
 - **SBI's Economic Research Department (ERD)** (Nov 2024) states India's **GDP** may fall below **6.5%** in **FY25**.
 - **Q2FY25 GDP** slowed to **5.4%**, pulling down average growth
- 40. Morgan Stanley Cuts India GDP Projection to 6.3% in FY25**
 - **Morgan Stanley** revised India's **FY25 GDP** to **6.3%** (down from **6.7%**).
 - **Q2FY25 GDP** hit **5.4%** (7-quarter low), below earlier estimates of ~6.3%.
- 41. (Collaboration with MHA & Razorpay to Strengthen Cybersecurity)**
 - On **December 2, 2024**, **Razorpay** partnered with the **Ministry of Home Affairs (MHA)** & **Indian Cyber Crime Coordination Centre (I4C)**.
 - India handles **46%** of global digital payment volume.
- 42. Paytm UPI Lite Auto Top-Up**
 - **Paytm** introduced **UPI Lite Auto Top-Up** for small, frequent transactions (below **Rs 500**).
 - **Powered by NPCI**, no **OTP/PIN** needed for micro-payments.
 - **Daily cap** of **Rs 2,000** for quick, hassle-free payments.
- 43. OECD's Economic Outlook December 2024: India's Growth**
 - **OECD** raised India's **FY25** growth forecast by **20 bps** to **6.8%** (from **6.6%**).
 - Projected **6.9%** for **FY26**.



44. World Bank's International Debt Report (IDR) 2024

- India's total external debt rose by **USD 31 bn** to **USD 646.79 bn** in 2023.
- Interest payment up from **USD 15.08 bn** (2022) to **USD 22.54 bn** (2023).
- World Bank also approved **USD 188.28 mn** loan (Dec 2024) to **Maharashtra** for bridging gender gaps and introducing **Maha Databank**.

45. GoI & ADB signed USD 50 million loan to improve water security & climate resilience in Meghalaya.

46. Axis Bank's 'ARISE Women's Savings Account'

- On **December 5, 2024**, Axis Bank launched 'ARISE Women's Savings Account', aiming to empower women financially.
- Launched by **Arundhati Bhattacharya** (CEO, Salesforce India), in the presence of **Amitabh Chaudhry** (MD & CEO, Axis Bank).

47. According to SEBI Interoperability for cash, derivatives, and interest rate derivatives effective April 1, 2025.

48. ADB approved a USD 350 million Policy Based Loan (PBL) to help GoI modernize the logistics sector.

49. CRISIL Ratings projects NBFC Assets Under Management (AUM) growth at 15–17% in FY25 & FY26.

50. Highlights: RBI's 5th Bi-Monthly Monetary Policy (FY25)

- **GDP Forecast**
 - RBI revised **FY25 GDP** growth projection **down to 6.6%** (from 7.2%).
 - **Q3** at 6.8%, **Q4** at 7.2%; **Q1:FY26** at 6.9%, **Q2:FY26** at 7.3%.
- **Inflation**
 - Forecast for **FY25** raised to **4.8%** (from 4.5%).
- **Cash Reserve Ratio (CRR)**
 - Reduced by **50 bps** in two tranches to **4.0%**.
- **Collateral-Free Agri Loans**
 - Limit increased from **Rs 1.6 lakh** to **Rs 2 lakh** per borrower.

51. Deutsche Bank AG, India provided a 91 million euros (~Rs 813 crore) 3-year sustainability-linked loan to SMFG India Credit Company Ltd (subsidiary of Sumitomo Mitsui Financial Group).

52. Ministry of Finance withdrew the Special Additional Excise Duty (SAED) / Windfall tax on crude oil, petrol, diesel, ATF.

53. SBI ERD Report (December 2024): India's GDP at 6.3% in FY25

- SBI (India's largest PSB) estimates **6.3% GDP growth** in **FY25**, lower than RBI's **6.6%**.
- Q2FY25 data indicated a **slowdown**; real GDP up **5.4%** (Q2FY25).

54. Bank of Baroda: Two New MSME Loan Schemes

- **Baroda Mahila Swavalamban**
 - Focus: **Women entrepreneurs**
 - Interest from **9.15%** (linked to BRLLR)
 - Loan range: **Rs 20 lakh – Rs 7.5 crore**
- **Baroda Smart OverDraft (OD)**
 - Digital OD facility for **GST-registered MSMEs**



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- OD range: Rs 50,000 – Rs 25 lakh
- Interest rate: 10% p.a.; tenor of 12 months

55. IDFC FIRST Bank's AI-Powered Holographic Avatar (Amitabh Bachchan)

- On December 6, 2024, IDFC FIRST Bank unveiled an AI-driven holographic Amitabh Bachchan avatar.

56. SEBI Expands T+0 Rolling Settlement

- On December 10, 2024, SEBI issued a circular under Section 11 of SEBI Act, 1992 to expand optional T+0 settlement in the equity cash market.
- Top 500 stocks by market cap (as on Dec 31, 2024) eligible for T+0.
- Implementation from January 31, 2025 (eligibility) & May 1, 2025 (for QSBs/custodians, block window).
- Gradual rollout starting with bottom 100 from the top 500 each month until all 500 are covered.
- A Block Deal window (8:45–9:00 am) enabled for T+0 trades.
- Qualified Stock Brokers (QSBs) must be ready to offer T+0 settlement for clients by May 1, 2025.

57. S&P Global Ratings: India's GDP at 6.8% in FY25

- S&P Global Ratings (Dec 2024) keeps India's FY25 GDP at 6.8%.
- Expects minor pickup to 6.9% in FY26.
- Q2FY25 GDP at 5.4%, slightly below expectations.
- Forecasts retail inflation at 4.5% in FY25 and 4.6% in FY26.



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6. Defence Affairs

1. **4th India–Malaysia Joint Military Exercise “HARIMAU SHAKTI” (Dec 2–15, 2024)**
 - **Venue:** Bentong Camp, Pahang District, Malaysia
 - **Indian Contingent:** 78 personnel from a **MAHAR Regiment Battalion**
 - **Malaysian Contingent:** 123 personnel from **The Royal Malaysian Regiment**
 - **Annual Event**, alternately in India and Malaysia
 - **Last Edition:** November 2023 at **Umroi Cantonment, Meghalaya (India)**
2. **1st Joint Tabletop Exercise “CINBAX” (India–Cambodia) in Pune (Dec 1–8, 2024)**
 - **Participants:**
 - **Cambodian Army:** 20 personnel
 - **Indian Army:** 20 from an **Infantry Brigade**
 - **Cambodia:** Capital – Phnom Penh, Currency – Riel, PM – Hun Manet
3. **GRSE Hands Over “Jaldoot” USV to DRDO**
 - **Purpose:** Survey and communication missions.
 - **Developer:** Jointly by GRSE and DRDO’s NSTL.
 - **Other Developments:**
 - BEL’s zero-emission USV.
 - Dronobotics’ Jalchar USV for disaster management.
4. **NSG Exercises Conclude in Gurugram:**
 - **Agnipariksha:** Counter-terrorism.
 - **Visfot Kawach:** Counter-IED.
 - **Participants:** 667 elite commandos from states, UTs, and CAPFs.
5. **INS Tushil Commissioned into Indian Navy:**
 - **Location:** Yantar Shipyard, Russia.
 - **Type:** Krivak III class frigate under **Project 1135.6**.
 - **Weapons:** Brahmos missiles, Shtil Surface-to-Air missiles.
 - **Next Frigate “Tamal”:** To be delivered in Q1 2025.

7. International Affairs

1. **Oxford Word of the Year 2024: “Brain Rot”**
 - **Announcement** by Oxford University Press (OUP)
 - **Meaning:** “Brain Rot” refers to **cognitive decline** from **excessive mindless social media** exposure
 - **Previous OUP Words:**
 - 2019: “Climate Emergency”
 - 2022: “Goblin Mode”



- **Other Dictionaries (2024):**
 - Collins Dictionary: “**Brat**”
 - Cambridge Dictionary: “**Manifest**”
- 2. **Indo-Pacific Economic Framework (IPEF)**
 - **IPEF Members:** 14 countries including India, US, Japan, and Australia.
 - **Chair:** US | **Vice-Chair:** India.
- 3. **Armenia Joins International Solar Alliance (ISA)**
 - **Membership Status:** Armenia becomes the **104th full member**.
 - **Agreement Signed:** November 16, 2023, in Yerevan.
 - **Benefit:** Access to solar technology expertise and resources.
 - **ISA HQ:** Gurugram, Haryana.
 - **ISA Leadership:**
 - **Director General:** Ashish Khanna.
 - **President:** R.K. Singh.
- 4. **African Penguin** uplisted from ‘**Endangered**’ to ‘**Critically Endangered**’ on the International Union for Conservation of Nature (IUCN) **Red List** due to food scarcity, climate change, and avian flu.
 - **IUCN HQ:** Gland, Switzerland.
 - **President:** Razan Al Mubarak.
 - **CEO:** Bruno Oberle.
 - **Founded:** 1948.
- 5. **Britain** became the **12th member** of the **Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP)**:
 - First **European nation** in the trade pact.

8. Meetings, Conferences, and Summits

1. **4th India Internet Governance Forum (IIGF) Inaugurated**
 - **Location:** Bharat Mandapam, New Delhi.
 - **Theme:** “Innovating Internet Governance for India.”
2. **PM Modi Inaugurates Rising Rajasthan Global Investment Summit**
 - **Theme:** “Replete, Responsible, Ready.”
3. **10th World Ayurveda Congress 2024** held in Dehradun under the theme “**Digital Health: An Ayurveda Perspective**”.

9. Miscellaneous

1. **Books:**
 - “*My Beloved Life*” by Amitava Kumar.
 - “*Living with Birds*” by Asad Rahmani.
 - “*Negotiating India’s Landmark Agreements*” by A.S. Bhasin.



- "Billionaire, Nerd, Saviour, King: The Hidden Truth about Bill Gates" by Anupreeta Das.
- "The Art of Power" by Nancy Pelosi.
- "Loh Purush Sardar Vallabhbhai Patel Ka Jeevanvrit" authored by Rakesh Kumar Sharma.
- "Will India Get Rich Before It Turns 100?" by Prosenjit Datta.
- "Dalai Lama's Secret to Happiness" by Dinesh Shahra.
- "Stumped" (autobiography) by Syed Kirmani and others.

2. New Discoveries:

- *Crinum andhricum* (flowering plant) – Eastern Ghats, Andhra Pradesh.
- *Gastrodia lohitensis* (leafless orchid) – Lohit, Arunachal Pradesh.
- Jumping Spider (*Okinawicius tekdi*) in Pune.
- Gorsam Kora Festival in Arunachal Pradesh.
- *Ophiophagus kalinga*: New king cobra species (Western Ghats).
- *Dicliptera srisailamica*: New flower species (Eastern Ghats).
- *Koima*, a freshwater fish genus, discovered in the Western Ghats.

3. Festivals:

- Ningol Chakkouba (Meitei community) – Manipur.
- Naga King Chilli Festival (Nagaland).
- Chapchar Kut Festival (Mizoram).
- Orange Festival in Arunachal Pradesh.
- Mamani Festival in Ladakh.

4. Places:

- **IAF's C-295 Simulator Facility:** Agra, UP.
- Puvarti Village, Chhattisgarh: Received TV access for the first time.
- India's 1st Diabetes Biobank: Established in Chennai.
- **Blackbuck National Park:** Gujarat.
- **India's 1st Night Safari:** Lucknow, Uttar Pradesh.
- **New Tiger Reserve:** Ratapani Tiger Reserve, Madhya Pradesh.
- **Sardar Vallabhbhai Patel:** 11-ft statue in Jodhpur, Rajasthan.
- **GI Tag:** Gharchola Saree (Gujarat).

5. Brand Ambassadors

- MS Dhoni: Garuda Aerospace.
- M.S. Dhoni: Brand Ambassador for **TVS Eurogrip Tyres**.
- Abhishek Bachchan: Ramraj Cotton.
- MC Mary Kom for Assam Rifles Half-Marathon.
- Rajkumar Rao: Brand Ambassador for Cashfree Payments.

6. Notable Deaths:

- **Sivapatham Vittal:** Father of Endocrine Surgery.
- **Shashi Ruia:** Co-founder of Essar Group.

7. Important Dates:

- **December 2:**
 - National Pollution Control Day.
 - World Computer Literacy Day.
- **December 3:**



- International Day of Persons with Disabilities
- **December 4:**
 - International Day of Banks.
 - Indian Navy Day.
- **December 5:**
 - International Volunteer Day (Theme: "Diverse Volunteers, Stronger Communities").
 - World Soil Day (Theme: "Caring for Soils: Measure, Monitor, Manage").
- **December 7**
 - International Civil Aviation Day (Theme: "Safe Skies. Sustainable Future: Together for the Next 80 Years.")
- **December 8:**
 - Bodhi Day (Gautama Buddha's enlightenment).
- **December 9:**
 - International Anti-Corruption Day (Theme: "Uniting with Youth Against Corruption: Shaping Tomorrow's Integrity.")
- **December 10:**
 - Pravasi Rajasthani Diwas.
 - Human Rights Day (**Theme:** "Our Rights, Our Future." , Death Anniversary of Alfred Nobel.)
- **December 11:**
 - International Mountain Day (Theme: "Mountain Solutions for a Sustainable Future").
 - UNICEF Foundation Day.
- **December 12:**
 - International Day of Neutrality: Theme: "Promoting Neutrality as an Instrument of Preventive Diplomacy."
 - International Universal Health Coverage Day: Theme: "Health: It's on the Government!"
- **December 14:**
 - National Energy Conservation Day

10. MoUs, Collaborations & Partnerships

1. Indo-Turkiye Friendship Association

- **Location:** Hyderabad, Telangana.
- **Initiatives:** Cooperation in trade, culture, tourism, education.

2. Bharti Airtel Signs 4G & 5G Expansion Deal with Ericsson

- **Value:** Multi-billion dollars.
- **Technology:** Centralized RAN and Open RAN-ready solutions.
- **Ericsson HQ:** Stockholm, Sweden.

3. Google Collaborates with Andhra Pradesh

- **Focus Areas:** AI adoption in healthcare and sustainability.
- **Initiatives:** 10,000 certifications for AI Essentials course.

4. IIM Kozhikode and SAIL Sign MoU:



- Focus on academic activities and HR development.

5. DPIIT Partners with Flipkart:

- To empower tech startups under Flipkart Leap with a \$100M fund.

6. IIT Madras + JGU:

- Joint development of **S.A.M.V.I.D.**, a semi-humanoid robot for **India's 1st Constitution Museum** in Haryana.

11. National & States Affairs

1. VadHAVan Greenfield Port

- **Location & Completion:**
 - Under construction near Dahanu, Maharashtra
 - Scheduled to be finished by 2034
- **Key Highlights:**
 - Projected to **double India's container trade** from current levels
 - Expected to be **among the top 10 ports in the world** upon completion, as stated by **Unmesh Sharad Wagh**, Chairman of Jawaharlal Nehru Port Authority (JNPA)
- **Project Outlay & Structure:**
 - Total outlay of **Rs 76,000 crore**
 - Constructed by **VadHAVan Port Project Ltd (VPPL)**, a **JV between JNPA & Maharashtra Maritime Board**
- **India's Broader Goal:**
 - Aims to be **among world's top 10 ship-building countries by 2030** and **top 5 by 2047**
 - Target of **10,000 million metric tonnes of cargo handling by 2047**

2. FSSAI Classifies "Packaged Drinking Water & Mineral Water" as High-Risk Food Categories

- **FSSAI** (Food Safety and Standards Authority of India):
 - **Headquarters** – New Delhi
 - **Chairperson** – **Punya Salila Srivastava**
 - **CEO** – **G Kamala Vardhana Rao**

3. Faster Generation of "Farmer ID" (Kisan Pehchaan Patra)

- **Ministry's Directive:**
 - **Ministry of Agriculture and Farmers' Welfare (MoA&FW)** urged states to **organise camps** for quicker generation of **"Farmer ID"**
- **Farmer ID:**
 - An **Aadhaar-linked unique digital identity** dynamically linked to the state's **land records**
 - Contains **demographic info, crops sown, ownership details**
- **Farmer Registry:**
 - **Database** created via Farmer ID = **'Farmer' Registry'**
 - Part of the **'Agri Stack'** under the Centre's **'Digital Agriculture Mission'** (digital public infrastructure for agriculture)
 - Other two registries in Agri Stack:



- Geo-referenced village Maps

- Crop Sown Registry

➤ **Target:**

- To create **digital identities** for **11 crore farmers**

- **6 crore** in **FY 2024–25**

- **3 crore** in **FY 2025–26**

- **2 crore** in **FY 2026–27**

➤ **Incentives:**

- Centre to provide up to **Rs 15,000 per camp** + an **additional Rs 10 per Farmer ID** generated

➤ **Minister & MoS:**

- **Union Agriculture & Farmers Welfare Minister: Shivraj Singh Chouhan** (Constituency – Vidisha, Madhya Pradesh)

- **MoS: Ram Nath Thakur & Bhagirath Choudhary**

4. ICA Global Cooperative Conference 2024

- **Narendra Modi** inaugurated the **International Cooperative Alliance (ICA) Global Cooperative Conference 2024** at Bharat Mandapam in **New Delhi, Delhi**.

- **Duration & Theme:** Held from **25th to 30th November 2024** with the theme “**Cooperatives Build Prosperity for All**,” aligning with India’s vision of “**Sahkar Se Samriddhi**” (Prosperity through Cooperation).

- **UNGA Declaration:** The **United Nations General Assembly (UNGA)** declared **2025 as the International Year of Cooperatives (IYC2025)** under the theme “**Cooperatives Build a Better World**.”

➤ **Launches by PM Modi:**

- Launched the **UN’s International Year of Cooperatives 2025**.

- Released a **commemorative postal stamp** featuring a **lotus**, symbolising **peace, strength, resilience, and growth**, reflecting cooperative values of sustainability and community development.

5. “The TeacherApp” Mobile Application

- **Launched By:** Union Minister **Dharmendra Pradhan**, Ministry of Education (MoE).

- **Developer:** Created by **Bharti Airtel Foundation**, the philanthropic arm of Bharti Enterprises based in **New Delhi, Delhi**.

- **Event Theme:** “**Elevating Teachers, Elevating India**,” emphasising the importance of empowering educators with 21st-century skills.

➤ **App Features:**

- Over **260 hours** of content: videos, podcasts, webinars, interactive learning tools.

- **Live expert sessions** sharing practical classroom teaching strategies.

- **Teaching kits: 900 hours** of lesson plans, teaching videos, project-based activities, worksheets, and question banks.

6. ‘One Day One Genome’ Initiative

- **Introduced By:** The **Department of Biotechnology (DBT)** and **Biotechnology Research and Innovation Council (BRIC)** under the **Ministry of Science & Technology (MoS&T)**.

- **Coordinator:** **BRIC-National Institute of Biomedical Genomics (BRIC-NIBMG)**, West Bengal.



- **Key Objective:** Release a **fully annotated bacteriological genome** isolated in India every day, highlighting unique Indian bacterial species and their roles in **environment, agriculture, and human health**.
- 7. Bharat NCX 2024 (National Cyber Security Exercise)**
 - **Organised By:** **National Security Council Secretariat (NSCS)** in collaboration with **Rashtriya Raksha University (RRU)**.
 - **Duration & Location:** **12-day** exercise from **18th to 29th November 2024** in **New Delhi, Delhi**.
- 8. First Indian(Arjun Vajpai) to Summit Mount Shishapangma**
 - **Historic Achievement:** **Arjun Vajpai** summited **Mount Shishapangma** in China, his **8th peak** above **8,000 metres**.
 - **Multiple Records:**
 - **1st Indian** to summit **Mt. Shishapangma**.
 - **Fastest ascent** (Base Camp to summit and back in **under 72 hours**).
 - **1st Indian** to climb **eight 8,000m peaks**.
 - **Journey:** Began pursuing the **14 world's 8,000m peaks** at age **16**, aiming to be the **first Indian** to complete all.
 - **Guinness World Records:** Youngest to climb **Mt. Everest (2010)** and **Mt. Lhotse (2011)**, and fastest ascent of an **8,000m peak** in China.
- 9. e-Sankhyiki Portal**
 - **Launched By:** **Ministry of Statistics and Programme Implementation (MoSPI)**.
 - **Purpose:** Facilitate **seamless access** to **official statistics** in India.
 - **API Integration:** e-Sankhyiki's **Application Programming Interface (API)** ensures easy data access across platforms, including the **National Data and Analytics Platform (NDAP)**.
- 10. Diamond Jubilee of National Federation of State Co-operative Banks Limited (NAFSCOB)**
 - **Event & Venue:** **Diamond Jubilee (60 Years)** celebrations of **NAFSCOB** on **26th November 2024** at **Bharat Mandapam** in **New Delhi, Delhi**.
 - **Chief Guest:** Union Minister **Amit Shah**, Ministry of Home Affairs (MoHA) & Ministry of Cooperation.
 - **Vision:**
 - India's economy projected to become the **3rd largest** by **2027**.
 - Moving from "**Sahkar Se Samridhi**" (cooperation to prosperity) to "**Samridhi Se Sampoonnata**" (prosperity to completeness).
 - **Historical Founders:** **NAFSCOB** was founded in **1964** by **Dr. Dhananjayrao Ramchandra Gadgil** and **Maganbhai Patel**.
- 11. National Maritime Search and Rescue Exercise & Workshop (SAREX-24)**
 - **11th Edition:** Held from **28th to 29th November 2024** in **Kochi, Kerala**.
 - **Organizer:** **Indian Coast Guard (ICG)** under the aegis of **National Maritime Search and Rescue Board (NMSARB)**, New Delhi (Delhi).
 - **Theme:** "**Enhancing Search and Rescue capabilities through Regional collaboration.**"
- 12. Rs 100 Commemorative Coin for SBI Horniman Circle Branch**
 - **Occasion:** Centenary of the **State Bank of India (SBI)**'s **Horniman Circle Branch** in **Mumbai, Maharashtra**.



- **Launch:** Union Finance Minister Nirmala Sitharaman unveiled a specially minted Rs 100 commemorative coin.

13. Penalty on Meta by Competition Commission of India (CCI)

- **Penalty Amount:** Rs 213.14 crore on Meta (WhatsApp's parent company).
- **Reason:** Abuse of dominant position via WhatsApp's 2021 Privacy Policy, making data sharing with Meta companies **mandatory** without an opt-out.

14. "Bal Vivah Mukht Bharat" Campaign

- **Launched By:** Union Minister for Women and Child Development, **Annapurna Devi**, on 27th November 2024 at **Vigyan Bhawan, New Delhi**.
- **Objective:** Eradicate **child marriage** and empower **young girls** through **education, protection, and opportunities**.
- **Key Launch:** 'Child Marriage Free Bharat Portal', enabling citizens to **report** child marriages, file complaints, and access details of **Child Marriage Prohibition Officers (CMPOs)**.
- **Goal:** Reduce child marriage prevalence to **below 5% by 2029**; current rates dropped from **47.4% (2006)** to **23.3% (2019–21)**.
- **Legal Aspect:** Prohibits marriages with **girls <18** and **boys <21**, with stringent penalties.

15. Selection of 8 Startups under National Quantum Mission

- **Announced By:** Union Minister Dr. **Jitendra Singh**, Ministry of Science and Technology (MoS&T).
- **Missions:**
 - **National Quantum Mission (NQM).**
 - **National Mission on Interdisciplinary Cyber-Physical Systems (NMICPS).**
- **Budget & Timeline:** NQM approved with Rs **6003.65 crore** over **8 years (FY24 to FY31)**.

16. India–Singapore Bilateral Military Exercise: Agni Warrior (XAW-2024)

- **Location & Dates:** Held at the **Devlali Field Firing Ranges** in **Maharashtra** from **28th to 30th November 2024**.
- **Aim:** Enhance **cooperation** and **interoperability** between Indian and Singaporean **artillery units**.
- **13th Edition:** Conducted under the **Army Bilateral Agreement** since **2004**.

17. e-Dakhil Portal

- **Launch & Completion:** Rolled out across **all States and Union Territories (UTs)** of India as of **November 2024**.
- **First Introduced:** 7th September 2020 by the **National Consumer Dispute Redressal Commission (NCDRC)**.
- **Key Features:**
 - **Streamlines consumer grievance** redressal process.
 - Allows consumers to **file complaints online** and **track** status.
 - **Digital payments** and **no need for physical appearances**.
- **Pan-India Achievements:** Became fully pan-India after its launch in **Ladakh** on **22nd November 2024** by **Lieutenant Governor Brig. (Dr.) B.D. Mishra (Retd.)**.

18. First Indigenous Antibiotic 'Nafithromycin'

- **Developer:** **Wolkardt** (Mumbai-based pharma company) with support from **Biotechnology Industry Research Assistance Council (BIRAC)**.



- **Purpose:** Combat Antimicrobial Resistance (AMR), specifically effective against **Community-Acquired Bacterial Pneumonia (CABP)**.

19. India Re-elected to UN Peacebuilding Commission (PBC):

- **Term:** 2025-2026 (Current term expires Dec 31, 2024).
- **Established:** December 2005.
- **Member Count:** 31 states elected by UN bodies (GA, SC, ECOSOC).
- **Contribution:** India deploys ~6,000 personnel across Abyei, South Sudan, DRC, etc.
- **HQ:** New York, USA | **Assistant Secretary-General:** Elizabeth Spehar.

20. Special Assistance for Capital Investment Scheme:

- **Released:** ₹50,571.42 crore to 23 states.
- **Excluded States:** Arunachal Pradesh, Haryana, Kerala, Punjab, Telangana.
- **Largest Beneficiaries:** Uttar Pradesh (₹7,007.93 Cr), Bihar (₹5,408.88 Cr).
- **FY25 Allocation:** ₹1.5 trillion.
- **Launched:** FY21, Initial Allocation ₹12,000 crore.

21. Uber's Water Transport in Dal Lake:

- **Service Name:** **Uber Shikara**.
- **Location:** Dal Lake, Srinagar.

22. Coal India Limited (CIL) Celebrates 50th Foundation Day

- **Date & Location:** November 3, 2024, at CIL Headquarters, Kolkata.
- **Key Events:**
 - Launched **Golden Jubilee logo** and mascot “**Angara**” (inspired by Royal Bengal Tiger).
- **Historical Note:** ‘Coal Mines Special Provision (CMSP) Act’ was enacted in 2015.
- **CIL Headquarters:** Kolkata, West Bengal | **CMD:** P. M. Prasad.

23. Jawaharlal Nehru Port Achieves Best Turnaround Time

- **Turnaround Time:** 26 hours (FY 2023-24).
- **Other Ports:**
 - Paradip Port: 41.61 hours.
 - Kandla Port (2nd largest): 54.24 hours.

24. Launch of "Anna Chakra" and "SCAN" Portals

- **Launched By:** Union Minister **Pralhad Joshi** (Consumer Affairs, Food, Public Distribution, New & Renewable Energy).
- **Anna Chakra:** A PDS supply chain optimization tool developed by the **World Food Programme (WFP)** and **FITT, IIT-Delhi**.
- **SCAN Portal:** For subsidy claims under NFSA.
 - Features single-window submission and end-to-end workflow automation.

25. AM Green Kakinada Cluster Joins WEF Initiative

- **Significance:** World's **1st Zero Emission Cluster** joins the World Economic Forum's “**Transitioning Industrial Clusters Initiative**”.
- **Location:** Kakinada, Andhra Pradesh.
- **WEF HQ:** Cologny, Switzerland | **Chairman:** Klaus Schwab.

26. Cabinet Approval for New Kendriya Vidyalayas (KVs)

- **Details:**



- Opening of **85 new KVs** under Civil/Defence sectors and expansion of KV Shivamogga in Karnataka.
- **Estimated Cost:** ₹5,872.08 crore (₹2,862.71 crore for capital expenditure and ₹3,009.37 crore for operational expenses) over 8 years starting FY 2025-26.
- Current functional KVs: **1,256**, including 3 abroad (Moscow, Kathmandu, Tehran).

27. Jammu & Kashmir to Develop 4 New Tourist Destinations

- **Locations:**
 - Kokernag (Anantnag), Baradari (Reasi), Bhadarwah (Doda), and Doodhpathri (Budgam).
- **Partners:** Joint venture between **World Bank**, J&K Government, and Central Government.
- **Key Details:**
 - Tourism's contribution to GSDP increased to **8.47% in FY23** (from 7.84% in FY20).
 - Existing destinations: Gulmarg, Pahalgam, Katra Vaishno Devi.

28. "Prashasan Gaon Ki Ore" Campaign

- **Purpose:** Address public grievances and improve service delivery during **Good Governance Week (19-24 December 2024)**.
- **Participants:** Over 700 district collectors, officials visiting tehsils and panchayat samiti headquarters.

29. India's Economic Growth Projections

- Union Education Minister **Dharmendra Pradhan:** India will become a **\$30 trillion economy by 2047**.
- Current Status: **5th largest economy**, to achieve **3rd rank in 3 years** with a \$5 trillion economy.

30. Digital Agriculture Mission

- **Gujarat:** First state to generate **Farmer IDs** for 25% of targeted farmers.
- **Farmer ID:** Unique digital identity linked to Aadhaar and land records.
- Other States: Madhya Pradesh (9%), Maharashtra (2%), UP, Assam, Odisha, and others initiated.

31. Integrated Waste Management City in Gorakhpur, UP

- **Completion:** September 2025.
- **Location:** 40 acres in Sahjanwa, Suthni village.

32. 100-Day TB Elimination Campaign

- **Launched By:** Union Minister Jagat Prakash Nadda in Panchkula, Haryana.
- **Scope:** Covers 347 districts in 33 states/UTs.
- **Progress:**
 - TB incidence reduced by **17.7%** (237 per 100,000 in 2015 to 195 in 2023).
 - TB-related deaths decreased by **21.4%**.
- **Goal:** Eliminate TB by **2025** (ahead of SDG deadline of 2030).

33. Mitali Express Resumes Operations

- **Details:** International train connecting **Dhaka, Bangladesh**, and **New Jalpaiguri, India**.
- **Launched On:** June 1, 2022, via the **Chilahati-Haldibari route**.
- **Other Trains:** Maitree Express and Bandhan Express also connect India and Bangladesh.
- **Bangladesh Information:**
 - Capital: Dhaka | Currency: Taka | President: Mohammed Shahabuddin.

34. Blinkit Introduces "Bistro" for Quick Food Delivery

- **Operations:** Pilot phase in **Gurugram**.



- **Features:** Delivers meals, snacks, and beverages like tea/coffee within **15 minutes**.
- **Competitors:** Zepto Café and Swiggy's Café.
- **Blinkit Details:**
 - Parent Company: Zomato | Founder & CEO: Deepinder Goyal.

35. Stock Limits on Wheat Revised

- **Purpose:** Ensure food security and prevent hoarding.
- **Revised Limits:**
 - Retailers: 5 MT (reduced from 10 MT).
 - Traders/Wholesalers: 1,000 MT (from 2,000 MT).
 - Processors: 50% of **Monthly Installed Capacity (MIC)**.
- **Applicable Until:** March 31, 2025.

36. India Surpasses 25,000 Public EV Charging Stations

- **Leading States:**
 - Karnataka (5,765 stations).
 - Maharashtra (3,728 stations).
 - Uttar Pradesh (1,989 stations).
- **PM e-DRIVE Program:** ₹2,000 crore allocated to install 72,300 charging stations.

37. Union Minister Sarbananda Sonowal unveiled the “Jalvahak” policy to promote cargo movement via National Waterways (NW) on rivers Ganga (NW1), Brahmaputra (NW2), and Barak (NW16).

- **Minister Constituency:** Dibrugarh, Assam.

38. Uber launched “Moto Women” in Bengaluru:

- Pilot program for women riders with **female two-wheeler drivers**.

12. Persons in News

13. Ranks, Reports & Surveys

1. NIRF (National Institutional Ranking Framework) 2024 Ranking (9th Edition) – Law Colleges

- Released by the **Ministry of Education**
- **Top 5 in Law:**
 1. **National Law School of India University**
 2. National Law University
 3. Nalsar University of Law
 4. West Bengal National University of Juridical Sciences
 5. Symbiosis Law School



2. World Economic Forum (WEF) Report on Advanced Air Mobility (AAM)

- **Potential Benefits:** Decongest roads, improve accessibility.
- **Solutions Proposed:** eVTOL and STOL aircraft.
- **Challenges Addressed:** Noise mitigation, energy demands.
- **India's Aerial Market:** 3rd largest globally.

3. Zscaler ThreatLabz Report

- **India's Share:** 28% of global mobile malware attacks (highest globally).
- **Rise in Cyber Threats:** 111% growth in spyware.

4. UN Women Report: Social Protection for Women

- **Statistics:** 2 billion women lack social protection; 63% give birth without maternity benefits.
- **India's Initiatives:** MGNREGA, PMMVY, PMUY.

5. MS Dhoni Leads Brand Endorsements in India

- **Brands Endorsed:** 42, surpassing Amitabh Bachchan (41).
- **CSK Valuation:** \$231 million; ranked #1 in IPL brand value.

6. AirHelp Ranks IndiGo Among Worst Airlines

- **Rank:** 103/109 globally.

7. Gold Reserves Report

- **India's Gold Purchases (2024):** 77 tonnes.
- **Global Rank in Reserves:** 8th (882 tonnes).
- **Top Countries:** USA, Germany, Italy.

8. FAO Statistical Yearbook 2024

- **Global Hunger:**
 - **Increase:** 152 million more people hungry since 2019.
 - **Current Hunger Rate:** 9.1% (2023).
- **Asia's Statistics:**
 - 52% of the world's undernourished.
 - Hunger increased by **79 million** since 2019.

9. McAfee's Celebrity Hacker Hot List

- **Riskiest Celebrities in India:**
 - Top Names: Orry, Diljit Dosanjh, Alia Bhatt, Virat Kohli, MS Dhoni.
- **Reason:** Cybercriminals use celebrity names for scams.

10. India Improves Rank in Sustainable Trade Index:

- **Rank:** 23rd globally (up from 24th in 2023).
- **Top Performers:** New Zealand, UK, Australia.

11. Female Labour Force Participation Rate (LFPR)

- **Report:** Released by Economic Advisory Council to PM.
- **Key Findings:**
 - Rural LFPR: Increased from **24.6% to 41.5%** (2017-2023).
 - Urban LFPR: Increased from **20.4% to 25.4%**.

12. IIT Delhi Tops Indian Universities in QS Sustainability Rankings

- **Rank:** 171 globally.
- **Top Indian Institutions:**
 - IIT Kharagpur (202nd).



- IIT Bombay (234th).
- **Global Leader:** University of Toronto (Canada).

13. WHO "World Malaria Report 2024"

- **India's Progress:**
 - Malaria cases dropped by **69% (6.4M in 2017 to 2M in 2023)**.
 - Deaths reduced from 11,100 (2017) to 3,500 (2023).

14. Schemes & Initiatives

1. Inland Waterways Transport (IWT) Scheme:

- Allocation: Rs. 100 crore (3 years).
- Expected Impact: Shift 800 million tonne-km cargo to waterways.

2. Ayushman Bharat Expands to Include Senior Citizens

- **Initiative:** "Ayushman Vay Vandana Cards" for free treatment benefits.
- **Coverage:** 14 lakh cards issued for those aged 70+ as of November 2024.
- **PM-JAY Benefits:**
 - Rs. 5 lakh annual hospitalization coverage per family.
 - 30,745 empanelled hospitals (public: 17,084; private: 13,661).

3. Mahila Samman Savings Certificate Scheme (MSSC)

- **Accounts Opened:** 43,30,121 as of October 31, 2024.
- **Key Features:**
 - Interest: 7.5% p.a. (compounded quarterly).
 - Tenure: 2 years.
 - Maximum Deposit: Rs. 2 lakh.

4. Bima Sakhi Yojana by LIC

- **Launched By:** PM Narendra Modi in Panipat, Haryana.
- **Key Features:**
 - Train **2 lakh women** as LIC agents.
 - Potential Income: Up to Rs. 1.75 lakh/year.
 - Training Stipend: Rs. 7,000/month (Year 1), Rs. 6,000 (Year 2), Rs. 5,000 (Year 3).

5. Foundation for Maharana Pratap Horticultural University

- **Location:** Karnal, Haryana.
- **Investment:** Rs. 700 crore.
- **Focus:** Crop diversification, horticultural research.

6. Centre Announces Additional Rs. 425.62 Crore for PM POSHAN Scheme

- **Objective:** Address inflation in food material costs.
- **Key Updates:**
 - Per meal cost increased to Rs. 6.19 for primary students and Rs. 9.29 for upper primary students.
 - PM POSHAN (formerly Mid-Day Meal Scheme) serves **11.70 crore students**.

15. Science & Technology

1. ISRO Launches European Space Agency's Proba-3 Mission

- **Launch Vehicle:** PSLV-C59.
- **Significance:** World's first **precision formation-flying mission**.
- **Objective:** Create artificial solar eclipses to study the Sun's corona.
- **Mission Life:** 2 years | Managed by Damien Galano.
- **ISRO HQ:** Bengaluru, Karnataka | Chairman: S. Somanath.

2. Amazon Introduces "Nova" AI Models

- **Announcement:** AWS re:Invent Event.
- **Models:**
 - **Text generation:** Micro, Lite, Pro, Premier.
 - **Image:** Nova Canvas.
 - **Video:** Nova Reel.
- **Future Tech:** Trianium 3 AI chip (launch in 2025).
- **AWS HQ:** Seattle, US | CEO: Matt Garman.

3. Centre of Excellence in Ayurveda Research

- **Location:** CSIR-NIIST, Thiruvananthapuram, Kerala.
- **Objective:** Global promotion of Ayurvedic products.
- **Additional Foundation:** Centre for Sustainable Polymers.

4. IIT Madras Creates World's First 3D Fetal Brain Imaging:

5. Google Workspace Media Summit 2024

- **Theme:** "Bring AI to Work."
- **Highlights:**
 - India surpasses the US as the **largest Workspace user base**.
 - Over **3 billion global users**, including 10 million paid customers.
- **New Features:**
 - Real-time collaboration for up to 100 users.
 - AI-based tools like Google Vids and NotebookLM.
- **Google India Head:** Sumedha Chakraborty.

6. Smart India Hackathon (SIH) 2024

- **Host:** IIT Guwahati, December 11-12.
- **Participants:** 20 teams from states like Maharashtra, Telangana, and Tamil Nadu.
- **Prize:** Rs. 1 lakh for winning teams.
- **Initiative Details:** Launched in 2017 by the Ministry of Education's Innovation Cell and AICTE.



16. Sports & Games

1. Syed Modi International Badminton Tournament:

- Held: Lucknow, Uttar Pradesh.
- Winners:
 - **Women's Singles:** PV Sindhu (India) defeated Wu Luo Yu (China).
 - **Men's Singles:** Lakshya Sen (India) defeated Jason Teh (Singapore).
 - **Women's Doubles:** Treesa Jolly & Gayatri Gopichand (India).

2. India's First Esports Podium Finish at Asian Esports Games 2024

- **Location:** Bangkok, Thailand.
- **Medal:** Bronze in eFootball by Pavan Kampelli.
- **Gold & Silver:** Won by Thailand and Malaysia, respectively.
- **Next Event:** Olympic Esports Games 2025 (Saudi Arabia).

3. India Submits Bid for 2036 Olympics

- **Proposed Host City:** Ahmedabad.
- **New Sports for Inclusion:** Yoga, cricket, kabaddi, chess, squash, kho kho.
- **Next Olympics Hosts:** Los Angeles (2028), Brisbane (2032).

4. India Defeats South Africa in T20I Series

- **Match Location:** Johannesburg.
- **Highlight Performance:**
 - Tilak Varma (120*), Sanju Samson (109*).
 - Highest-ever T20I partnership (210 runs).

5. India Wins Men's Hockey Junior Asia Cup 2024

- **Final Match:** India defeated Pakistan (5-3) in Muscat, Oman.
- **Coach:** PR Sreejesh (two-time Olympic medalist).
- **Record:** India's 5th title (2004, 2008, 2015, 2023, 2024).
- **Junior World Cup Qualification:** Top 6 teams qualified, including Thailand as India is the host.

6. Neeraj Chopra's New Coach

- **Coach:** Jan Zelezny (Czech Republic).
- **Achievements of Zelezny:**
 - Olympic gold in 1992, 1996, 2000.
 - World record: 98.48m throw.

7. Bihar Launches Largest Sports Talent Search Competition:

- **Name:** Bihar Khel Pratibha Khoj Pratiyogita.
- **Participants:** 60 lakh children from 40,000 schools.
- **Prize Pool:** ₹10 crore.
- **Main Disciplines:** Athletics, Kabaddi, Football, Volleyball.
- **Scholarships:** ₹20 lakh/year for five athletes.

8. Aryna Sabalenka Voted WTA Player of the Year

- **Achievements:** Secured four titles in 2024.



- **Grand Slams:** Australian Open (January) and US Open (September).
- **Other Titles:** Cincinnati Open (August) and Wuhan Open (October, first woman to win this event three times).
- **Other Winners:**
 - **Doubles Team of the Year:** Sara Errani and Jasmine Paolini (Italy).
 - **Most Improved Player:** Emma Navarro.
 - **Comeback Player:** Paula Badosa.
 - **Newcomer of the Year:** Lulu Sun.

9. Abu Dhabi Grand Prix 2024:

- Winner: Lando Norris (McLaren).

10. Khelo India Winter Games 2025

- **Ice Events:** Hosted in **Ladakh** (January 23–27, 2025).
- **Snow Events:** Hosted in **Jammu & Kashmir** (February 22–25, 2025).
- **Flagship Program:** Youth & Para Games in Bihar (April 2025).
- **Managed By:** Ministry of Youth Affairs and Sports (MoYA&S), Sports Authority of India (SAI).

11. FIFA World Cup Hosting Rights

- **2034 Host:** Saudi Arabia.
- **2030 Host:** Tri-continental collaboration (Africa, Europe, South America).
- **Details of 2030:**
 - Opening Match: Uruguay.
 - Additional Hosts: Spain, Portugal, Morocco, Argentina, Paraguay.
- **2026 Host:** US, Canada, Mexico.

12. D. Gukesh Wins 2024 World Chess Championship

- **Event Location:** Singapore.
- **Details:**
 - Defeated Ding Liren (China) in the final round.
 - Secured 7.5 points; Ding Liren achieved 6.5 points.
- **Milestone:** Youngest-ever World Chess Champion (18 years).
- **Prize Pool:** \$2.5 million; Gukesh won \$1.35 million.
- **Historical Context:**
 - First Asian Championship contested by two Asian countries.
 - Viswanathan Anand was the first Indian World Chess Champion.

13. Hockey India League (HIL) revival:

- **Sony Sports Network** secured a 3-year broadcasting deal starting 2024-25.
- Includes a **women's league**, hosted in Ranchi, Jharkhand.

14. Qatar Grand Prix 2024 Winner: Max Verstappen.

15. 2025 Women's Premier League (WPL) mini-auction:

- **Simran Shaikh** became the **costliest domestic player** (₹1.90 crore).

16. Shaheen Afridi became Pakistan's **first bowler** to achieve **100 wickets in all formats**:

- Third Pakistani to reach 100 T20I wickets.



17. Multiple Choice Questions

1. According to the RBI Bulletin – November 2024, how much net purchase did the RBI report in foreign currency assets during H1FY25 (April–September 2025)?
(1)USD 7.52 Billion (2)USD 17.68 Billion (3)USD 8.52 Billion (4)USD 23.45 Billion
2. Which bank was fined Rs 61.40 lakh by the RBI for non-compliance with KYC regulations, as per the Banking Regulation Act, 1949?
(1)ICICI Bank (2)RBL Bank (3)Yes Bank (4)Kotak Mahindra Bank
3. Muthoot Microfin Limited (MML), based in Kochi, has started disbursing loans through a co-lending partnership with which bank?
(1)Bank of Baroda (2)Axis Bank (3)State Bank of India (4)HDFC Bank
4. According to S&P Global Ratings (December 2024), India's GDP for FY25 will remain at _____, with a minor pickup to 6.9% in FY26.
(1)6.8% (2)7.0% (3)6.5% (4)7.2%
5. As of November–December 2024, how many companies have received the Payment Aggregator – Cross Border (PA-CB) licence from the RBI?
(1)2 (2)4 (3)6 (4)8
6. On November 27, 2024, which bank launched the Pragati Savings Account, primarily focused on farmers and rural/semi-urban communities?
(1)HDFC Bank (2)Punjab National Bank (3)Federal Bank (4)IDFC FIRST Bank
7. The World Bank approved USD 225.5 million for the Enhancing Landscape and Ecosystem Management (ELEMENT) Project in which two Indian states?
(1)Madhya Pradesh and Rajasthan (2)Assam and Meghalaya (3)Tripura and Nagaland (4)Bihar and Jharkhand
8. Which life insurance company introduced OmniGen AI, a generative AI solution for risk evaluation in underwriting?
(1)ICICI Prudential Life Insurance (2)Canara HSBC Life Insurance (3)SBI Life Insurance (4)HDFC Life Insurance
9. According to the latest data (October 2024), which UPI app became the 4th largest in India by overtaking Cred, with 157.51 million transactions?
(1)PhonePe (2)Paytm (3)Google Pay (4)Navi
10. Which credit rating agency projected that NBFCs' Assets Under Management (AUM) would grow at 15–17% in FY25 and FY26?
(1)ICRA (2)India Ratings (3)CRISIL Ratings (4)CARE Ratings
11. On December 5, 2024, which bank launched the 'ARISE Women's Savings Account' aimed at empowering women financially?
(1)Axis Bank (2)ICICI Bank (3)Bank of Baroda (4)Union Bank of India
12. According to a SEBI circular (December 2024), the interoperability for cash, derivatives, and interest rate derivatives will become effective from:
(1)January 1, 2025 (2)March 1, 2025 (3)April 1, 2025 (4)June 1, 2025



13. Which bank launched the 'Esteem Savings Account' specifically for customers aged 55 years and above?
(1)RBL Bank (2)Federal Bank (3)Karnataka Bank (4)City Union Bank
14. The Government of India (GoI) and the Asian Development Bank (ADB) signed a USD 98 million loan agreement to improve access to disease-free planting materials for horticulture farmers under which programme?
(1)'Green India Mission' (2)'Building India's Clean Plant Programme' (3)'Krishi Kalyan Yojana' (4)'National Horticulture Mission'
15. How much money did the RBI inject into the banking system to address the liquidity deficit, as reported in November 2024?
(1)Rs 4,336 crore (2)Rs 6,956 crore (3)Rs 1.4 lakh crore (4)Rs 8,367 crore
16. According to the SBI Economic Research Department (ERD) report released in November 2024, India's GDP is likely to fall below what percentage in FY25?
(1)6.5% (2)7.2% (3)7.5% (4)8.0%
17. Morgan Stanley revised India's FY25 GDP projection to 6.3%, down from its earlier estimate of:
(1)5.8% (2)6.5% (3)6.7% (4)7.0%
18. On December 2, 2024, Razorpay partnered with the Ministry of Home Affairs (MHA) and Indian Cyber Crime Coordination Centre (I4C) to strengthen cybersecurity in the _____ ecosystem.
(1)retail banking (2)digital payments (3)insurance underwriting (4)foreign exchange
19. Paytm introduced UPI Lite Auto Top-Up for small, frequent transactions (under Rs 500). What is the daily cap on this feature?
(1)Rs 1,000 (2)Rs 2,000 (3)Rs 3,000 (4)Rs 5,000
20. In the OECD Economic Outlook December 2024, India's FY25 growth forecast was raised by 20 basis points to:
(1)6.4% (2)6.6% (3)6.8% (4)7.0%
21. According to the World Bank's International Debt Report (IDR) 2024, India's total external debt increased by USD 31 billion to reach _____ in 2023.
(1)USD 523.3 billion (2)USD 646.79 billion (3)USD 705.8 billion (4)USD 738.0 billion
22. In December 2024, the GoI and ADB signed a USD 50 million loan to improve water security and climate resilience in which Indian state?
(1)Meghalaya (2)Rajasthan (3)Odisha (4)West Bengal
23. In its 5th Bi-Monthly Monetary Policy (FY25), the RBI revised the GDP growth projection for FY25 from 7.2% down to:
(1)6.0% (2)6.3% (3)6.6% (4)6.9%
24. In December 2024, Deutsche Bank AG, India provided a 3-year sustainability-linked loan of 91 million euros (around Rs 813 crore) to which entity?
(1)HDFC Credila Financial Services (2)SMFG India Credit Company Ltd (3)Tata Capital Financial Services (4)Muthoot Finance Limited
25. The Ministry of Finance withdrew the Special Additional Excise Duty (SAED), also known as the Windfall Tax, on:
(1)Wheat and Pulses (2)Automobiles (3)Crude Oil, Petrol, Diesel, and ATF (4)Telecom Services
26. In December 2024, the SBI ERD revised India's FY25 GDP estimate to 6.3%, which is lower than the RBI's projection of:



- (1)6.6% (2)7.0% (3)6.2% (4)7.5%
27. Bank of Baroda (BoB) introduced two new MSME loan schemes in December 2024. One of them, 'Baroda Mahila Swavalamban', is exclusively designed for:
(1)Student startups (2)Government employees (3)Women entrepreneurs (4)Retired professionals
28. On December 6, 2024, IDFC FIRST Bank unveiled an AI-powered holographic avatar of which celebrity to enhance customer engagement?
(1)Shah Rukh Khan (2)Amitabh Bachchan (3)Virat Kohli (4)Rajinikanth
29. On December 10, 2024, SEBI expanded the optional T+0 rolling settlement in the equity cash market to eventually cover the top:
(1)100 stocks (2)200 stocks (3)350 stocks (4)500 stocks
30. PhonePe recently launched a disease insurance plan covering vector-borne and air-borne diseases at a cost of:
(1)Rs. 59 per month (2)Rs. 59 per year (3)Rs. 99 per month (4)Rs. 99 per year
31. Under the updated Insider Trading Regulations, SEBI has replaced the term "immediate relative" with:
(1)"Partner" (2)"Family" (3)"Household Members" (4)"Relative"
32. Federal Bank introduced the "Esteem Savings Account" for which age demographic?
(1)18–25 years (2)25–40 years (3)40–55 years (4)55+ years
33. NARCL aims to transfer how much in stressed assets by March 2025?
(1)Rs. 50,000 crore (2)Rs. 75,000 crore (3)Rs. 1 lakh crore (4)Rs. 2 lakh crore
34. From January 1, 2025, the RBI increased the collateral-free agricultural loan limit to:
(1)Rs. 1 lakh (2)Rs. 1.6 lakh (3)Rs. 2 lakh (4)Rs. 2.5 lakh
35. Max Life Insurance was rebranded as "Axis Max Life Insurance" after Axis Bank increased its stake to:
(1)14.99% (2)19.99% (3)24.99% (4)29.99%
36. BOBCARD Ltd launched the "TIARA Credit Card" primarily targeted towards:
(1)Senior citizens (2)Students (3)Women (4)Start-up founders
37. Public Sector Banks (PSBs) wrote off Rs. 7 lakh crore between FY20 and FY25. The amount recovered in the same period is over:
(1)Rs. 2 lakh crore (2)Rs. 3 lakh crore (3)Rs. 5 lakh crore (4)Rs. 6 lakh crore
38. SEBI plans to implement the optional T+0 settlement cycle for the top 500 companies by market cap from:
(1)31 January 2025 (2)1 April 2025 (3)1 January 2024 (4)31 March 2025
39. HSBC India's new premium credit card primarily targets individuals with investable assets of over:
(1)USD 500,000 (2)USD 1 million (3)USD 2 million (4)USD 10 million
40. Which state attracted the highest FDI inflow of USD 13.55 billion during April–September 2024?
(1)Karnataka (2)Maharashtra (3)Telangana (4)Tamil Nadu
41. What is the new per transaction limit for UPI 123PAY after the RBI enhancement?
(1)Rs. 5,000 (2)Rs. 10,000 (3)Rs. 15,000 (4)Rs. 2,000
42. India's external debt in 2023 increased to USD 646.79 billion, an increase of approximately:
(1)USD 20 billion (2)USD 31 billion (3)USD 50 billion (4)USD 75 billion
43. Bank of Baroda signed an MoU with which organization to become a pension disbursing bank under the Employees' Pension Scheme (EPS), 1995?



- (1) Pension Fund Regulatory and Development Authority (PFRDA) (2) Insurance Regulatory and Development Authority of India (IRDAI) (3) Employees' Provident Fund Organisation (EPFO) (4) National Pension System (NPS)
44. Indian Bank launched the "Khabar Nahi, Khabardar Bano" campaign to:
(1) Encourage rural banking (2) Educate customers about cyber fraud prevention (3) Promote low-interest home loans (4) Introduce new credit cards for women
45. Cashfree's new license will primarily help:
(1) Set up new ATMs across India (2) Facilitate international payments for merchants like Swiggy and Nykaa (3) Offer mutual fund services to foreign customers (4) Open new branches overseas
46. Bitcoin recently crossed which price threshold, pushing its market cap above USD 2 trillion?
(1) USD 1,000 (2) USD 10,000 (3) USD 100,000 (4) USD 1,000,000
47. BharatPe's "Shield" plan provides coverage of Rs. 5,000 at a monthly subscription of:
(1) Rs. 10 (2) Rs. 15 (3) Rs. 19 (4) Rs. 25
48. MuleHunter.AI is introduced by the RBI primarily to:
(1) Detect counterfeit currency (2) Promote online investments (3) Detect and prevent digital frauds via mule accounts (4) Increase cross-border remittances
49. SORR is set to replace which existing benchmark that has been in use since 1998?
(1) MCLR (2) MIBOR (3) LIBOR (4) SOFR
50. Which bank currently ranks 1st in the credit card segment, followed by SBI Card at 2nd?
(1) ICICI Bank (2) Axis Bank (3) HDFC Bank (4) Kotak Mahindra Bank
51. From December 6, 2024, the new interest rate ceiling for FCNR(B) deposits of 1-3 years will be Overnight ARR +:
(1) 250 bps (2) 300 bps (3) 400 bps (4) 500 bps
52. Baroda Mahila Swavalamban is an initiative by Bank of Baroda offering loans in the range of:
(1) Rs. 50,000 – Rs. 1 lakh (2) Rs. 10 lakh – Rs. 1 crore (3) Rs. 20 lakh – Rs. 7.5 crore (4) Rs. 1 crore – Rs. 10 crore
53. The World Bank approved a loan of \$188.28 million to Maharashtra for which program?
(1) Maharashtra Innovation & Technology Initiative (2) Maharashtra Strengthening Institutional Capabilities (3) Maharashtra Start-up and MSME Promotion (4) Maharashtra Sustainable Infrastructure Development
54. Nepal's Belt and Road Initiative (BRI) agreement with China is valid for how many years (renewable)?
(1) 2 years (2) 3 years (3) 5 years (4) 10 years
55. The SUNDAY Hotel Brand, which recently expanded to London and Dubai, is backed by which parent company?
(1) Airbnb (2) MakeMyTrip (3) OYO Rooms and SoftBank (4) Booking Holdings
56. The Asian Development Bank (ADB) sanctioned a loan of \$350 million to support:
(1) India's health infrastructure upgrade (2) PM Gati Shakti-NMP and National Logistics Policy (3) Renewable energy projects in rural areas (4) Housing for low-income groups
57. Under the ADB–Mastercard partnership, a \$5 million grant is provided to support how much in ADB financing for MSMEs?
(1) \$500 million (2) \$1 billion (3) \$1.5 billion (4) \$2 billion
58. The total outlay of the World Bank–funded Kerala Climate Resilient Agriculture Project is:



- (1) ₹1,000 crore (2) ₹2,000 crore (3) ₹2,765 crore (4) ₹3,500 crore
59. The Asian Development Bank (ADB) provided \$788.8 million primarily for which Indian city's development as a green and smart capital?
(1) Mumbai (2) Amaravati (3) Bengaluru (4) Chandigarh
60. Under PM Gati Shakti and National Logistics Policy, India aims to achieve exports worth:
(1) \$1 trillion by 2030 (2) \$2 trillion by 2030 (3) \$3 trillion by 2030 (4) \$5 trillion by 2030
61. The World Bank approved \$325.10 million for the UP-AGREES Project, supporting how many farmers in Uttar Pradesh?
(1) 500,000 farmers (2) 1 million farmers (3) 2 million farmers (4) 3 million farmers
62. ADB's \$500 million loan for India's green infrastructure is being facilitated through:
(1) NABARD (2) SIDBI (3) India Infrastructure Finance Company Ltd. (IIFCL) (4) Rural Electrification Corporation (REC)
63. Who was reappointed as the Director General of the World Trade Organization (WTO) for a second term extending until mid-2029?
(1) Li Quanhai (2) Ngozi Okonjo-Iweala (3) Sanjay Malhotra (4) Francois Bayrou
64. Who did Donald Trump appoint as the new Director of the FBI, replacing Christopher Wray?
(1) Kash Patel (2) Vibhu Bakhru (3) Harmeet K. Dhillon (4) Ajay Seth
65. Which Chief Justice of the Delhi High Court was elevated to the Supreme Court?
(1) Vibhu Bakhru (2) Justice Manmohan (3) Justice Surya Kant (4) Justice BR Gavai
66. Who is currently serving as the Acting Chief Justice of the Delhi High Court?
(1) Justice Manmohan (2) Vibhu Bakhru (3) Sanjay Malhotra (4) Rabindra Nath Mahato
67. Who became the first female President of Namibia?
(1) Netumbo Nandi-Ndaitwah (2) Abdirahman Mohamed Abdullahi (3) Santosh Kumar Gangwar (4) Ramesh Krishnamurthi
68. Who has been appointed as the Chief Pension Fund Commissioner (CPFC) of the Employees' Provident Fund Organisation (EPFO), replacing Neelam Shammi Rao?
(1) Ramesh Krishnamurthi (2) Sanjay Malhotra (3) Ajay Seth (4) Bhavesh Jain
69. Who was recently sworn in as the Chief Minister of Maharashtra?
(1) Eknath Shinde (2) Ajit Pawar (3) Devendra Fadnavis (4) CP Radhakrishnan
70. Who has been appointed as the new President of Somaliland, replacing Muse Bihi Abdi?
(1) Abdirahman Mohamed Abdullahi (Irro) (2) Abdoulaye Maiga (3) Mohammed al-Jalali (4) John Dramani Mahama
71. Who has been re-elected as the President of World Sailing for a four-year term?
(1) Li Quanhai (2) Abdulla Nigmatovich Aripov (3) Francois Bayrou (4) Mohamed al-Bashir
72. Who has been reappointed as the Prime Minister of Uzbekistan for a third term?
(1) Abdulla Nigmatovich Aripov (2) Ramesh Krishnamurthi (3) Sanjay Malhotra (4) Ajay Seth
73. Who has been appointed as the new Governor of the Reserve Bank of India (RBI), succeeding Shaktikanta Das?
(1) Ajay Seth (2) Sanjay Malhotra (3) Bhavesh Jain (4) Ramesh Krishnamurthi
74. Who was appointed as the Assistant Attorney General for Civil Rights in the United States, becoming the fourth Indian-origin member in Trump's second cabinet?
(1) Harmeet K. Dhillon (2) Kash Patel (3) Ajay Seth (4) Bhavesh Jain
75. Who has been elected for a second term as Speaker of the 6th Jharkhand Legislative Assembly?



- (1)Rabindra Nath Mahato (2)Vibhu Bakhru (3)Harmeet K. Dhillon (4)Devendra Fadnavis
76. Who has been assigned the additional charge of Revenue Secretary following Sanjay Malhotra's appointment as the 26th Governor of the RBI?
(1)Ajay Seth (2)Bhavesh Jain (3)Rabindra Nath Mahato (4)John Dramani Mahama
77. Who won the presidential election in Ghana?
(1)Muse Bihi Abdi (2)John Dramani Mahama (3)Mohamed al-Bashir (4)Abdirahman Mohamed Abdullahi
78. Who has been appointed as the Chairperson of the Supreme Court Legal Services Committee (SCLSC), replacing Justice BR Gavai?
(1)Justice Surya Kant (2)Justice Manmohan (3)Vibhu Bakhru (4)Justice BR Gavai
79. Who has been appointed as the Prime Minister of Mali, succeeding Choguel Kokalla Maiga?
(1)Abdoulaye Maiga (2)Abdulla Nigmatovich Aripov (3)Mohamed al-Bashir (4)Sanjay Malhotra
80. Who has been appointed as the Managing Director & CEO of TransUnion CIBIL, replacing Rajesh Kumar?
(1)Bhavesh Jain (2)Ajay Seth (3)Sanjay Malhotra (4)Ramesh Krishnamurthi
81. Who succeeded Michel Barnier as Prime Minister?
(1)Francois Bayrou (2)John Dramani Mahama (3)Mohamed al-Bashir (4)Ajay Seth
82. Who has been appointed as the caretaker Prime Minister until March 1, 2025, succeeding Mohammed al-Jalali?
(1)Mohamed al-Bashir (2)Francois Bayrou (3)Abdoulaye Maiga (4)Abdirahman Mohamed Abdullahi
83. Who presented the National Awards for Persons with Disabilities on December 3?
(1)Prime Minister Narendra Modi (2)President Droupadi Murmu (3)President Ram Nath Kovind (4)Vice President Jagdeep Dhankhar
84. How many individuals and institutions were recognized in the National Awards for Persons with Disabilities?
(1)20 individuals and 10 institutions (2)22 individuals and 11 institutions (3)25 individuals and 15 institutions (4)18 individuals and 9 institutions
85. What was the theme of the National Awards for Persons with Disabilities?
(1)"Empowering People for a Better Tomorrow" (2)"Inclusive Growth for All" (3)"Amplifying the leadership of persons with disabilities for an inclusive and sustainable future." (4)"Breaking Barriers Together"
86. Which family received the "Generational Legacy Award" from Hurun India at the inaugural Family Business Awards in Mumbai?
(1)Ambani family (2)Tata family (3)Desai family (4)Birla family
87. Which tea group was honored with the "Generational Legacy Award"?
(1)Tata Tea Group (2)Wagh Bakri Tea Group (3)Brooke Bond Tea Group (4)Lipton Tea Group
88. Which Kannada short film qualified for the Oscars 2025 in the Live Action Short Film category?
(1)"Moonlight Sonata" (2)"Sunflowers Were the First Ones to Know" (3)"Whispers of the Wind" (4)"Echoes of Silence"
89. Who directed the Kannada short film "Sunflowers Were the First Ones to Know"?
(1)Anup Bhandari (2)Chidananda S. Naik (3)Pawan Kumar (4)Rishab Shetty
90. For what contribution did Anil Pradhan win the 3rd Rohini Nayyar Prize?



- (1)Environmental conservation (2)STEM education and hands-on labs (3)Literature and poetry
(4)Medical research
91. What notable project is Anil Pradhan known for?
(1)Designing Asia's first university rocket team (VSLV) (2)Developing renewable energy solutions
(3)Creating advanced AI algorithms (4)Pioneering genetic research
92. Who won the "National Kishore Kumar Award 2023"?
(1)Rajkumar Hirani (2)A.R. Rahman (3)S. S. Rajamouli (4)Anurag Kashyap
93. During which event was the "National Kishore Kumar Award 2023" presented?
(1)50th Filmfare Awards (2)37th death anniversary of Kishore Kumar (3)National Film Awards ceremony
(4)International Music Festival
94. Which organization recognized India with the ISSA Good Practice Award for Asia-Pacific 2024?
(1)International Social Security Association (2)World Health Organization (3)United Nations
(4)International Labour Organization
95. For which initiatives was the EPFO recognized with the ISSA Good Practice Award?
(1)Digital Transformation and Automation (2)Communication Channels, Nidhi Aapke Nikat 2.0, Multilingual Call Centers, Prayaas (3)Financial Inclusion and Microfinance (4)Employee Wellness Programs
96. Who were the recipients of the IOC Lifetime Achievement Awards 2024?
(1)P.V. Sindhu and Saina Nehwal (2)Jane Figueiredo and Vitaliy Petrov (3)Virat Kohli and Sachin Tendulkar
(4)Sunil Chhetri and Mary Kom
97. Which organization awarded REC Ltd. the Golden Peacock Award 2024?
(1)Confederation of Indian Industry (2)Institute of Directors (3)The Golden Peacock Awards
(4)National Productivity Council
98. For what achievement did REC Ltd. receive the Golden Peacock Award 2024?
(1)Innovation in technology (2)Excellence in Corporate Governance (3)Outstanding customer service
(4)Environmental sustainability
99. Who was awarded the Indira Gandhi Prize 2024 for contributions to human rights and gender equality?
(1)Malala Yousafzai (2)Michelle Bachelet (3)Angela Merkel (4)Jacinda Ardern
100. Which book earned Professor Projit Bihari Mukharji the 2024 Pfizer Award?
(1)"The Science of Ayurveda" (2)"Brown Skins, White Coats: Race Science in India, 1920-66"
(3)"Modern Indian Politics" (4)"Climate Change and India"
101. Who nominated Payal Kapadia's film "All We Imagine As Light" for the Golden Globes?
(1)The Academy of Motion Picture Arts and Sciences (2)Hollywood Foreign Press Association
(3)British Academy of Film and Television Arts (4)Sundance Film Institute
102. In which categories was Payal Kapadia's film "All We Imagine As Light" nominated for the Golden Globes?
(1)Best Picture and Best Screenplay (2)Best Director and Best Actor (3)Best Motion Picture (Non-English) and Best Director
(4)Best Cinematography and Best Editing
103. Who won the UNEP Champions of the Earth Award 2024 in the Lifetime Achievement category?
(1)Vandana Shiva (2)Madhav Gadgil (3)Sunita Narain (4)Rajendra Singh
104. Which award did Shaji N Karun receive in 2023 for his contributions to Malayalam cinema?
(1)Padma Shri (2)JC Daniel Award (3)National Film Award (4)Kerala State Film Award



105. What are the components of the JC Daniel Award received by Shaji N Karun?
(1) ₹10 lakh, citation, and medal (2) ₹5 lakh, citation, and statuette (3) Trophy, certificate, and ₹2 lakh (4) Plaque, recognition letter, and ₹1 lakh
106. Which company was honored at the PSU Transformation Awards 2024 with the Innovative Product Development Award and Technology Adoption Award?
(1) Bharat Heavy Electricals Limited (BHEL) (2) Hindustan Shipyard Limited (HSL) (3) Steel Authority of India Limited (SAIL) (4) Oil and Natural Gas Corporation (ONGC)
107. Where is Hindustan Shipyard Limited (HSL) headquartered?
(1) Mumbai, Maharashtra (2) Chennai, Tamil Nadu (3) Visakhapatnam, Andhra Pradesh (4) Kolkata, West Bengal
108. Which Bulgarian film won the Best Film (Golden Royal Bengal Tiger) at the 30th Kolkata International Film Festival (KIFF)?
(1) "Stadoto" (2) "Arillo De Hombre Muerto" (3) "Lachhi" (4) "Dhrubor Ashchorjo Jibon"
109. Which film won the Best Film at the 38th Leeds International Film Festival?
(1) "All We Imagine As Light" (2) "The Fable" (3) "Stadoto" (4) "Lachhi"
110. Who was awarded the "Dr Martin Luther King Jr Global Peace Award" by AIAM in 2024?
(1) Sushma Swaraj (2) PM Narendra Modi (3) Rahul Gandhi (4) Amitabh Bachchan
111. Which award did Kiran Mazumdar-Shaw receive in 2024 for pioneering biosciences in India?
(1) Padma Vibhushan (2) Jamsetji Tata Award (3) Bharat Ratna (4) Infosys Prize
112. What is the monetary value of the Aster Guardians Global Nursing Award received by Maria Victoria Juan?
(1) ₹1 crore (2) ₹2 crore (3) ₹50 lakh (4) ₹75 lakh
113. Where is the venue for the 4th India–Malaysia Joint Military Exercise "HARIMAU SHAKTI" scheduled to be held from December 2–15, 2024?
(1) Umroi Cantonment, Meghalaya (2) Yantar Shipyard, Russia (3) Bentong Camp, Pahang District, Malaysia (4) Pune, Maharashtra
114. The 4th "HARIMAU SHAKTI" exercise is an annual event that alternates between which two countries?
(1) India and Indonesia (2) India and Malaysia (3) India and Myanmar (4) India and Maldives
115. Where was the last edition of the "HARIMAU SHAKTI" exercise held in November 2023?
(1) Pune, Maharashtra (2) Bentong Camp, Malaysia (3) Umroi Cantonment, Meghalaya (4) Gurugram, Haryana
116. What is the name of the 1st Joint Tabletop Exercise between India and Cambodia held in Pune from December 1–8, 2024?
(1) HARIMAU SHAKTI (2) CINBAX (3) Agnipariksha (4) Visfot Kawach
117. Who is the Prime Minister of Cambodia as mentioned in the "CINBAX" exercise content?
(1) Hun Sen (2) Hun Manet (3) Norodom Ranariddh (4) Prince Sihamoni
118. What is the primary purpose of the "Jaldoot" USV handed over by GRSE to DRDO?
(1) Combat missions (2) Survey and communication missions (3) Transport missions (4) Medical missions
119. Which organizations jointly developed the "Jaldoot" USV?
(1) GRSE and BEL (2) GRSE and DRDO's NSTL (3) DRDO and Dronobotics (4) BEL and Dronobotics



120. What is the focus of the NSG exercise Agnipariksha?
(1)Counter-terrorism (2)Maritime security (3)Cybersecurity (4)Humanitarian assistance
121. What is the focus of the NSG exercise Visfot Kawach?
(1)Counter-terrorism (2)Counter-IED (3)Counter-piracy (4)Counter-drug operations
122. Where was INS Tushil commissioned into the Indian Navy?
(1)Mumbai, India (2)Yantar Shipyard, Russia (3)Naval Dockyard, Visakhapatnam (4)Kolkata, India
123. Under which project is INS Tushil developed?
(1)Project 15B (2)Project 1135.6 (3)Project 17A (4)Project 28
124. What missile systems are equipped on INS Tushil?
(1)Scalp missiles and Barak-8 (2)Brahmos missiles and Shtil Surface-to-Air missiles (3)Exocet missiles and RBU-6000 (4)Harpoon missiles and SA-N-6
125. What is the name of the next frigate following INS Tushil?
(1)Tarmak (2)Tamal (3)Tarmac (4)Taran
126. In which Malaysian district is Bentong Camp located, where the "HARIMAU SHAKTI" exercise is to be held?
(1)Selangor (2)Pahang (3)Johor (4)Penang
127. What was the Oxford Word of the Year for 2024?
(1)Climate Emergency (2)Goblin Mode (3)Brain Rot (4)Manifest
128. What does the term "Brain Rot" refer to, as defined by Oxford University Press?
(1)Increased intelligence due to educational content (2)Cognitive decline from excessive mindless social media exposure (3)Enhanced memory through brain-training games (4)Neurological benefits of regular exercise
129. Which word was Oxford Word of the Year in 2019?
(1)Brain Rot (2)Goblin Mode (3)Climate Emergency (4)Manifest
130. Which word was selected by Collins Dictionary as its Word of the Year in 2024?
(1)Brat (2)Manifest (3)Brain Rot (4)Climate Emergency
131. Which word did Cambridge Dictionary choose as its Word of the Year in 2024?
(1)Brat (2)Manifest (3)Brain Rot (4)Climate Emergency
132. How many countries are members of the Indo-Pacific Economic Framework (IPEF)?
(1)10 (2)12 (3)14 (4)16
133. Who holds the position of Vice-Chair in the Indo-Pacific Economic Framework (IPEF)?
(1)United States (2)Japan (3)Australia (4)India
134. How many countries are members of the International Solar Alliance (ISA) after Armenia joined?
(1)100 (2)102 (3)104 (4)106
135. Where is the headquarters of the International Solar Alliance (ISA) located?
(1)New Delhi, India (2)Gurugram, Haryana (3)Mumbai, India (4)Bangalore, Karnataka
136. Who is the Director General of the International Solar Alliance (ISA)?
(1)R.K. Singh (2)Ashish Khanna (3)Razan Al Mubarak (4)Bruno Oberle
137. Which species was uplisted from 'Endangered' to 'Critically Endangered' on the IUCN Red List in 2024?
(1)African Elephant (2)Bengal Tiger (3)African Penguin (4)Snow Leopard
138. Where is the International Union for Conservation of Nature (IUCN) headquartered?



- (1)Geneva, Switzerland (2)Gland, Switzerland (3)Paris, France (4)Berlin, Germany
139. Who is the President of the International Union for Conservation of Nature (IUCN)?
(1)Ashish Khanna (2)R.K. Singh (3)Razan Al Mubarak (4)Bruno Oberle
140. In which year was the International Union for Conservation of Nature (IUCN) founded?
(1)1920 (2)1948 (3)1965 (4)1980
141. Where was the 4th India Internet Governance Forum (IIGF) inaugurated?
(1)Rashtrapati Bhavan, New Delhi (2)Bharat Mandapam, New Delhi (3)India International Centre, New Delhi (4)Pragati Maidan, New Delhi
142. What was the theme of the 4th India Internet Governance Forum (IIGF)?
(1)"Securing the Digital Future" (2)"Innovating Internet Governance for India" (3)"Digital India: Connectivity and Beyond" (4)"Transforming Internet Policies"
143. What is the theme of the Rising Rajasthan Global Investment Summit inaugurated by PM Modi?
(1)"Growth, Governance, and Green" (2)"Innovate, Invest, Inspire" (3)"Replete, Responsible, Ready" (4)"Connect, Create, Collaborate"
144. Where was the 10th World Ayurveda Congress 2024 held?
(1)Jaipur (2)Mumbai (3)Dehradun (4)Bengaluru
145. What was the theme of the 10th World Ayurveda Congress 2024?
(1)"Ayurveda for Modern Wellness" (2)"Digital Health: An Ayurveda Perspective" (3)"Integrative Approaches to Health" (4)"Sustainable Practices in Ayurveda"
146. Where is the Indo-Turkiye Friendship Association located?
(1)New Delhi, Delhi (2)Mumbai, Maharashtra (3)Hyderabad, Telangana (4)Ankara, Turkey
147. Bharti Airtel signed a multi-billion dollar expansion deal with which company for 4G & 5G technologies?
(1)Nokia (2)Huawei (3)Ericsson (4)Samsung
148. Where is the headquarters of Ericsson, Bharti Airtel's partner in the 4G & 5G expansion deal?
(1)Copenhagen, Denmark (2)Stockholm, Sweden (3)Oslo, Norway (4)Helsinki, Finland
149. Which institutions signed a Memorandum of Understanding (MoU) focusing on academic activities and HR development?
(1)IIM Ahmedabad and Tata Steel (2)IIM Bangalore and ONGC (3)IIM Kozhikode and SAIL (4)IIM Calcutta and Infosys
150. Which institutions are collaborating to develop S.A.M.V.I.D., a semi-humanoid robot for India's first Constitution Museum in Haryana?
(1)IIT Delhi and JNU (2)IIT Bombay and DU (3)IIT Madras and JGU (4)IIT Kanpur and AIIMS
151. What is the name of the semi-humanoid robot being developed for India's first Constitution Museum in Haryana?
(1)S.A.M.V.I.D. (2)C.O.N.S.T.I.T. (3)A.R.T.I.E. (4)H.A.R.I.S.
152. Where is the Vadhavan Greenfield Port currently under construction?
(1)Mumbai, Maharashtra (2)Dahanu, Maharashtra (3)Chennai, Tamil Nadu (4)Visakhapatnam, Andhra Pradesh
153. What is the total project outlay for the Vadhavan Greenfield Port?
(1)₹50,000 crore (2)₹76,000 crore (3)₹100,000 crore (4)₹60,000 crore
154. Who is the Chairman of Jawaharlal Nehru Port Authority (JNPA) who stated that Vadhavan Greenfield Port is expected to be among the top 10 ports in the world upon completion?



- (1)Unmesh Sharad Wagh (2)P. M. Prasad (3)Shivraj Singh Chouhan (4)Dharmendra Pradhan
155. Which high-risk food categories did FSSAI classify?
(1)Packaged snacks and beverages (2)Fresh fruits and vegetables (3)Packaged Drinking Water & Mineral Water (4)Ready-to-eat meals
156. Who is the Chairperson of FSSAI (Food Safety and Standards Authority of India)?
(1)G Kamala Vardhana Rao (2)Shivraj Singh Chouhan (3)Punya Salila Srivastava (4)Ram Nath Thakur
157. What is the target number of digital identities (Farmer IDs) to be created by FY 2026-27 under the Digital Agriculture Mission?
(1)5 crore (2)11 crore (3)15 crore (4)20 crore
158. What was the theme of the ICA Global Cooperative Conference 2024 inaugurated by Prime Minister Narendra Modi?
(1)"Sustainable Agriculture for Future" (2)"Cooperatives Build Prosperity for All" (3)"Digital Transformation in Cooperatives" (4)"Global Trade and Cooperatives"
159. What commemorative item did PM Modi release during the ICA Global Cooperative Conference 2024?
(1)A commemorative coin (2)A commemorative postal stamp featuring a lotus (3)A special edition book (4)A limited-edition flag
160. Who launched "The TeacherApp" mobile application?
(1)Prime Minister Narendra Modi (2)Union Minister Dharmendra Pradhan (3)Union Minister Amit Shah (4)Union Minister Nirmala Sitharaman
161. Which foundation developed "The TeacherApp"?
(1)Tata Foundation (2)Bharti Airtel Foundation (3)Infosys Foundation (4)Reliance Foundation
162. Which institution is coordinating the 'One Day One Genome' initiative?
(1)IIT Madras (2)BRIC-NIBMG (3)IIM Kozhikode (4)Indian Coast Guard
163. Where was Bharat NCX 2024 (National Cyber Security Exercise) held?
(1)Mumbai (2)New Delhi (3)Bengaluru (4)Hyderabad
164. Who is the CMD of Coal India Limited (CIL)?
(1)Unmesh Sharad Wagh (2)P. M. Prasad (3)Ram Nath Thakur (4)Jagat Prakash Nadda
165. What is the main purpose of the "Bal Vivah Mukh Bharat" campaign?
(1)Promote digital literacy (2)Eradicate child marriage and empower young girls (3)Provide free education to all (4)Develop rural infrastructure
166. Which portal was launched as part of the "Bal Vivah Mukh Bharat" campaign to enable citizens to report child marriages?
(1)Child Marriage Portal (2)Free Marriage Portal (3)Child Marriage Free Bharat Portal (4)Sahayata Portal
167. Which minister unveiled the "Jalvahak" policy to promote cargo movement via National Waterways?
(1)Dharmendra Pradhan (2)Pralhad Joshi (3)Sarbananda Sonowal (4)Jagat Prakash Nadda
168. What is the primary aim of Uber's "Moto Women" pilot program launched in Bengaluru?
(1)To provide employment to women drivers (2)To promote bike-sharing among women (3)To offer affordable rides for women (4)To empower women riders with female two-wheeler drivers
169. How many public EV charging stations has India surpassed?



- (1)10,000 (2)15,000 (3)20,000 (4)25,000
170. Which state has the highest number of public EV charging stations in India as of the latest count?
(1)Maharashtra (2)Karnataka (3)Uttar Pradesh (4)Tamil Nadu
171. What is the main focus of the "Prashasan Gaon Ki Ore" campaign?
(1)Promote digital payments (2)Address public grievances and improve service delivery (3)Enhance agricultural productivity (4)Increase literacy rates
172. Which union minister unveiled the Rs 100 commemorative coin for SBI Horniman Circle Branch?
(1)Nirmala Sitharaman (2)Amit Shah (3)Jagat Prakash Nadda (4)Pralhad Joshi
173. Why did the Competition Commission of India (CCI) penalize Meta?
(1)Tax evasion (2)Abuse of dominant position (3)Data theft (4)Anti-competitive mergers
174. What is the target for reducing child marriage prevalence by 2029 under the "Bal Vivah Mukti Bharat" campaign?
(1)Below 10% (2)Below 15% (3)Below 5% (4)Below 20%
175. Which company launched "Bistro" for quick food delivery in Gurugram?
(1)Swiggy (2)Zomato (3)Blinkit (4)Uber
176. What is the purpose of the "Anna Chakra" portal launched by Union Minister Pralhad Joshi?
(1)To optimize PDS supply chain (2)To manage tax collection (3)To facilitate online education (4)To improve healthcare services
177. Who announced the selection of 8 startups under the National Quantum Mission?
(1)Union Minister Amit Shah (2)Union Minister Dr. Jitendra Singh (3)Union Minister Dharmendra Pradhan (4)Union Minister Nirmala Sitharaman
178. What milestone did Arjun Vajpai achieve by summiting Mount Shishapangma?
(1)Youngest to climb it (2)First Indian to climb eight 8,000m peaks (3)Fastest ascent from base camp to summit in under 72 hours (4)All of the above
179. Which portal facilitates seamless access to official statistics in India?
(1)e-Dakhil (2)e-Sankhyiki (3)Anna Chakra (4)SCAN Portal
180. Who is the Assistant Secretary-General of the UN Peacebuilding Commission (PBC)?
(1)Ashish Khanna (2)Elizabeth Spehar (3)R.K. Singh (4)Bruno Oberle
181. Which state has been allocated the largest amount under the Special Assistance for Capital Investment Scheme?
(1)Bihar (2)Uttar Pradesh (3)Maharashtra (4)West Bengal
182. What is the name of the policy unveiled by Union Minister Sarbananda Sonowal to promote cargo movement via National Waterways?
(1)Jalvahak (2)Samadhan (3)Jal Marg (4)CargoFlow
183. What service did Uber launch in Bengaluru to support women riders?
(1)Uber Women (2)Moto Women (3)Shikara Women (4)FemRide
184. Which organization released the NIRF 2024 Ranking for Law Colleges in India?
(1)University Grants Commission (2)Ministry of Education (3)National Law University (4)Supreme Court of India
185. Which institution ranked first in the NIRF 2024 Ranking for Law Colleges?
(1)Symbiosis Law School (2)Nalsar University of Law (3)National Law School of India University (4)West Bengal National University of Juridical Sciences



186. Where does India stand in the global aerial market according to the WEF Report on Advanced Air Mobility (AAM)?
(1)1st (2)2nd (3)3rd (4)4th
187. According to the Zscaler ThreatLabz Report, what percentage of global mobile malware attacks does India account for?
(1)15% (2)22% (3)28% (4)35%
188. By what percentage did spyware incidents grow in India as reported by Zscaler ThreatLabz?
(1)50% (2)75% (3)100% (4)111%
189. Which country has the highest share of global mobile malware attacks as per the Zscaler ThreatLabz Report?
(1)USA (2)China (3)India (4)Russia
190. According to the UN Women Report, how many women globally lack social protection?
(1)1 billion (2)1.5 billion (3)2 billion (4)2.5 billion
191. What percentage of women give birth without maternity benefits as per the UN Women Report?
(1)50% (2)63% (3)75% (4)80%
192. Which of the following is an initiative by India to provide social protection for women?
(1)Make in India (2)Swachh Bharat Abhiyan (3)MGNREGA (4)Digital India
193. How many brands does MS Dhoni endorse, surpassing Amitabh Bachchan?
(1)35 (2)40 (3)42 (4)45
194. What is the valuation of Chennai Super Kings (CSK) as mentioned in the report?
(1)\$200 million (2)\$231 million (3)\$250 million (4)\$300 million
195. What is CSK's rank in the IPL brand value?
(1)1 (2)2 (3)3 (4)4
196. According to AirHelp, what is IndiGo's global rank among airlines?
(1)90/109 (2)95/109 (3)103/109 (4)105/109
197. How many tonnes of gold did India purchase in 2024?
(1)50 tonnes (2)60 tonnes (3)77 tonnes (4)85 tonnes
198. What is India's global rank in gold reserves as per the report?
(1)5th (2)6th (3)7th (4)8th
199. Which country has the highest gold reserves globally?
(1)Germany (2)USA (3)Italy (4)France
200. According to the FAO Statistical Yearbook 2024, how many more people became hungry globally since 2019?
(1)100 million (2)120 million (3)152 million (4)180 million
201. What is the current global hunger rate as per the FAO Statistical Yearbook 2024?
(1)8.5% (2)9.1% (3)10.2% (4)11%
202. What percentage of the world's undernourished population resides in Asia?
(1)45% (2)50% (3)52% (4)55%
203. By how many million did hunger increase in Asia since 2019?
(1)70 million (2)75 million (3)79 million (4)80 million
204. According to McAfee's Celebrity Hacker Hot List, which of the following is NOT among the riskiest celebrities in India?
(1)Alia Bhatt (2)Virat Kohli (3)Deepika Padukone (4)MS Dhoni



205. Why are celebrities like Alia Bhatt and Virat Kohli considered risky according to McAfee's report?
(1)They have weak cybersecurity measures. (2)Cybercriminals use their names for scams. (3)They are involved in multiple cybercrimes. (4)They leak sensitive information online.
206. What was India's rank in the Sustainable Trade Index 2024?
(1)20th (2)21st (3)23rd (4)25th
207. From which position did India improve in the Sustainable Trade Index in 2024?
(1)From 22nd to 23rd (2)From 24th to 23rd (3)From 25th to 23rd (4)From 23rd to 21st
208. Which of the following countries is a top performer in the Sustainable Trade Index, ahead of India?
(1)Canada (2)New Zealand (3)Japan (4)South Korea
209. How much did the rural Female Labour Force Participation Rate (LFPR) increase from 2017 to 2023?
(1)From 20.4% to 25.4% (2)From 22.5% to 30.0% (3)From 24.6% to 41.5% (4)From 25.0% to 40.0%
210. What is the urban Female Labour Force Participation Rate (LFPR) as of the latest report?
(1)20.4% (2)25.4% (3)30.5% (4)35.0%
211. Which Indian university topped in QS Sustainability Rankings according to the latest report?
(1)IIT Bombay (2)IIT Kharagpur (3)IIT Delhi (4)IIM Ahmedabad
212. What is IIT Delhi's global rank in the QS Sustainability Rankings?
(1)150 (2)160 (3)171 (4)180
213. Which Indian university ranks second in the QS Sustainability Rankings after IIT Delhi?
(1)IIT Bombay (2)IIT Kharagpur (3)NALSAR University of Law (4)National Law University
214. Which university is the global leader in QS Sustainability Rankings?
(1)Harvard University (2)University of Oxford (3)University of Toronto (4)Stanford University
215. By what percentage did malaria cases in India drop from 2017 to 2023 as per WHO's World Malaria Report 2024?
(1)50% (2)60% (3)69% (4)75%
216. How many malaria cases were reported in India in 2023 according to the WHO report?
(1)1M (2)2M (3)3M (4)4M
217. What was the number of malaria-related deaths in India in 2023 as per the report?
(1)2,000 (2)3,500 (3)5,000 (4)6,000
218. What is the allocated budget for the Inland Waterways Transport (IWT) Scheme over three years?
(1)Rs. 50 crore (2)Rs. 100 crore (3)Rs. 150 crore (4)Rs. 200 crore
219. What is the expected impact of the Inland Waterways Transport (IWT) Scheme?
(1)Reduce air pollution by shifting cargo to waterways (2)Shift 800 million tonne-km of cargo to waterways (3)Create 10,000 jobs in the transport sector (4)Develop new ports along major rivers
220. What is the name of the initiative under Ayushman Bharat that includes senior citizens?
(1)Ayushman Senior Care (2)Ayushman Vay Vandana Cards (3)Ayushman Jeevan Yojana (4)Ayushman Bima
221. As of November 2024, how many "Ayushman Vay Vandana Cards" have been issued?
(1)10 lakh (2)12 lakh (3)14 lakh (4)16 lakh
222. What is the annual hospitalization coverage provided by PM-JAY under the Ayushman Bharat expansion for senior citizens?
(1)Rs. 2 lakh (2)Rs. 3 lakh (3)Rs. 5 lakh (4)Rs. 10 lakh



223. How many hospitals are empanelled under the PM-JAY benefits?
(1)25,000 (2)28,500 (3)30,745 (4)35,000
224. As of October 31, 2024, how many accounts have been opened under the Mahila Samman Savings Certificate Scheme (MSSC)?
(1)30,00,000 (2)35,50,000 (3)43,30,121 (4)50,00,000
225. What is the annual interest rate for the Mahila Samman Savings Certificate Scheme (MSSC)?
(1)5.5% (2)6.5% (3)7.5% (4)8.5%
226. What is the maximum deposit allowed per account in the Mahila Samman Savings Certificate Scheme (MSSC)?
(1)Rs. 1 lakh (2)Rs. 1.5 lakh (3)Rs. 2 lakh (4)Rs. 2.5 lakh
227. Who launched the Bima Sakhi Yojana?
(1)Union Minister Dharmendra Pradhan (2)Union Minister Amit Shah (3)Prime Minister Narendra Modi (4)President Ram Nath Kovind
228. How many women does the Bima Sakhi Yojana aim to train as LIC agents?
(1)1 lakh (2)1.5 lakh (3)2 lakh (4)2.5 lakh
229. What is the potential annual income for women trained under the Bima Sakhi Yojana?
(1)Up to Rs. 1 lakh (2)Up to Rs. 1.25 lakh (3)Up to Rs. 1.5 lakh (4)Up to Rs. 1.75 lakh
230. What is the name of the semi-humanoid robot being developed for India's first Constitution Museum in Haryana?
(1)S.A.M.V.I.D. (2)C.O.N.S.T.I.T. (3)A.R.T.I.E. (4)H.A.R.I.S.
231. Where is the Foundation for Maharana Pratap Horticultural University located?
(1)Chandigarh, Punjab (2)Karnal, Haryana (3)Lucknow, Uttar Pradesh (4)Jaipur, Rajasthan
232. What is the investment amount for establishing the Foundation for Maharana Pratap Horticultural University?
(1)Rs. 500 crore (2)Rs. 600 crore (3)Rs. 700 crore (4)Rs. 800 crore
233. What is the primary focus of the Foundation for Maharana Pratap Horticultural University?
(1)Biotechnology research (2)Crop diversification and horticultural research (3)Information Technology (4)Marine biology
234. How much additional funding has the Centre announced for the PM POSHAN Scheme?
(1)Rs. 300 crore (2)Rs. 350 crore (3)Rs. 400 crore (4)Rs. 425.62 crore
235. What is the new per meal cost for primary students under the PM POSHAN Scheme after the additional allocation?
(1)Rs. 5.50 (2)Rs. 6.19 (3)Rs. 7.00 (4)Rs. 8.25
236. How many students does the PM POSHAN Scheme serve?
(1)10 crore (2)11.70 crore (3)12 crore (4)15 crore
237. What is the duration of the Inland Waterways Transport (IWT) Scheme?
(1)2 years (2)3 years (3)4 years (4)5 years
238. Which scheme aims to address inflation in food material costs by increasing the per meal cost?
(1)Mahila Samman Savings Certificate Scheme (2)Bima Sakhi Yojana (3)PM POSHAN Scheme (4)Ayushman Bharat
239. Under the Ayushman Bharat expansion, how many empanelled public hospitals are providing PM-JAY benefits?
(1)15,000 (2)16,500 (3)17,084 (4)18,200



240. What is the tenure of the Mahila Samman Savings Certificate Scheme (MSSC)?
(1)1 year (2)2 years (3)3 years (4)5 years
241. How much training stipend is provided to women LIC agents in the second year under the Bima Sakhi Yojana?
(1)Rs. 5,000/month (2)Rs. 6,000/month (3)Rs. 7,000/month (4)Rs. 8,000/month
242. Which ministry is responsible for the Ayushman Bharat initiative?
(1)Ministry of Health and Family Welfare (2)Ministry of Education (3)Ministry of Finance
(4)Ministry of Agriculture
243. Who is the CEO of FSSAI (Food Safety and Standards Authority of India)?
(1)Punya Salila Srivastava (2)G Kamala Vardhana Rao (3)Shivraj Singh Chouhan (4)Ram Nath Thakur
244. What is the main objective of the "Bima Sakhi Yojana"?
(1)Provide health insurance to women (2)Train women as LIC agents (3)Offer educational scholarships to women (4)Empower women through digital literacy
245. How many empanelled private hospitals are providing PM-JAY benefits?
(1)12,500 (2)13,661 (3)14,000 (4)15,200
246. What is the purpose of the "Ayushman Vay Vandana Cards"?
(1)To provide free education to senior citizens (2)To offer free treatment benefits to senior citizens
(3)To grant financial assistance to senior citizens (4)To enroll senior citizens in pension schemes
247. Which Union Minister launched the Bima Sakhi Yojana?
(1)Dharmendra Pradhan (2)Amit Shah (3)Jagat Prakash Nadda (4)Pralhad Joshi
248. What is the total number of "Farmer ID" digital identities targeted to be created by FY 2026-27 under the Digital Agriculture Mission?
(1)8 crore (2)9 crore (3)10 crore (4)11 crore
249. What are the incentives provided by the Centre for each Farmer ID generated?
(1)Rs. 10 per Farmer ID (2)Rs. 15 per Farmer ID (3)Rs. 20 per Farmer ID (4)Rs. 25 per Farmer ID
250. Which of the following is part of the 'Agri Stack' under the Centre's 'Digital Agriculture Mission'?
(1)Farmer Training Programs (2)Geo-referenced village Maps (3)Agricultural Export Plans
(4)Crop Insurance Schemes
251. Who is the Union Agriculture & Farmers Welfare Minister responsible for the Faster Generation of 'Farmer ID'?
(1)Dharmendra Pradhan (2)Amit Shah (3)Shivraj Singh Chouhan (4)Punya Salila Srivastava
252. What is the maximum deposit allowed in the Mahila Samman Savings Certificate Scheme (MSSC)?
(1)Rs. 1 lakh (2)Rs. 1.5 lakh (3)Rs. 2 lakh (4)Rs. 2.5 lakh
253. How many years is the tenure for the Mahila Samman Savings Certificate Scheme (MSSC)?
(1)1 year (2)2 years (3)3 years (4)5 years
254. What is the interest rate offered by the Mahila Samman Savings Certificate Scheme (MSSC)?
(1)5.5% p.a. (2)6.5% p.a. (3)7.5% p.a. (4)8.5% p.a.
255. Under the "Ayushman Vay Vandana Cards" initiative, what is the age criteria for issuing the cards?
(1)60+ (2)65+ (3)70+ (4)75+
256. How many days will the "Bima Sakhi Yojana" training stipend be provided in the first year?
(1)Rs. 5,000/month (2)Rs. 6,000/month (3)Rs. 7,000/month (4)Rs. 8,000/month
257. Which state is developing 4 new tourist destinations as mentioned in the previous content?



- (1)Uttar Pradesh (2)Maharashtra (3)Jammu & Kashmir (4)Rajasthan
258. Which initiative aims to empower tech startups with a \$100M fund?
(1)National Quantum Mission (2)Flipkart Leap (3)Digital Agriculture Mission (4)Mahila Samman Savings Certificate Scheme
259. Which minister unveiled the "Jalvahak" policy to promote cargo movement via National Waterways?
(1)Dharmendra Pradhan (2)Pralhad Joshi (3)Sarbananda Sonowal (4)Amit Shah
260. What is the main purpose of the "One Day One Genome" initiative?
(1)To sequence one human genome daily (2)To release a fully annotated bacteriological genome daily (3)To develop one vaccine daily (4)To create a new AI model daily
261. How much was allocated under the Special Assistance for Capital Investment Scheme?
(1)Rs. 300 crore (2)Rs. 400 crore (3)Rs. 425.62 crore (4)Rs. 500 crore
262. Which Union Minister launched "The TeacherApp" mobile application?
(1)Dharmendra Pradhan (2)Amit Shah (3)Nirmala Sitharaman (4)Pralhad Joshi
263. What is the key objective of the "Prashasan Gaon Ki Ore" campaign?
(1)Promote digital payments (2)Address public grievances and improve service delivery (3)Enhance agricultural productivity (4)Increase literacy rates
264. Which portal was launched as part of the "Bal Vivah Mukta Bharat" campaign to enable citizens to report child marriages?
(1)Child Marriage Portal (2)Free Marriage Portal (3)Child Marriage Free Bharat Portal (4)Sahayata Portal
265. What is the primary focus of the "Bal Vivah Mukta Bharat" campaign?
(1)Promote digital literacy (2)Eradicate child marriage and empower young girls (3)Provide free education to all (4)Develop rural infrastructure
266. Which Union Minister unveiled the "Jalvahak" policy?
(1)Dharmendra Pradhan (2)Pralhad Joshi (3)Sarbananda Sonowal (4)Amit Shah
267. Which launch vehicle was used by ISRO to launch the European Space Agency's Proba-3 mission?
(1)GSLV Mk III (2)PSLV-C59 (3)RLV (4)SLV-3
268. What is the primary objective of the Proba-3 mission launched by ISRO?
(1)To study Mars' atmosphere (2)To create artificial solar eclipses to study the Sun's corona (3)To deploy communication satellites (4)To explore the Moon's surface
269. Who manages the Proba-3 mission?
(1)S. Somanath (2)Sumedha Chakraborty (3)Damien Galano (4)Matt Garman
270. Which of the following is NOT one of the "Nova" AI models introduced by Amazon?
(1)Nova Canvas (2)Nova Pro (3)Nova Photo (4)Nova Reel
271. What is the name of the AI chip Amazon plans to launch in 2025?
(1)Tritanium 2 (2)Tritanium 3 (3)Titan X (4)Alpha 1
272. Where is the Centre of Excellence in Ayurveda Research located?
(1)IIT Madras, Chennai (2)ISRO HQ, Bengaluru (3)CSIR-NIIST, Thiruvananthapuram, Kerala (4)Amazon HQ, Seattle
273. What was the theme of the Google Workspace Media Summit 2024?
(1)"AI for All" (2)"Future of Collaboration" (3)"Bring AI to Work" (4)"Workspace Revolution"



274. Which country surpassed the US as the largest Google Workspace user base according to the Google Workspace Media Summit 2024?
(1)India (2)China (3)Brazil (4)Germany
275. What is the name of one of the new AI-based tools introduced at the Google Workspace Media Summit 2024?
(1)Google Docs+ (2)Google Vids (3)Google Slides Pro (4)Google Sheets AI
276. Who is the Google India Head ?
(1)Sundar Pichai (2)Sumedha Chakraborty (3)Matt Garman (4)Gayatri Gopichand
277. Which institution is hosting the Smart India Hackathon (SIH) 2024?
(1)IIT Madras (2)IIT Guwahati (3)ISRO (4)CSIR-NIIST
278. How much prize money is being offered to the winning teams of Smart India Hackathon (SIH) 2024?
(1)Rs. 50,000 (2)Rs. 1 lakh (3)Rs. 2 lakhs (4)Rs. 5 lakhs
279. In which year was the Smart India Hackathon initiative launched?
(1)2015 (2)2016 (3)2017 (4)2018
280. Which organizations launched the Smart India Hackathon?
(1)ISRO and CSIR (2)Ministry of Education's Innovation Cell and AICTE (3)Google and Amazon (4)IIT Madras and IIT Guwahati
281. Where were the Asian Esports Games 2024 held where India achieved its first podium finish?
(1)Seoul, South Korea (2)Tokyo, Japan (3)Bangkok, Thailand (4)New Delhi, India
282. Which Indian esports athlete won a bronze medal in eFootball at the Asian Esports Games 2024?
(1)Pavan Kampelli (2)Tilak Varma (3)Sanju Samson (4)Shaheen Afridi
283. Which countries won the gold and silver medals respectively in eFootball at the Asian Esports Games 2024?
(1)Japan and South Korea (2)Thailand and Malaysia (3)China and Singapore (4)India and Indonesia
284. Which city has India proposed as the host for the 2036 Olympics?
(1)Mumbai (2)Delhi (3)Ahmedabad (4)Bengaluru
285. Which of the following sports is NOT proposed for inclusion in India's bid for the 2036 Olympics?
(1)Yoga (2)Cricket (3)Basketball (4)Kho Kho
286. Which cities are the next scheduled hosts for the Olympics after India's proposed 2036 bid?
(1)Paris (2028) and Tokyo (2032) (2)Los Angeles (2028) and Brisbane (2032) (3)Rome (2028) and Sydney (2032) (4)Berlin (2028) and Madrid (2032)
287. Where did India defeat South Africa in the T20I series?
(1)Mumbai (2)Johannesburg (3)Cape Town (4)Delhi
288. Which Indian batsman scored 120* in the T20I series against South Africa?
(1)Virat Kohli (2)Rohit Sharma (3)Tilak Varma (4)Sanju Samson
289. What was the highest-ever T20I partnership achieved by India against South Africa?
(1)150 runs (2)180 runs (3)210 runs (4)250 runs
290. Which team did India defeat in the final to win the Men's Hockey Junior Asia Cup 2024?
(1)Australia (2)South Korea (3)Pakistan (4)Malaysia
291. Who is the coach of the Indian team that won the Men's Hockey Junior Asia Cup 2024?
(1)PR Sreejesh (2)Rajeev Mehta (3)Harendra Singh (4)Graham Reid



292. How many times has India won the Men's Hockey Junior Asia Cup as of 2024?
(1)3 (2)4 (3)5 (4)6
293. Who has been appointed as Neeraj Chopra's new coach?
(1)S. Somanath (2)Jan Zelezny (3)Damien Galano (4)Viswanathan Anand
294. Which country does Neeraj Chopra's new coach, Jan Zelezny, hail from?
(1)Germany (2)Czech Republic (3)Poland (4)Slovakia
295. What is the world record throw distance achieved by Jan Zelezny?
(1)95.50m (2)96.75m (3)98.48m (4)100.00m
296. What is the name of the largest sports talent search competition launched by Bihar?
(1)Bihar Sports Excellence Hunt (2)Bihar Khel Pratibha Khoj Pratiyogita (3)Bihar Athletic Talent Search (4)Bihar Youth Sports Challenge
297. What is the total prize pool for the Bihar Khel Pratibha Khoj Pratiyogita?
(1)₹5 crore (2)₹10 crore (3)₹15 crore (4)₹20 crore
298. How many titles did Aryna Sabalenka secure in 2024 to be voted WTA Player of the Year?
(1)Two (2)Three (3)Four (4)Five
299. Which Grand Slam titles did Aryna Sabalenka win in 2024?
(1)Wimbledon and US Open (2)Australian Open and French Open (3)Australian Open and US Open (4)French Open and Wimbledon
300. Aryna Sabalenka became the first woman to win the Wuhan Open how many times?
(1)One (2)Two (3)Three (4)Four
301. Who were awarded the Doubles Team of the Year alongside Aryna Sabalenka's individual accolade?
(1)Emma Navarro and Paula Badosa (2)Sara Errani and Jasmine Paolini (3)Lulu Sun and Pavan Kampelli (4)Sumedha Chakraborty and Gayatri Gopichand
302. Who won the Abu Dhabi Grand Prix in 2024?
(1)Lewis Hamilton (2)Max Verstappen (3)Lando Norris (4)Charles Leclerc
303. Where will the ice events of the Khelo India Winter Games 2025 be hosted?
(1)Shimla (2)Manali (3)Ladakh (4)Gulmarg
304. Which program is the flagship event of the Khelo India Winter Games 2025?
(1)Youth Games in Delhi (2)Para Games in Bihar (3)Junior Games in Mumbai (4)Senior Games in Kolkata
305. Which country has been awarded the hosting rights for the FIFA World Cup 2034?
(1)India (2)Saudi Arabia (3)United States (4)Australia
306. The FIFA World Cup 2030 will be hosted through a collaboration of which continents?
(1)Asia, Europe, Africa (2)Africa, Europe, South America (3)North America, Europe, Asia (4)South America, Asia, Oceania
307. Which country will host the opening match of the FIFA World Cup 2030?
(1)Morocco (2)Spain (3)Uruguay (4)Argentina
308. Which countries are the hosts for the FIFA World Cup 2026?
(1)US, Canada, Mexico (2)France, Germany, Italy (3)Brazil, Argentina, Chile (4)UK, Ireland, Scotland
309. Where was the 2024 World Chess Championship, won by D. Gukesh, held?
(1)New Delhi, India (2)Beijing, China (3)Moscow, Russia (4)Singapore
310. Who did D. Gukesh defeat in the final round of the 2024 World Chess Championship?



(1)Viswanathan Anand (2)Magnus Carlsen (3)Ding Liren (4)Hikaru Nakamura

311. How old was D. Gukesh when he became the youngest-ever World Chess Champion?

(1)16 years (2)18 years (3)20 years (4)22 years

312. What was the prize money won by D. Gukesh in the 2024 World Chess Championship?

(1)\$1.0 million (2)\$1.35 million (3)\$2.0 million (4)\$2.5 million

313. Which network secured a 3-year broadcasting deal for the revival of the Hockey India League starting in 2024-25?

(1)Star Sports (2)Sony Sports Network (3)ESPN India (4)DD Sports

314. Where will the women's league of the revived Hockey India League be hosted?

(1)Mumbai, Maharashtra (2)Ranchi, Jharkhand (3)Delhi (4)Kolkata, West Bengal

315. Who won the Qatar Grand Prix in 2024?

(1)Lewis Hamilton (2)Max Verstappen (3)Charles Leclerc (4)Sergio Perez

316. Who became the costliest domestic player in the 2025 Women's Premier League mini-auction?

(1)Smriti Mandhana (2)Harmanpreet Kaur (3)Simran Shaikh (4)Mithali Raj

317. How much was Simran Shaikh sold for in the 2025 Women's Premier League mini-auction?

(1)₹1.50 crore (2)₹1.75 crore (3)₹1.90 crore (4)₹2.00 crore

318. Shaheen Afridi became Pakistan's first bowler to achieve 100 wickets in all formats. Which format did he become the third Pakistani to reach 100 wickets in?

(1)Test (2)One Day International (ODI) (3)Twenty20 International (T20I) (4)All Formats

319. Where was the Syed Modi International Badminton Tournament held?

(1)Mumbai, Maharashtra (2)Lucknow, Uttar Pradesh (3)Bengaluru, Karnataka (4)Chennai, Tamil Nadu

320. Who won the Women's Singles at the Syed Modi International Badminton Tournament?

(1)Saina Nehwal (2)PV Sindhu (3)Teesa Jolly (4)Wu Luo Yu

321. Which pair won the Women's Doubles in the Syed Modi International Badminton Tournament?

(1)Saina Nehwal & P.V. Sindhu (2)Teesa Jolly & Gayatri Gopichand (3)Wu Luo Yu & Teesa Jolly (4)Gayatri Gopichand & Saina Nehwal



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)



Answers (December 1 to 15 NBCC Current Affairs)

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



101	2	121	2	141	2	161	2	181	2
102	3	122	2	142	2	162	2	182	1
103	2	123	2	143	3	163	2	183	2
104	2	124	2	144	3	164	2	184	2
105	2	125	2	145	2	165	2	185	3
106	2	126	2	146	3	166	3	186	3
107	3	127	3	147	3	167	3	187	3
108	1	128	2	148	2	168	4	188	4
109	2	129	3	149	3	169	4	189	3
110	2	130	1	150	3	170	2	190	3
111	2	131	2	151	1	171	2	191	2
112	2	132	3	152	2	172	1	192	3
113	3	133	4	153	2	173	2	193	3
114	2	134	3	154	1	174	3	194	2
115	3	135	2	155	3	175	3	195	1
116	2	136	2	156	3	176	1	196	3
117	2	137	3	157	2	177	2	197	3
118	2	138	2	158	2	178	4	198	4
119	2	139	3	159	2	179	2	199	2
120	1	140	2	160	2	180	2	200	3



201	2	221	3	241	2	261	3	281	3
202	3	222	3	242	1	262	1	282	1
203	3	223	3	243	2	263	2	283	2
204	3	224	3	244	2	264	3	284	3
205	2	225	3	245	2	265	2	285	3
206	3	226	3	246	2	266	3	286	2
207	2	227	3	247	2	267	2	287	2
208	2	228	3	248	4	268	2	288	3
209	3	229	4	249	1	269	3	289	3
210	2	230	1	250	2	270	3	290	3
211	3	231	2	251	3	271	2	291	1
212	3	232	3	252	3	272	3	292	3
213	2	233	2	253	2	273	3	293	2
214	3	234	4	254	3	274	1	294	2
215	3	235	2	255	3	275	2	295	3
216	2	236	2	256	3	276	2	296	2
217	2	237	2	257	3	277	2	297	2
218	2	238	3	258	2	278	2	298	3
219	2	239	3	259	3	279	3	299	3
220	2	240	2	260	2	280	2	300	3



301	2	321	2
302	3		
303	3		
304	2		
305	2		
306	2		
307	3		
308	1		
309	4		
310	3		
311	2		
312	2		
313	2		
314	2		
315	2		
316	3		
317	3		
318	3		
319	2		
320	2		