

NANDYAL BANKING COACHING CENTER

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November 2024 16 to 30 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. Asian Development Bank (ADB) announced to increase its climate-related lending by \$7.2 billion.
 - > US and Japan agreed to underwrite risk for some existing loans, marking the first-ever sovereign guarantees for climate finance.
- 2. India and Japan signed a MoI for co-developing the UNICORN mast for Indian Naval warships.
- 3. India fulfilled its annual contribution of \$5 million for 2024-25 to the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA).
 - > This contribution aims to support **Palestinian refugees**.
 - > India also sent 30 tons of medical supplies to Palestine in October 2024 as part of its humanitarian assistance.
- 4. The World Bank approved the 'Kerala Climate Resilient Agri-Value Chain Modernisation (KERA)' Project with an outlay of ₹2,365.5 crore.
 - > Financial contributions: ₹1,655.85 crore from the World Bank and ₹709.65 crore from the Kerala government.
- 5. Government of India and Asian Development Bank (ADB) signed a \$98 million loan to improve horticulture crop farmers' access to certified disease-free planting materials under the "Building India's Clean Plant Programme (CPP)".

2. Appointments & Resignations

- 1. Maia Sandu won the presidential election in Moldova for a second term.
- 2. Harini Amarasuriya was reappointed as the Prime Minister of Sri Lanka by President Anura Kumara Dissanayake.
- 3. K. Sanjay Murthy was appointed as the new Comptroller and Auditor General of India (CAG), succeeding Girish Chandra Murmu.
- 4. Justice D. Krishnakumar was appointed as the Chief Justice of Manipur High Court, replacing Justice Siddharth Mridul.
- 5. Nandan Kumar Jha was elected as the President of the International Mind Sports Association (IMSA), which is involved in promoting mind sports like chess, draughts, esports, poker, go, and bridge.



- 6. Valdecy Urquiza, Federal Police Commissioner of Brazil, was elected as the new Secretary General of Interpol during its 92nd General Assembly in Glasgow, Scotland.
- 7. The Financial Services Institutions Bureau (FSIB) recommended Binod Kumar for the position of MD & CEO of Indian Bank, replacing S L Jain.
- 8. Alka Tiwari has been appointed as the Chief Secretary of Jharkhand, replacing Lalbiaktluanga Khiangte.
- 9. Rahul Shrivastava was appointed as the High Commissioner of India to Namibia.
- 10. Yamandu Orsi was elected as the President of Uruguay.
- 11. Alix Didier Fils-Aime sworn in as the Prime Minister of Haiti.
- 12. Nand Kishore was appointed as MD & CEO of SBI Funds Management, replacing Shamsher Singh.
- 13. Jay Bhattacharya was nominated by US President-elect Donald Trump as the Director of the National Institutes of Health (NIH), making him the first Indian-American to hold this position.
- 14. Masato Kanda was elected as the 11th President of the Asian Development Bank (ADB).
 - > He currently serves as **Special Advisor** to Japan's Prime Minister and Minister of Finance.
 - > He will assume office on February 24, 2025, succeeding Masatsugu Asakawa.
- 15. C S Vigneshwar was appointed as the President of the Federation of Automobile Dealers Associations (FADA) for 2024-26.
 - > Other appointments: Sai Giridhar (Vice President), Amar Jatin Sheth (Secretary), Pradeep Agarwal (Treasurer).

3. Arts & Cultural Affairs

4. Awards, Rewards, Recognition

- 1. Thiruvananthapuram Municipal Corporation won the "Global Award for Sustainable Development in Cities" (aka Shanghai Award).
 - First Indian city to win this award.
 - > Recognized for sustainability initiatives such as **solar panels**, **LED streetlights**, **electric buses**, etc.
- 2. Nigeria to award Prime Minister Narendra Modi with the "Grand Commander of The Order of the Niger (GCON)".

- > Modi is the second foreign dignitary to receive this honor after Queen Elizabeth.
- 3. GMR Hyderabad International Airport Limited (GHIAL) received accolades at the 'Airport Excellence Awards' during the 'Saudi Airport Exhibition 2024'.
 - > GHIAL's 'Digital Twin' won in the 'Innovation & Technology' and 'Facility Management' categories.
- 4. Victoria Kjaer Theilvig of Denmark won the 73rd "Miss Universe 2024" crown.
 - > 1st runner-up: Cnidimma Adetshina (Nigeria).
 - > 2nd runner-up: María Fernanda Beltrán (Mexico).
 - > A new crown "Lumière de l'Infini" (Light of the Infinity) was unveiled, a pearl-encrusted gold tiara made by Jewelmer.
- 5. Dhudmaras, a village in Chhattisgarh's Bastar district, was selected by UNWTO for its 'Best Tourism Village Upgrade Programme'.
 - > The village is situated in the heart of **Kanger Valley National Park** and known for its **natural** beauty, biodiversity, and traditional lifestyle.
 - > 55 villages worldwide received this recognition under the UNWTO initiative, and 20 villages, including Dhudmaras, were chosen for the Best Tourism Village Upgrade Programme.
- 6. Guyana and Barbados announced that they would confer their top awards on Prime Minister Narendra Modi.
 - > Guyana: "The Order of Excellence".
 - > Barbados: "Honorary Order of Freedom of Barbados".
- 7. The "Indira Gandhi Prize for Peace, Disarmament and Development for 2023" was conferred on Daniel Barenboim (classical pianist) and Ali Abu Awwad (peace activist).
 - The award was presented on **Indira Gandhi's birth anniversary (November 19)**.
- 8. Google Play announced the "Best of 2024" awards in India:
 - > Best App of 2024 and Best for Fun: "Alle Your AI Fashion Stylist".
 - > Best for Personal Growth: "Headlyne".
 - > Best Everyday Essential: "Fold: Expense Tracker".
 - > Best Made in India: "Indus Battle Royale" by SuperGaming (for the second consecutive year).
- 9. Coal India Limited (CIL) received the "Green World Environment Award 2024" in the Corporate Social Responsibility (CSR) category for its work under the Thalassemia Bal Sewa Yojna for providing bone marrow transplants to over 600 Thalassemia patients.
- 10. Ashok Gopal won the "Kamaladevi Chattopadhyay NIF Book Prize 2024" for his biography "A Part Apart: The Life and Thought of B R Ambedkar".
 - ➤ The prize includes a cash award of ₹15 lakhs, a trophy, and a citation.



- 11. M. Karunakar Reddy was awarded the "Jadav Payeng International Award" for environmental stewardship.
 - ➤ The award includes a cash prize of ₹2 lakh and a citation.
 - Named after **Jadav Payeng**, known as the 'Forest Man of India'.
- 12. National Milk Day celebrated on November 26 to commemorate Dr. Verghese Kurien.
 - National Gopal Ratna Awards 2024 were conferred by Union Minister Rajiv Ranjan Singh.
- 13. A.R. Rahman received the XTIC Award 2024 for Innovation for his virtual reality film "Le Musk".
- 14. Rachel Gupta from Jalandhar, Punjab was crowned "Miss Grand International (MGI) 2024" in Bangkok, Thailand.
- 15. The 2024 OPCW The Hague Award was conferred upon the Indian Chemical Council (ICC) during the 29th Session of the Conference of States Parties (CSP) of the Organisation for the Prohibition of Chemical Weapons (OPCW) in The Hague.
- 16. The closing ceremony of the 55th International Film Festival of India (IFFI) was held at the Dr. Shyama Prasad Mukherjee Indoor Stadium in Goa.
 - > Vikrant Massey won the Personality of the Year award.
 - > The Golden Peacock Award for Best Film went to "Toxic", a Lithuanian film directed by Saulė Bliuvaitė.
 - > Phillip Noyce, an Australian filmmaker, received the Satyajit Ray Lifetime Achievement Award.

5. Banking, Finance, Insurance & Economic Affairs

- 1. Reserve Bank of India (RBI) announced a Scholarship Scheme for faculty members from academic institutions.
 - > Eligible: Full-time faculty members teaching economics or finance at UGC or AICTE-recognized institutions.
 - > Monthly allowance: ₹50,000; Honorarium on project completion: ₹2,00,000.
- 2. Matrimony.com launched "WeddingLoan.com", a fintech platform for wedding loans.
- 3. RBI proposed the "Reserve Bank Climate Risk Information System (RB-CRIS)", a data repository for climate-related data.
- **4. SEBI** imposed a fine of ₹26 crore on Reliance Big Entertainment (Rbep Entertainment) for not clearing previous penalties.
 - > The fine was due to illegal diversion of funds from Reliance Home Finance Ltd (RHFL).

- Anil Ambani and 24 others were barred from the securities market for 5 years.
- 5. State Bank of India (SBI) is negotiating a \$1.25 billion dollar-denominated 5-year loan at an interest rate margin of 92.5 basis points over SOFR from CTBC Bank, HSBC Holdings Plc, and Taipei Fubon Bank.
 - Largest overseas borrowing by India's financial sector this year.
 - > Initiated through SBI's GIFT City branch.
 - > RBI reaffirmed SBI as a Domestic Systemically Important Bank (D-SIB) in bucket 4, mandating an extra 0.80% in CET1 by April 2025.
- 6. Canara Bank has classified loan accounts of Reliance Communications (Anil Ambani's venture) as "fraudulent", alleging misappropriation of ₹1,050 crore loaned in 2017.
 - > Reliance Communications went bankrupt in 2018.
- 7. National Statistical Office (NSO) released the latest retail inflation data for October 2024.
 - > Highest inflation rate: Chhattisgarh (8.8%), followed by Bihar (7.8%), Odisha (7.5%).
 - > Lowest inflation rate: Delhi (4%).
- **8.** Punjab National Bank (PNB) launched the "Palaash Debit Card", an eco-friendly variant made from recycled PVC plastic (rPVC).
- 9. RBI's Odisha office prepared 5 specific booklets in the Santali language for creating financial awareness among tribal populations.
- 10. Public Sector Banks (PSBs) will launch a Credit Risk Assessment Model for MSMEs seeking loans between ₹25 lakh and ₹5 crore.
 - > Bank of India (BoI), Punjab & Sind Bank, Canara Bank, and Indian Bank will roll out the model on November 25.
 - > Six other PSBs (including BoB, UBI, UCO Bank, and PNB) plan to roll it out by November 30.
 - ➤ MSMEs contribute over 30% of national GDP and nearly 50% of exports.
- 11. The urban unemployment rate for persons aged 15 years and above dropped to 6.4% in July-September 2024 (Q2 FY25), as per the Periodic Labour Force Survey (PLFS).
 - ➤ Highest unemployment rate was recorded in **Jammu & Kashmir** (11.8%), while **Delhi** recorded the lowest at 2.6%.
 - **Labour Force Participation Rate (LFPR)** improved to **50.4%**.
- 12. Karnataka Bank Ltd launched two financial products: 'KBL Peak' (an education loan) and 'KBL Genius' (a student savings account scheme).
- 13. HDFC Bank launched the "Stay Safe, Stay Vigil" campaign with social media influencer 'Vigil Aunty' to spread awareness about cyber frauds.
- 14. Reserve Bank of India (RBI) will launch a pilot programme in 2025 to offer local cloud data storage to financial firms at affordable prices, using local IT firms.
- 15. State Bank of India (SBI) partnered with Jagriti Yatra 2024, a 15-day entrepreneurial journey covering 8,000 km across India's Tier 2 and Tier 3 regions.

- This initiative will support **500 young aspirants** in exploring entrepreneurial opportunities.
- > SBI has also established 152 Rural Self Employment Training Institutes (RSETIs), training over 11.5 lakh rural candidates, of which 74% became self-employed.
- 16. SBI celebrated 100 years of its historic Horniman Circle Branch in Mumbai, releasing a ₹100 comme morative coin unveiled by Union Finance Minister Nirmala Sitharaman.
 - > She also unveiled the **5th volume** of "The Evolution of the State Bank of India", documenting the period between **1981 and 1996**.
- 17. IndusInd Bank Ltd (IBL) and Bharat Financial Inclusion Ltd (BFIL) collaborated with the Ministry of Agriculture and Farmers Welfare (MoAFW) to launch the "Bharat Sanjeevani Krishi Utthan" initiative.
 - This program aims to promote 10,000 farmer producer organizations (FPOs) across 11 states.
- 18. The Central government is considering selling minority stakes in four state-run banks: Central Bank of India, Indian Overseas Bank, UCO Bank, and Punjab & Sind Bank to comply with public shareholding norms mandated by SEBI.
- 19. National Payments Corporation of India (NPCI) signed agreements with Namibia, Trinidad & Tobago, and Peru to introduce UPI and RuPay.
 - > UPI is currently available in seven countries: France, UAE, Singapore, Bhutan, Sri Lanka, Mauritius, and Nepal.
 - > UPI Lite wallet limits were increased, with a per-transaction cap of ₹1,000 and an overall limit of ₹5,000.
- 20. Ministry of Finance revised guidelines for Central Public Sector Enterprises (CPSEs) classified as NBFCs.
 - > These CPSEs are required to pay a minimum annual dividend of 30% of profit after tax (PAT) or 4% of net worth, whichever is higher.
- 21. Paytm users can now make UPI payments at select international locations in UAE, Singapore, France, Mauritius, Bhutan, and Nepal.
- 22. Securities and Exchange Board of India (SEBI) proposed doubling the minimum subscription amount for SME IPOs from ₹1 lakh to ₹2 lakh.
 - > SEBI also suggested extending related-party transaction (RPT) norms to SME listed entities.
- 23. National Stock Exchange (NSE) revised the eligibility criteria for stocks listed on other exchanges to be listed on its mainboard platform.
 - Minimum net worth requirement raised to ₹75 crore for each of the three previous years.
- 24. Yes Bank partnered with Vegapay to launch a hyper-configurable platform called "Credit Line on UPI".



- > This platform allows **customized credit programmes** and aims to redefine credit access across India, empowering banking institutions.
- 25. State Bank of India (SBI) launched a customized vehicle loan product for Uber's fleet partners, enabling low-cost, hassle-free financing.
- 26. RBI organized a "High-Level Policy Conference of Central Banks from the Global South" in Mumbai, with delegates from 18 countries.
 - > The theme of the conference was "Building Synergies".
- 27. Central Bank of India (CBI) received RBI approval to enter the life and non-life insurance business through a joint venture with the Generali group under Future Generali India Insurance Company.
- 28. RBI imposed a fine of ₹61.4 lakh on RBL Bank for violating KYC guidelines.
- **29. IndusInd Bank** partnered with **UNICEF** to strengthen **climate risk management** and community resilience in **five Indian districts**.
- 30. Paytm launched an automatic top-up feature for UPI LITE, enabling PIN-less transactions for payments under ₹500.
 - ➤ Available for select **Yes Bank and Axis Bank** users, allowing daily transactions up to **₹2,000**.
 - > UPI LITE was introduced by the National Payments Corporation of India (NPCI) in September 2022.
- 31. The Insolvency and Bankruptcy Board of India (IBBI) partnered with the Indian Banks' Association (IBA) to facilitate the auction of assets through the "eBKray" platform, offering detailed information on corporate debtor assets.
- 32. The capital requirement for IRDAI's "Bima Sugam" project, an online marketplace to buy, service, and sell insurance products, increased to ₹500 crore from the earlier ₹100-200 crore.
- 33. Loan Write-Offs by Banks in FY24:
 - **Loan write-offs** by Scheduled Commercial Banks (SCBs) amounted to ₹1.70 lakh crore.
 - Punjab National Bank (PNB) led with ₹18,317 crore, followed by Canara Bank and HDFC Bank.
 - ➤ Gross NPAs stood at ₹4.81 lakh crore as of March 31, 2024.
- 34. National Stock Exchange (NSE) updated norms for inactive trading accounts:
 - > The period for marking accounts inactive has been extended from 12 to 24 months.
 - > Includes trades in IPO, mutual funds, sovereign gold bonds, etc.
- 35. Cashfree Payments received a Prepaid Payment Instrument (PPI) license from the Reserve Bank of India (RBI).
- 36. HDFC Bank launched "Pragati" Savings Account targeting semi-urban and rural (SURU) populations.
 - > The product focuses on building a comprehensive banking ecosystem for India's agricultural sector, including partnerships with BigHaat to aid 17 million farmers.



- **37. Securities and Exchange Board of India (SEBI)** announced **interoperability of stock exchanges** to ensure business continuity in case of a technical glitch or outage.
 - > This interoperability will be effective from **April 1**, **2025** for cash, derivatives, currency derivatives, and interest rate derivatives.
 - > In case of an outage, stock exchanges must intimate SEBI within **75 minutes**, and the alternative trading venue will be invoked within **15 minutes**.
- 38. Union Finance Ministry proposed raising the Foreign Direct Investment (FDI) limit in the insurance sector from 74% to 100%.
 - > Net Owned Funds Requirement: Reduced from ₹5,000 crore to ₹1,000 crore for foreign reinsurers.
 - > Insurance Regulatory and Development Authority of India (IRDAI) empowered to specify lower entry capital for underserved segments.
- 39. Nirmala Sitharaman, Union Finance Minister, reviewed the performance of 8 Regional Rural Banks (RRBs) of the Eastern Region covering Bihar, Jharkhand, Odisha, and West Bengal.
 - > **Profit**: Consolidated profit of ₹625 crore during FY2024.
 - > Background: RRBs were established in 1975 based on recommendations from the Working Group on Rural Banks led by M. Narasimham.
- **40. AU Small Finance Bank (AU SFB)** entered a bancassurance partnership with **Bharti AXA Life Insurance** to provide comprehensive life insurance and financial security solutions.
- **41.** The **RBI** decided to expand the reporting requirement for **forex transactions**, including foreign exchange spot deals.
 - > All inter-bank foreign exchange contracts are to be reported to the **Trade Repository** (**TR**) of the **Clearing Corporation of India Limited** (**CCIL**) starting **February 10, 2025**.
 - > RBI HQ: Mumbai, Maharashtra; Governor: Shaktikanta Das.
- 42. The RBI imposed business restrictions on four NBFCs: Asirvad Micro Finance Ltd, Arohan Financial Services Ltd, DMI Finance Pvt Ltd, and Navi Finserv Ltd due to issues in their pricing policy.
 - ➤ Restrictions were based on their excessive Weighted Average Lending Rate (WALR) and non-conformity with the Fair Practices Code.
- **43. India's total exports** in **October 2024** amounted to \$73.22 billion with positive growth of **19.08%** compared to **October 2023**.
 - > Top 5 export destinations for October 2024 included **Singapore**, **UAE**, **USA**, **UK**, **and Australia**.
 - > Services trade surplus for April-October 2024 was \$101.41 billion, up from \$89.64 billion in the previous year.
- 44. The RBI directed banks to implement the cassette swap mechanism for cash replenishment in ATMs by March 31, 2025.



- > Cash recycler machines (CRMs) are exempted from this requirement.
- > India's ATM network as of August 2024: 2.55 lakh ATMs, with 2.20 lakh bank-owned and 35,000 owned by White Label ATM Operators.



6. Defence Affairs

- 1. Indian Army rolled out its first overhauled T-90 'Bhishma' Mk-3 tank.
 - > Tanks are built under license from Russia at Heavy Vehicles Factory (HVF) at Avadi near Chennai.
 - > T-90 tanks have a maximum speed of 60 km/h and an operational range of 550 km.
- 2. Southern Naval Command coordinated the 4th edition of the Coastal Defence Exercise "Sea Vigil 2024" in Kerala and Lakshadweep.
 - ➤ National Cadet Corps (NCC) participated for the first time.
 - The exercise aims to validate the efficacy of the coastal defence response against sea threats.



- 3. Indian Army conducted the Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise named "Sanyukt Vimochan 2024" in Gujarat's Ahmedabad and Porbandar districts.
 - > The exercise was conducted by the **Konark Corps of Southern Command** and focused on **cyclone disaster response**.
- 4. The 11th National Maritime Search and Rescue Exercise & Workshop (SAREX-24) will be conducted by the Indian Coast Guard (ICG) in Kochi, Kerala on November 28-29, 2024.
 - > The theme of the event: "Enhancing Search and Rescue Capabilities through Regional Collaboration".
- 5. Four battalions of the Army's Mechanised Infantry were presented President's Colours by Army Chief General Upendra Dwivedi during a ceremony at the Mechanised Infantry Centre and School, Ahilyanagar, Maharashtra.
 - > The battalions include the 26th & 27th Battalions of Mechanised Infantry Regiment and the 20th & 22nd Battalions of Brigade of The Guards.
 - > **President's Colours** is one of the highest honors awarded to a military unit in recognition of meritorious service.
- **6. India** tested a **nuclear-capable** "**K4**" **ballistic missile** with a range of around **3,500 km** from the nuclear-powered submarine **INS Arighaat** in the **Bay of Bengal**.
 - > With this test, India joined a small group of nations (Russia, China, and the US) capable of launching a nuclear missile from land, air, and undersea.
 - > This was the first test of a **submarine-launched ballistic missile (SLBM)** from a submarine.
- 7. Naval Physical and Oceanographic Laboratory (NPOL) signed a ₹490.98 crore contract with Garden Reach Shipbuilders and Engineers (GRSE) to build an acoustic research ship.
 - > This ship is the first silent class vessel to be built in India, designed for underwater surveillance and anti-submarine warfare.
 - > HQ of GRSE: Kolkata, West Bengal; HQ of NPOL: Kochi, Kerala.
- 8. The 13th Joint Military Exercise "AGNI WARRIOR (XAW-2024)" between the Indian Army and the Singapore Armed Forces concluded at Field Firing Ranges, Devlali, Maharashtra.
 - ➤ Conducted from **November 28-30, 2024**, with participants from both countries' artillery units.

7. International Affairs

- 1. India, represented by the Directorate of Enforcement (ED), joined the Steering Committee of the Asset Recovery Interagency Network-Asia Pacific (ARIN-AP).
 - > India will assume the presidency of ARIN-AP and host the Annual General Meeting (AGM) in 2026.
 - > ARIN-AP is based in Seoul, South Korea, and was established in 2013.
 - > Member countries: 28; Observer countries: 9.
- 2. India to contribute \$5 million for tourism development in ASEAN nations.
 - > 2025 will be celebrated as the ASEAN-India Year of Tourism.
- 3. UAE unveiled an initiative to establish the "Global Energy Efficiency Alliance" during COP29, hosted in Azerbaijan.
 - > Aim: To double global energy efficiency rates by 2030 and contribute to significant emission reductions.
 - > The initiative builds on the 'UAE Consensus' from COP28.
- 4. Prime Minister Narendra Modi announced sending 20 tons of humanitarian aid to support flood relief efforts in Nigeria.
 - > PM Modi also received the 'Key to the City' of Abuja.
- 5. Chennai-Vladivostok Eastern Maritime Corridor has become operational, transporting oil, food, and machines.
 - > The corridor connects India's southeastern coast to Russia's Far East, spanning 10,300 km (5,600 nautical miles).
 - > Expected to reduce travel time between the two countries by 50% to 24 days compared to more than 40 days currently.
- 6. Cambridge Dictionary declared "manifest" as the Word of the Year for 2024.
 - > The word reflects the practice of using **visualisation and affirmation** to imagine achieving desired goals.
 - > Celebrities like **Dua Lipa** and **Simone Biles** embraced this concept.
- 7. The International Criminal Court (ICC) issued arrest warrants for Israeli Prime Minister Benjamin Netanyahu and former Defence Minister Yoav Gallant for war crimes and crimes against humanity over their 13-month war in Gaza, Palestine.

- The **ICC** also issued a warrant for **Mohammed Deif**, a leader of **Hamas**, over the October 2023 attacks that triggered Israel's offensive in Gaza.
- > The ICC is based in The Hague, Netherlands, with Judge Tomoko Akane serving as President.
- 8. The 29th Conference of the Parties (COP29) in Baku, Azerbaijan, concluded with wealthy nations committing \$300 billion annually by 2035 to help developing countries combat the climate crisis.
 - ➤ However, the pledge falls short of the \$1.3 trillion estimated to be needed annually for developing countries to adequately address the climate crisis.
- 9. Indian Navy gifted two Fast Interceptor Crafts (FICs) to Mozambique.
 - > **INS Gharial** transported the boats.
 - > Part of capacity-building efforts in the Indian Ocean Region.
- **10.** World Health Organization (WHO) announced \$2 million in grants for 10 projects aimed at improving pathogen genomic surveillance.
 - > India's projects: As hoka University, International Foundation for Research and Education, and CSIR's Quantitative mapping of environmental to clinical AMR.
 - Foundation and supported by the Bill & Melinda Gates Foundation, The Rockefeller Foundation, and Wellcome.
- 11. The United States sent a THAAD (Terminal High-Altitude Area Defence) system to Israel.
 - **Components**: 95 soldiers, 6 truck-mounted launchers, 48 interceptors, and radar systems.
 - > **Developer: Lockheed Martin Corporation**, Maryland, US.

8. Meetings, Conferences, and Summits

- 1. Prime Minister Narendra Modi attended the 19th G20 Leaders' Summit in Rio de Janeiro, Brazil.
 - > The theme of the summit: "Building a Just and Sustainable World".
 - > India is part of the G20 Troika, along with Brazil and South Africa.
- 2. IIT Ropar participated in "VIVIBHA 2024", a national conference themed "Vision for Viksit Bharat", organized by Bharatiya Shikshan Mandal at SGT University, Gurugram.
- 3. Union Minister of State for Environment, Forest, and Climate Change Kirti Vardhan Singh and Swedish Minister for Climate and Environment Romina Pourmokhtari co-chaired the "Annual Summit of the Leadership Group for Industry Transition (LeadIT)", held on the sidelines of COP29 in Baku, Azerbaijan.
- 4. India will host the 'Global Conference of the International Cooperative Alliance (ICA)' from November 25 to 30, 2024. in Delhi.



- > Prime Minister Narendra Modi is set to launch the "United Nations International Year of Cooperatives 2025" at the conference.
- 5. Prime Minister Narendra Modi inaugurated the "Global Cooperative Conference 2024" in New Delhi and launched the "UN International Year of Cooperatives 2025".
 - The conference theme was "Cooperatives Build Prosperity for All", aligning with the vision of "Sahkar Se Samriddhi".
- 6. The 18th NCB International Conference and Exhibition on Cement and Concrete was held at Yashobhoomi, IICC Dwarka, New Delhi.
 - ➤ The National Council for Cement and Building Materials (NCB) signed two MoUs:
 - One with the Global Cement and Concrete Association (GCCA) to promote research in decarbonization.
 - Another with AIC-Plasmatech Innovation Foundation for using Thermal Plasma Torch Technology in cement production.
- 7. The 27th Energy Technology Summit was held in Bengaluru from November 12-14, 2024.
 - India ranks 2nd globally in biofuel blending, aiming for a 20% blending target by 2025.
 - > India's crude oil refining capacity is 400-450 million metric tons annually, making it the 4th largest refining nation globally.

9. Miscellaneous

- 1. National Tribal Pride Day (Janjatiya Gaurav Divas) celebrated on November 15 (birth anniversary of Birsa Munda).
- 2. November 15: International Day for the Prevention of and Fight against All Forms of Transnational Organized Crime.
- 3. November 16: National Press Day (Theme: "Changing Nature of the Press").
- 4. November 16: International Day for Tolerance.
- 5. November 17 World Day of Remembrance for Road Traffic Victims.
- **6. November 12 Public Service Broadcasting Day** (commemorating **Mahatma Gandhi's** visit to All India Radio).
- 7. November 17 National Epilepsy Day (Theme: "Milestones on My Epilepsy Journey").
- 8. November 18 World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse, and Violence.
- 9. November 18-24 World Antimicrobial Resistance Awareness Week (Theme: "Educate. Advocate. Act now.").
- 10. November 19 International Men's Day (Theme: "Positive Male Role Models").
- 11. November 20 World Children's Day (Theme: "Listen to the Future. Stand up for Children's Rights").
- 12. November 21 World Television Day (Theme: "Accessibility").
- 13. November 23 is celebrated as Fibonacci Day.

- 14. November 24 was celebrated as World Conjoined Twins Day, with the theme "Together as One: Celebrating Unity and Individuality".
- 15. November 18 marked the 7th National Naturopathy Day with the theme "Naturopathy for Healthy Aging and Longevity".
- 16. November 26 celebrated as National Milk Day and Constitution Day.
- 17. November 19: Women's Entrepreneurship Day.
- 18. November 26: World Sustainable Transport Day.
- 19. November 15-21: National Newborn Week (Theme: "Safety, Quality and Nurturing care Birth Right of Every Newborn").
- **20.** November **28**: Red Planet Day commemorating the launch of Mariner **4** spacecraft to Mars in 1964.
- 21. November 29: International Day of Solidarity with the Palestinian People.
- 22. November 29: International Jaguar Day.
- 23. November 11: 103rd Foundation Day of Tamilnad Mercantile Bank.
- 24. November 30: Day of Remembrance for all Victims of Chemical Warfare.
- 1. 126 MW Omkareshwar Floating Solar Project in Khandwa, Madhya Pradesh.
- 2. Caracal Breeding and Conservation Center in Kutch, Gujarat.
- 3. Harbhajan Singh & Sania Mirza were appointed as Brand Ambassadors of Dubai Sports Council.
- 4. 1st Bodoland Mahotsav was held in New Delhi (Theme: "Peace and Harmony for Prosperous Bharat").
- 5. Gautam Gambhir is the brand ambassador for CoinDCX's 'learn Karo.Cryptp karo' campaign.
- **6. Mohinder Amarnath** (former Indian cricketer) released his autobiography "Fearless".
- 7. Cherry Blossom Festival was held in Shillong, Meghalaya.
- 8. Book titled "A Wonderland of Words: Around the Word in 101 Essays" authored by Shashi Tharoor.
- 9. Book: "Modialogue: Conversations for a Viksit Bharat" authored by Dr. Ashwin Fernandes.
- 10. TP Gopalan Nambiar, founder of British Physical Laboratories (BPL) Group, passed away.
- 11. A new book titled "Friends: India's Closest Strategic Partner" authored by Sreeram Chaulia was released by S. Jaishankar.
- 12. Bordoibam-Bilmukh Bird Sanctuary is located in Assam.
- 13. Lachit Diwas was observed by Assam.
- 14. A book titled "Chhaunk on Food, Economics and Society" was authored by Abhijit Banerjee.
- 15. The first-ever International Esports Masters is set to be held in India in March 2025.
- 16. Darranga village became the first-ever Integrated Check Post (ICP) along the India-Bhutan border, located in Assam.
- 17. Ratan Tata: A Life authored by Thomas Mathew.
- 18. Pakke Tiger Reserve (Butterfly Park) in Arunachal Pradesh and Mrugavani National Park in Telangana.
- 19. Kinnerasani Wildlife Sanctuary is located in Telangana.



- 20. Book: "Speaking With Nature: The Origins of Indian Environmentalism" by Ramachandra Guha.
- 21. Battle of Walong: Arunachal Pradesh.
- 22.12th International Tourism Mart held at Kaziranga National Park, Assam.
- 23. Pandit Ram Narayan, the legendary Sarangi exponent, passed away. He was a recipient of multiple awards, including Padma Shri, Padma Bhushan, and Padma Vibhushan.

10. MoUs, Collaborations & Partnerships

- 1. IIM Shillong and SIDBI signed an MoU to introduce the Skill to Enterprise Model (STEM) Programme.
 - > 18-month training for 30 selected candidates.
- 2. National Stock Exchange (NSE) partnered with Zomato to promote financial literacy among gig economy workers.
- 3. BPCL signed an MoU with Mumbai Port Authority to create a green fuel ecosystem at Mumbai Port.
- **4. Maharashtra Government** signed an MoU with **NIELIT** to establish a **Centre of Excellence in AI**, **Robotics**, **IoT**, and related technologies.
- 5. Manohar Lal, Union Minister, inaugurated the power flow from Nepal to Bangladesh, marking the first trilateral power transaction.
- 6. GAIL (India) Ltd signed a 10-year SPA with ADNOC for the delivery of 0.52 mtpa of LNG from 2026.
 - > India aims to increase its share of natural gas in the primary energy mix to 15% by 2030.
- 7. Oil India Ltd (OIL) signed a cooperation agreement with TotalEnergies (France) for conducting methane emissions detection and measurement campaigns at its sites in India.
 - > The 'Airborne Ultralight Spectrometer for Environmental Applications (AUSEA)' gas analyzer technology will be used for detection.
 - > OIL also joined the **Oil and Gas Decarbonization Charter (OGDC)** to work towards **net-zero operations by 2050**.
- 8. Tata Power signed an MoU with Druk Green Power Corporation Ltd (DGPC), Bhutan to develop 5,000 MW of clean energy.
 - > Projects include **4,500 MW** of hydropower and **500 MW** of solar projects.

- 9. The Karnataka government signed 5 MoUs with global tech giants—Microsoft, Intel, Accenture, IBM, and BFSI Consortium—as part of the Nipuna Karnataka initiative at the Bengaluru Tech Summit (BTS) 2024.
 - > These partnerships aim to **train 100,000 persons** in the next year, with a **70% placement** target for those trained.
 - ➤ Microsoft: Train 10,000+ persons annually in Deep Tech.
 - ➤ Intel: Train 20,000 persons annually in AI.
 - > **IBM**: Train **50,000** people in **AI & Cloud services**.
- 10. NTPC Green Energy Ltd (NGEL) signed a joint venture (JV) agreement with NREDCAP to set up renewable energy projects worth ₹2 lakh crore in Andhra Pradesh.
- 11. Tata Power and Asian Development Bank (ADB) signed an MoU for financing renewable energy projects in India, with ADB providing \$4.25 billion.
- 12. The Department for Promotion of Industry and Internal Trade (DPIIT) signed an MoU with WinZO to foster a robust ecosystem for startups, aiming to capture a significant share of the \$300 billion global gaming market.
- 13. India and the UK signed a Statement of Intent (SoI) to co-design and co-produce electric propulsion systems for warships of the Indian Navy.
- **14. IREL** (**India**) **Limited** and **UKTMP JSC** (**Kazakhstan**) signed an agreement to establish a joint venture named **IREUK Titanium Limited** for producing **Ti Slag** in India.
- **15.** NHPC Limited signed an MoU with the Global Green Growth Institute (GGGI) to advance clean energy solutions and support India's low-carbon transition.
- 16. The Ministry of Defence signed a contract with Cochin Shipyard Limited for Short Refit and Dry Docking (SRDD) of INS Vikramaditya at an overall cost of ₹1207.5 crore.

11. National & States Affairs

- 1. Ministry of Panchayati Raj (MoPR) launched the "People's Plan Campaign (Jan Yojana Abhiyan)" for preparing Panchayat Development Plans (PDPs) for 2025-26.
 - > Theme: 'Sabki Yojana Sabka Vikas' (Everyone's Plan, Everyone's Development).
 - > The campaign started with a **Gram Sabha cum-Orientation/Training Programme** in **750 Gram Panchayats**.
 - > Collaboration with the **Unnat Bharat Abhiyan (UBA)** involving **15,000 students** from Higher Education Institutions.
- 2. PM Narendra Modi inaugurated projects worth ₹6,640 crore in Jamui, Bihar.
 - > Celebrated the 150th birth anniversary of Birsa Munda on Janjatiya Gaurav Divas.
 - Launched 23 mobile medical units (MMUs) under PM-JANMAN and 30 MMUs under Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA).
 - Inaugurated 10 Eklavya Model Residential Schools and 2 Tribal Freedom Fighters' Museums in Madhya Pradesh.

- > Sanctioned 25,000 new Awas under PM JANMAN and 1.16 lakh Awas under DAJGUA.
- 3. The government's procurement through the Government e-Marketplace (GeM) portal has crossed ₹3 lakh crore (₹3 trillion) so far in FY25.
 - > In FY24, the portal handled procurement of ₹4 lakh crore.
 - > The **GeM portal** was launched on **August 9, 2016** for online purchases of goods and services by all central government ministries and departments.
 - An MoU was signed with Sikkim in October 2024 to facilitate procurement by the state.
 - > Largest procurement platforms in the world: 1st KONEPS (South Korea), 2nd GeM (India), 3rd GeBIZ (Singapore).
- 4. The Central Government aims to make Andaman & Nicobar Islands a hub of tuna fish export.
 - > Global tuna market is worth \$41.94 billion.
 - > The Pacific Ocean is the largest tuna region, producing about 64% of global tuna.
 - > Indian Ocean is the second-largest region, producing 21% of global tuna.
 - > India exported 51,626 tonnes of tuna in 2023-24 worth \$87.96 million, representing a hike of 31.83%.
- 5. Telangana Government has announced 100% exemption from road tax and registration fees for all types of Electric Vehicles (EVs) purchased and registered in the state for an initial period of 2 years up to December 31, 2026.
 - > Aim: To make Hyderabad pollution-free.
- 6. Guru Ghasidas Tamor Pingla Tiger Reserve has been notified as the 56th Tiger Reserve of India.
 - > Located in Chhattisgarh across Manendragarh-Chirmiri-Bharatpur, Korea, Surajpur, and Balrampur districts.
 - > Encompasses a total area of 2829.38 sq. km, including a core tiger habitat of 2049.2 sq. km and a buffer of 780.15 sq. km.
 - > It is the **3rd largest** in the country, after **Nagarjunasagar-Srisailam** (3728 sq. km) in Andhra Pradesh and **Manas Tiger Reserve** (2837.1 sq. km) in Assam.
 - > 4th Tiger Reserve in Chhattisgarh after Indravati, Udanti-Sitanadi, and Achanakmar Tiger Reserves.
- 7. Bharat National Cyber Security Exercise (Bharat NCX 2024) was organized by National Security Council Secretariat (NSCS) in collaboration with Rashtriya Raksha University (RRU) in New Delhi.
 - > The exercise will run from November 18 to November 29, 2024, aiming to improve cyber defense, incident response, and strategic decision-making.
 - > Vice Chancellor of RRU: Dr. Bimal N. Patel.
- 8. The Karnataka government launched India's first Global Capability Centre (GCC) policy, targeting the establishment of 500 new GCCs by 2029.
 - This initiative aims to create 3.5 lakh jobs and generate \$50 billion in economic output.

- > It will focus on development in **Bengaluru**, **Mysuru**, **Shivamogga**, **Hubballi-Dharwad**, and other tier-2 and tier-3 cities.
- > Three dedicated global innovation districts will be established in Bengaluru, Mysuru, and Belagavi.
- 9. 24 coastal villages in Odisha were recognized by the Intergovernmental Oceanographic Commission of UNESCO as 'Tsunami Ready'.
 - > These villages are in Balasore, Bhadrak, Kendrapada, Jagatsinghpur, Puri, and Ganjam districts.
 - > The recognition was given during the 2nd Global Tsunami Symposium held in Indonesia.
 - > Tsunami Ready Recognition Certificates were renewed for Noliasahi in Jagatsinghpur and Venkatraipur in Ganjam.
- 10. Minister of Jal Shakti, C. R. Paatil, launched the "Bhu-Neer" portal during the concluding ceremony of India Water Week 2024.
 - > Developed by Central Ground Water Authority (CGWA) in collaboration with the National Informatics Centre (NIC).
 - > The portal aims to ensure **transparency**, **efficiency**, **and sustainability** in groundwater regulation and management.
- 11. The Competition Commission of India (CCI) imposed a penalty of ₹213.14 crore on Meta for abusing its dominant position related to WhatsApp's 2021 privacy policy.
 - > WhatsApp was found to be abusing its dominant position in the OTT messaging and online display advertising markets in India.
 - > WhatsApp has been restricted from sharing user data with other Meta applications for five years.
- 12. Delhi Chief Minister Atishi launched the "Delhi Solar Portal" as a single-window solution for installing rooftop solar panels in the national capital.
 - > Through this portal, residents can become 'prosumers' by generating extra solar power, helping to achieve the target of 750 MW rooftop solar power generation.
 - > A national-level subsidy of ₹78,000 is provided for installing a 3 KW solar plant, with an additional subsidy of ₹2,000 per KW by the Delhi government for up to 5 KW.
- 13. Prasar Bharati, India's public broadcaster, launched its own OTT platform "Waves" at the 55th International Film Festival of India (IFFI) in Goa.
 - Marketed as "Waves Family Entertainment Ki Nayi Lehar", the platform includes around 40 live channels, featuring major news outlets and all channels from Doordarshan and Akashvani.
 - > The non-feature film category at the 55th IFFI opened with 'Ghar Jaisa Kuch', the first film from Ladakh in the Ladakhi language, directed by Harsh Sangani.
- 14. Union Minister Dr. Jitendra Singh inaugurated the "Viksit Bharat Initiative for Student Innovation and Outreach Network (VISION)", aimed at nurturing education, skill development, and innovation among underprivileged children.

- India now has over 1.67 lakh startups, making it the third-largest startup ecosystem globally.
- 15. Atal Innovation Mission (AIM), NITI Aayog, recognized the 4th cohort of 'Community Innovator Fellows (CIFs)' with the support of Capgemini India.
 - The **CIF Program** is a one-year initiative designed to provide aspiring innovators with infrastructure, training, and mentorship.
- 16. Air India has received the Design Organisation Approval (DOA) from the Directorate General of Civil Aviation (DGCA), designated as CAR 21 approval, allowing in-house modifications to aircraft interiors.
 - Air India is the **first Indian airline** to receive this approval.
 - Launched a \$400 million refurbishment programme to overhaul 67 older aircraft.
 - > Tata-owned Air India and **Tata Technologies** previously collaborated to enhance aircraft interiors.
 - > The merger between **Air India and Vistara** is progressing, with **Singapore Airlines** receiving approval for a **25.1% stake** in Air India.
- 17. Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, approved the PAN 2.0 Project for the Income Tax Department.
 - > Financial outlay: ₹1,435 crore.
 - > Aims to make **PAN a common business identifier** across all government digital systems, enhancing ease of access and service delivery.
 - > PAN cards will include an embedded QR code for security and functionality.
- **18. CSB Bank** launched the "**SME Turbo Loan**" to streamline lending for **MSMEs** with loan amounts up to ₹5 **crore**.
 - > The product aligns with CSB Bank's 'Sustain, Build, Scale 2030' goal.
- 19. Mahindra Finance launched its first co-branded credit card in partnership with RBL Bank, targeting growth opportunities in non-metro areas and e-commerce.
- 20. Gujarat Semiconductor Policy 2022-2027:
 - > The Gujarat government launched India's first semiconductor policy.
 - Established the Gujarat State Electronics Mission to ensure effective implementation.
 - > Offers 100% refund on stamp duty and registration fees and a ₹2 per unit subsidy on electricity.
 - > Dholera Semicon City to become India's first commercial AI-enabled semiconductor fabrication facility with Tata Electronics Private Limited (TEPL) and PSMC (Taiwan) investing ₹91,000 crore.
 - > Dholera is being developed as India's first Greenfield Smart City.
 - > The India Semiconductor Mission launched in 2021 with a budget of ₹76,000 crore. India's semiconductor market is expected to grow from \$15 billion (2020) to \$63 billion (2026).
- 21. Samvidhan Diwas (Constitution Day):

- > Celebrated the 75th anniversary of the adoption of the Indian Constitution at Samvidhan Sadan.
- > President Droupadi Murmu released a ₹75 comme morative coin and postage stamp.
- Launched the "Hamara Samvidhan, Hamara Swabhimaan" campaign and unveiled the first Sanskrit copy of the Constitution.
- 22. The Central Government set up a Coordination Committee for Air Quality Management in the Indo-Gangetic Plain (IGP) region.
 - > The 10-member panel will work on mitigation measures for air pollution across 8 states and UTs: Bihar, Chandigarh, Delhi, Haryana, Jharkhand, Punjab, Uttar Pradesh, and West Bengal.
 - > Uttar Pradesh will co-chair the panel in 2024-25, with rotation among the 8 states annually.
 - > The panel will focus on achieving a 40% reduction in PM10 levels or meeting national ambient air quality standards by 2025-26.
 - > Industrial emissions contribute 48% of total PM2.5 emissions in the IGP, with UP leading, followed by Bihar and West Bengal.
- 23. Union Minister of Education Dharmendra Pradhan launched "The Teacher App", an innovative digital platform by Bharti Airtel Foundation.
 - > The app provides over **260 hours of digital resources** to support diverse teaching methods.
 - > It is aligned with National Education Policy (NEP) 2020 to enhance teacher skills and student engagement.
- **24.** Chief of the Army Staff (COAS) General Upendra Dwivedi launched an online learning platform for the Indian Army named "Eklavva".
 - > This initiative aligns with the Indian Army's "Decade of Transformation" and its 2024 theme as the "Year of Technology Absorption".
 - > Developed under the aegis of **Headquarters Army Training Command**, with **Army War College** as the sponsor agency.
 - The platform was developed at zero cost by the **Bhaskaracharya National Institute of Space Applications and Geoinformatics (BISAG-N)** with support from the **Directorate General of Information Systems (DGIS)**.
 - > Features a scalable architecture and hosts **96 courses** offered by **17 Category 'A' Training Establishments** of the Indian Army.
- 25. Amara Raja Infra, part of the Amara Raja Group, commissioned India's first green hydrogen fuelling station in Leh, Ladakh for NTPC Ltd.
 - > Capacity: Producing 80 kg of green hydrogen per day.
 - The fuelling station was inaugurated by **Manohar Lal**, Union Minister of Power.
 - > NTPC will operationalize 5 hydrogen fuel cell buses in the region.
- 26. Ministry of Development of North Eastern Region (MDoNER) allocated ₹3,417.68 crore for 90 projects under the North East Special Infrastructure Development Scheme (NESIDS) from 2021-2022 to 2024-2025.

- > Assam received the highest allocation of ₹1,392.43 crore, followed by Arunachal Pradesh with ₹603.91 crore.
- The scheme has two components: **NESIDS** (**Roads**) for road and bridge projects and **NESIDS** (**OTRI**) for infrastructure projects in healthcare, education, water supply, and more.
- 27. Indian Railways launched "Sanraksha", a mobile app for safety training and capacity building for its frontline employees.
 - > Introduced by: South East Central Railway (SECR).
 - > **Features**: Offers critical operational training, instant evaluation, and on-demand resource access. Uses **artificial intelligence** for smart learning techniques and real-time feedback.
- 28. Inter-State Council (ISC) was reconstituted with PM Narendra Modi as its Chairman.
 - > Members: All Chief Ministers and 9 Union Ministers.
 - > **Permanent Invitees**: 13 Union Ministers.
 - > Background: Established under Article 263 of the Constitution, recommended by the Sarkaria Commission (1988). The ISC aims to ensure coordination between states.
- 29. The Government of Meghalaya launched "EasyLottery", India's first fully digital lottery.
 - > First Winner Prize: ₹50 crore.
 - Director: MSN Marak.
- **30.** The **10th India International Science Festival (IISF)** began at **IIT Guwahati**, marking the first time it was hosted in Northeast India.
 - > Theme: "Transforming India into an S&T-driven Global Manufacturing Hub".
 - > Organized by: Union Ministries of Science & Technology and Earth Science in collaboration with Vijnana Bharati.
- 31. Unified Payments Interface (UPI) transactions saw a 7% drop in volume to 15.48 billion and an 8% fall in value to ₹21.55 trillion in November 2024 compared to October 2024.
 - > IMPS transactions decreased by 13% to 408 million with an 11% fall in value to ₹5.58 trillion.
 - > FASTag transactions grew by 4% in volume to 359 million, though the value dropped marginally by nearly 1% to ₹6,070 crore.
 - > AePS transactions plunged by 27% to 92 million, with the transaction value also falling by 27% to ₹23,844 crore.
 - > NPCI: Headquartered in Mumbai; Chairman Ajay Kumar Choudhary; MD & CEO Dilip Asbe.
- 32. Madhya Pradesh declared 2025 as the "Year of Industry and Employment", aiming to boost industrial development.
 - > The "Invest Madhya Pradesh Global Investors Summit 2025" will be organized in Bhopal in February 2025.
 - **UK** invited to join as a partner country for the summit.
 - > CM: Dr. Mohan Yadav; Governor: Mangubhai Chhaganbhai Patel.



- 33. Karnataka Cabinet approved the "Karnataka State Rural Development and Panchayat Raj (Amendment) Draft Bill 2024".
 - > This amendment replaces the **Governor** with the **Chief Minister** as the chancellor of Karnataka State Rural Development and Panchayat Raj University.
 - > Karnataka CM: Siddaramaiah; Governor: Thaawarchand Gehlot.

12. Persons in News

- 1. US President-elect Donald Trump announced Elon Musk and Vivek Ramas wamy to co-lead a new "Department of Government Efficiency".
 - > Tulsi Gabbard will serve as the Director of National Intelligence (DNI), becoming the first Hindu-American to serve in this role.
- 2. Arjun Vajpai became the first Indian to scale Mt. Shisha Pangma, the 14th and lowest peak in the eight-thousander category.
 - > Height: 8,027 meters.
 - > Support: Mpower, an initiative by Aditya Birla Education Trust.

13. Ranks, Reports & Surveys

- 1. Glacial lakes in the Himalayan region increased by 10.81% in area between 2011 and 2024.
 - > India saw a 33.7% increase in lake surface area.
 - > 67 lakes in India are at high risk of Glacial Lake Outburst Floods (GLOFs).
- 2. Asian Development Bank (ADB)'s report projected a 24.7% GDP loss for India due to climate change by 2070.
- 3. "2024 Forest Declaration Assessment" reported that 6.37 million hectares of forest were lost in 2023, which is 45% higher than the set goal to eliminate deforestation.
 - > Primary tropical forests lost 3.7 million hectares.
 - Losses also include 1.4 million hectares of Key Biodiversity Areas (KBAs).
- **4. India** is projected to be the **fastest growing economy** among the **G20 countries** in **2024** with a **7% GDP growth rate**.
 - Followed by Indonesia at 5%, China at 4.8%, and Russia at 3.6%.

- 5. India ranked 10th in the "Climate Change Performance Index (CCPI 2025)" report, released during the UN Climate Conference (COP29).
 - > The **top-ranked country** was **Denmark**.
 - > India and UK were the only G20 countries ranked among the high performers.
- 6. India was found to have 39 cities in the World's Top 100 Worst Polluted Cities, more than any other country.
 - > Mumbai had the highest traffic congestion at 430 vehicles per km.
- 7. UNICEF released the "State of the World's Children 2024" report, highlighting that India will house 350 million children by 2050.
 - > India ranks 26th in the 'Children's Climate Risk Index (CCRI)'. The report emphasizes that Indian children face risks from extreme heat, floods, and air pollution.
- 8. Union Ministers Dharmendra Pradhan and Mansukh Mandaviya launched the World Bank report "Jobs at Your Doorstep: A Jobs Diagnostics for Young People" covering six STARS states: Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Odisha, and Rajasthan.
 - ➤ The report emphasizes embedding skill-based education from Classes 9-12.
- 9. The 2024 Network Readiness Index (NRI) ranked India 49th globally, while the United States retained the top position for the third consecutive year.
 - > India is ranked 2nd among lower-middle-income countries after Vietnam.
 - > In **AI scientific publications**, India ranks **1st globally**, highlighting its strong digital talent and infrastructure.
- 10. The 16th edition of the "QS World University Rankings: Asia 2025" featured India as the most represented country, with 163 universities in the rankings.
 - > IIT Delhi ranked 44th, surpassing IIT Bombay, which ranked 48th.
- 11. According to the World Health Organization's "Global Tuberculosis Report 2024", India achieved a 17.7% decline in TB incidence from 2015 to 2023, exceeding the global average of 8.3%.
- 12. Russia remained the top oil supplier to India with a 39% market share in FY25, followed by Iraq (18%) and Saudi Arabia (13%).
- 13. The "Adaptation Gap Report 2024" by UNEP highlighted that international public finance for climate adaptation increased from \$22 billion (2021) to \$28 billion (2022), a 32% growth.
 - > Still, the adaptation finance gap is estimated at \$187-359 billion per year.
- 14. Council on Energy, Environment, and Water (CEEW) reported that India's climate policies will reduce CO2 emissions by around 4 billion tonnes between 2020 and 2030.



- 15. World Bank launched the 1st edition of the Business-Ready (B-Ready) Index, which replaces the Ease of Doing Business Index.
 - > **B-Ready** assesses the **business environment** in 50 economies (excluding India) and will expand to **180 economies by 2026**.
- **16.** According to "Basic Animal Husbandry Statistics 2024", milk production in India increased by 3.78% to 239.30 million tonnes in 2023-2024.
 - > Uttar Pradesh is the top milk producer, contributing 16.21%.
- 17. India climbed 11 slots in the Network Readiness Index 2024 (NRI 2024) and is now ranked 49th globally.
 - > India secured the 1st rank in indicators such as AI scientific publications, AI talent concentration, and ICT services exports.
- 18. Fortune announced the inaugural list of the "Fortune 100 Most Powerful People in Business".
 - The top 10 includes **Elon Musk**, **Jensen Huang**, **Satya Nadella**, and others.
 - Mukesh Ambani ranked 12th, being the only Indian on the list.

14. Schemes & Initiatives

- 1. The government extended subsidies for the sale of cargo category electric three-wheelers (e-3Ws of L5 category) under the "Prime Minister Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE)" scheme.
 - ➤ The incentive for e-3Ws L5 is capped at ₹25,000 per vehicle.
 - > The PM E-DRIVE scheme was launched from October 1 with an outlay of ₹10,900 crore for a period of two years.
- 2. In the **second phase** of **Pradhan Mantri Awas Yojana** (**PMAY**) **Gramin**, houses will be registered in the name of **women** or under **joint ownership**.
 - > Awas-Plus 2024 survey will identify 80 lakh beneficiaries in addition to the existing 1.2 crore.
- 3. National Mission on Natural Farming (NMNF) approved by the Union Cabinet under PM Narendra Modi as a standalone Centrally Sponsored Scheme.
 - > Financial outlay: ₹2,481 crore.
 - > To be implemented across 15,000 clusters and aims to benefit 1 crore farmers by reducing input costs.
 - > 10,000 Bio-input Resource Centres (BRCs) to be set up for providing ready-to-use farming inputs.



- **4. One Nation One Subscription** scheme approved, aiming for **country-wide access** to scholarly research articles and journals.
 - > Financial allocation: ₹6,000 crore for 2025-2027.
 - ➤ Coordinated by **INFLIBNET**, providing access to **13,000 e-journals**.
- 5. The Union Cabinet approved the continuation of the Atal Innovation Mission (AIM 2.0) with a budget of ₹2,750 crore until March 31, 2028.
- **6.** The **Kerala government** announced an **insurance scheme** for the entire cattle population in the state, along with initiatives to support the dairy sector.
 - > Launched two schemes: 'Arunodayam' for nurturing heifers and 'Snehamitram', a life insurance scheme for dairy farmers.
- 7. The **Delhi government** expanded its **Old-Age Pension Scheme**, adding **80,000 senior citizens** and raising the total beneficiaries to **5.3 lakh**.
 - ▶ Monthly assistance: ₹2,000 for those aged 60-69, and ₹2,500 for those aged 70 and above.
- 8. The 3rd round of the PLI Scheme for White Goods (Air Conditioners & LED lights) attracted 38 responses with a committed investment of ₹4,121 crore.
 - > The scheme aims to boost local production of AC and LED light components, and 43% of new applicants are in the MSME sector.
- 9. The Ministry of Food Processing Industries (MoFPI) is implementing the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme to support micro food processing enterprises.
 - \triangleright Operational from 2020-21 to 2025-26, with an outlay of ₹10,000 crore.
 - > The scheme adopts the **One District One Product (ODOP)** approach to enhance competitiveness and formalization.
- 10. Union Home Secretary Govind Mohan launched the "Yuva Apada Mitra Scheme" during the 20th formation day function of the NDMA.
 - > 2.37 lakh young volunteers will be trained as first responders across 315 districts in 28 states.
 - ➤ The scheme aims at **disaster preparedness** and response.

15. Science & Technology

- 1. Cabinet Committee on Security (CCS) approved the Space Based Surveillance (SBS-III) mission for launching 52 spy satellites.
 - > Cost: ₹27,000 crore.
 - > 21 satellites will be built by ISRO, and 31 by private companies.
- 2. DRDO completed successful flight tests of the guided "Pinaka" multi-barrel rocket (MBRL) system.
 - > The tests enhanced the range of Pinaka to over 75 km.
 - > Developed by **DRDO labs** including **ARDE Pune**, **RCI Hyde rabad**, and others.
 - > Tata Advanced Systems Limited (TASL) and Larsen & Toubro (L&T) are involved in the production of the Pinaka launcher.
- 3. New Space India Ltd (NSIL), the commercial arm of ISRO, will launch its communication satellite "GSAT-20" or "GSAT-N2" using SpaceX's Falcon 9 rocket.
 - > First **ISRO** commercial launch using SpaceX; cost is estimated at \$60-70 million.
 - > The satellite will provide in-flight internet services in India.
- 4. DRDO successfully test-fired India's first long-range hypersonic missile from Dr. A.P.J. Abdul Kalam Island, designed to carry payloads for ranges greater than 1,500 km.
- 5. NASA and Microsoft are developing "Earth Copilot", an AI chatbot designed to respond to users' queries related to Earth data, making it easier for a broader audience to access Earth Science information.
- 6. Google launched "Air View+", an ecosystem-based solution to provide hyperlocal air quality information in Google Maps.
 - > Developed in collaboration with **Aurassure** and **Respirer Living Sciences**, the initiative includes setting up **air quality sensor networks** across cities to measure air quality parameters like **PM2.5**, **PM10**, **CO2**, **NO2**, **Ozone**, and **VOCs**.
- 7. SINE (Society for Innovation and Entrepreneurship), the startup incubator at IIT Bombay, plans to launch a ₹100 crore Venture Capital (VC) fund to support deep tech startups and those in sectors of national importance.
- 8. Union Minister Dr. Jitendra Singh launched India's first indigenously developed antibiotic "Nafithromycin" to tackle Antimicrobial Resistance (AMR).
 - > The antibiotic was developed with support from **BIRAC** and will be marketed under the trade name "Miqnaf" by Wockhardt.



- 9. The Ministry of Science and Technology launched India's first Artificial Intelligence (AI) data bank during the 7th edition of the ASSOCHAM AI Leadership Meet 2024.
 - > Theme: "AI for India: Advancing India's AI Development Innovation, Ethics, and Governance".
 - Aim: To boost national security through real-time analytics of satellite, drone, and IoT data.
- 10. ISRO and the Australian Space Agency (ASA) signed an Implementation Agreement to strengthen cooperation in space activities for the Gaganyaan missions.
 - The first uncrewed mission is scheduled for 2024-25, and the first crewed mission is set for 2025-27
- 11. Russia launched 55 satellites into orbit, including 2 Iranian satellites (Kowsar and Hodhod).
 - The launch was from **Vostochny Cosmodrome** using a **Soyuz-2.1b rocket**.
 - > Payload included satellites like **Druzhba ATURK** (developed by Russian and Chinese teams) and **ZIMSAT-2** (Russian-Zimbabwean satellite).
 - Also included were **2 Ionosfera-M satellites** to monitor the Earth's ionosphere.
- **12. Indian Army** received "Sabal 20" logistics drones from EndureAir Systems for deployment in the Eastern sector.
 - > Sabal 20 is an electric unmanned helicopter capable of carrying 20 kg payloads, designed for high-altitude and stealth operations.
- 13. IIT Kanpur launched the Metamaterial Surface Cloaking System, "Anālakshya", a textile-based microwave absorber enhancing stealth against Synthetic Aperture Radar (SAR).
- 14. IIT Kharagpur partnered with Tata Consultancy Services (TCS) to set up an advanced research center focusing on digital health, robotics, and intelligent systems.
 - The center is located in the institute's research park in New Town, Kolkata, and features three laboratories focused on sensing & communications, edge computing & analytics, and robotics & visual computing.
- 15. An international team led by Abhijit Chakraborty of PRL, Ahmedabad discovered an exoplanet named "TOI-6651b", located 690 light-years away from the Sun.
 - > This sub-Saturn class planet is five times bigger and 60 times heavier than Earth.
 - > It was discovered using PARAS-2, a high-end spectroscope mounted on PRL's 2.5m telescope at Mount Abu, Rajasthan.

16. Sports & Games

- **1. Indian shooters** finished the **FISU World University Championship Shooting 2024** with **24 medals** (9 gold, 9 silver, 6 bronze).
 - > Held at the Dr. Karni Singh Range, New Delhi.
 - > Gold medal winners included Aishwary Pratap Singh Tomar, Palak Gulia, and others.
- 2. India, in collaboration with World Anti-Doping Agency (WADA), is hosting the "Global Learning and Development Framework (GLDF) Results Management Training" in New Delhi from November 19-22, 2024.
 - > Participants include anti-doping professionals from over **10 countries**.
- 3. Magnus Carlsen won both the rapid and blitz titles at the 2024 Tata Steel Chess India tournament.
- 4. Jannik Sinner won his first ATP Finals title, becoming the first Italian to do so in Turin, Italy.
 - > He joined Roger Federer and Novak Djokovic as the only male players to win Australian Open, US Open, and ATP Finals in the same season.
- 5. Jyothi Surekha Vennam and Abhishek Verma won gold and silver medals respectively in the GT Open in Strassen, Luxembourg.
 - > The GT Open was the second of four Indoor World Series 250 tournaments in the 2025 Indoor Archery season.
- **6.** Odisha won gold in the Hockey India-14th Senior National Championship, defeating Haryana in the final held at SDAT-Mayor Radhakrishnan Stadium, Chennai, Tamil Nadu.
- 7. Sony Pictures Networks India (SPNI) secured media rights for all ACC tournaments from 2024 to 2031.
 - The deal includes broadcasting rights for the Asia Cups, Under-19 Asia Cups, and Emerging Teams Asia Cups.
- 8. Italy won the "Billie Jean King Cup" for the fifth time in Malaga, Spain, defeating Slovakia.
- 9. The Indian Women's Hockey Team won the 8th Women's Asian Champions Trophy 2024 by defeating China in the final held at the Rajgir Hockey Stadium in Bihar, India.
- 10. Rishabh Pant became the most expensive player in IPL auction history during the 2025 mega auction held in Jeddah, Saudi Arabia, with a signing value of ₹27 crore by the Lucknow Super Giants.
 - > Shreyas Iyer was signed by Punjab Kings for ₹26.75 crore.
- 11. GM Aravindh Chithambaram won the title by defeating Levon Aronian in the 2nd edition of the Chennai Grandmasters 2024 chess tournament in Chennai.



- > Pranav Venkatesh won the Challengers category.
- > Cash prizes: Winners received ₹11 lakh each; Pranav received ₹6 lakh.
- 12. Hockey India (HI) announced a year-long celebration to mark 100 years of Indian hockey.
 - > Relaunched the 'Men's Hockey India League' and introduced the 'Women's Hockey India League'.
 - ➤ Hockey India was formed on **November 7**, **1925**, and is committed to **pay parity** for male and female players.
- 13. Vaibhav Suryavanshi from Bihar became the youngest player in IPL history.
 - > Signed for ₹1.1 crore by Rajasthan Royals during the IPL Auction 2025 in Jeddah, Saudi Arabia
 - > Recently became the youngest batter to score an international century.
- 14. Indian Junior Men's Hockey Team won bronze at the Sultan of Johor Cup 2024.
- **15.** The **National Anti-Doping Agency (NADA)** suspended **Bajrang Punia** for **four years** for refusing to provide a sample for a dope test during selection trials.
 - > NADA initially suspended him on April 23, and Bajrang appealed, but the suspension was reinstated.
 - > Bajrang Punia joined Congress and was given charge of All India Kisan Congress.
- **16.** Wriddhiman Saha, veteran Indian wicketkeeper-batter, announced his retirement from all forms of cricket.
 - ➤ He has played 40 Tests and 9 ODIs since his debut in 2010.
 - > Banga Bibhus han Award recipient for his contributions to cricket.

17. Multiple Choice Questions

- 1. How much has the Asian Development Bank (ADB) announced to increase its climate-related lending by?
 - (1)\$5 billion (2)\$7.2 billion (3)\$10 billion (4)\$12 billion
- 2. What is the purpose of the Memorandum of Implementation (MoI) signed between India and Japan? (1)Developing renewable energy projects (2)Co-developing the UNICORN mast for Indian Naval warships (3)Strengthening cyber defense systems (4)Establishing a space research collaboration
- **3.** How much did India contribute to the United Nations Relief and Works Agency (UNRWA) for 2024-25?
 - (1)\$2 million (2)\$5 million (3)\$10 million (4)\$15 million
- **4.** As part of its humanitarian assistance to Palestine, what did India send in October 2024? (1)Educational supplies (2)30 tons of medical supplies (3)Financial aid of \$1 million (4)Food and clothing
- **5.** What is the total outlay of the 'Kerala Climate Resilient Agri-Value Chain Modernisation (KERA)' Project approved by the World Bank?
 - (1)₹1,500 crore (2)₹2,000 crore (3)₹2,365.5 crore (4)₹3,000 crore
- **6.** How much loan did the Government of India and ADB sign to improve access to certified disease-free planting materials?
 - (1)\$50 million (2)\$75 million (3)\$98 million (4)\$100 million
- **7.** Who won the presidential election in Moldova for a second term?
 - (1)Maia Sandu (2)Valdecy Urquiza (3)Harini Amarasuriya (4)Yamandu Orsi
- **8.** Who was reappointed as the Prime Minister of Sri Lanka by President Anura Kumara Dissanayake? (1)Jay Bhattacharya (2)Harini Amarasuriya (3)Alka Tiwari (4)Alix Didier Fils-Aime
- **9.** Who was appointed as the new Comptroller and Auditor General (CAG) of India, succeeding Girish Chandra Murmu?
 - (1)K. Sanjay Murthy (2)Rahul Shrivastava (3)Binod Kumar (4)Masato Kanda
- 10. Justice D. Krishnakumar was appointed as the Chief Justice of which High Court?
 - (1) Jharkhand High Court (2) Manipur High Court (3) Kerala High Court (4) Delhi High Court
- 11. Who was elected as the President of the International Mind Sports Association (IMSA)?
 - (1) Yamandu Orsi (2) Nandan Kumar Jha (3) CS Vigneshwar (4) Valdecy Urquiza
- 12. Valdecy Urquiza was elected as the Secretary General of Interpol during which event?

 (1)90th General Assembly in Paris (2)91st General Assembly in New York (3)92nd General Assembly in Glasgow (4)93rd General Assembly in Tokyo
- 13. Who has been recommended by FSIB for the position of MD & CEO of Indian Bank?
 - (1)S L Jain (2)Binod Kumar (3)Nand Kishore (4)Jay Bhattacharya
- **14.** Alka Tiwari was appointed as the Chief Secretary of which state?
 - (1)Bihar (2)Jharkhand (3)Odisha (4)West Bengal

- 15. Who was appointed as the High Commissioner of India to Namibia?
 - (1)Rahul Shrivastava (2)Nand Kishore (3)Masato Kanda (4)Alix Didier Fils-Aime
- **16.** Yamandu Orsi was elected as the President of which country?
 - (1)Brazil (2)Uruguay (3)Haiti (4)Peru
- 17. Who was sworn in as the Prime Minister of Haiti?
 - (1) Valdecy Urquiza (2) Alix Didier Fils-Aime (3) Harini Amarasuriya (4) Yamandu Orsi
- 18. Nand Kishore was appointed as MD & CEO of which organization?
 - (1)SBI Funds Management (2)Indian Bank (3)ADB (4)Federation of Automobile Dealers Associations (FADA)
- **19.** Who was nominated as the Director of the National Institutes of Health (NIH) by US President-elect Donald Trump?
 - (1) Masato Kanda (2) C S Vigneshwar (3) Jay Bhattacharya (4) K. Sanjay Murthy
- **20.** Masato Kanda was elected as the 11th President of which organization?
 - (1)World Bank (2)IMF (3)Asian Development Bank (ADB) (4)WTO
- **21.** Who was appointed as the President of the Federation of Automobile Dealers Associations (FADA) for 2024-26?
 - (1)Sai Giridhar (2)Amar Jatin Sheth (3)Pradeep Agarwal (4)C S Vigneshwar
- **22.** Which Indian city won the "Global Award for Sustainable Development in Cities" (Shanghai Award)?
 - (1)Bengaluru (2)Hyderabad (3)Thiruvananthapuram (4)Chennai
- **23.** Prime Minister Narendra Modi will be awarded the "Grand Commander of The Order of the Niger (GCON)" by which country?
 - (1)Guyana (2)Barbados (3)Nigeria (4)Trinidad & Tobago
- **24.** At which event did GMR Hyderabad International Airport Limited (GHIAL) win accolades for its 'Digital Twin' innovation?
 - (1)Dubai Airport Conference 2024 (2)Saudi Airport Exhibition 2024 (3)Singapore Aviation Summit (4)India Aviation Expo 2024
- 25. Who was crowned as Miss Universe 2024?
 - (1) Cnidimma Adetshina (2) Victoria Kiaer Theilvig (3) María Fernanda Beltrán (4) Rachel Gupta
- **26.** Which village in Chhattisgarh was selected by UNWTO for the 'Best Tourism Village Upgrade Programme'?
 - (1)Bastar (2)Dhudmaras (3)Kanger (4)Bijapur
- 27. Which two countries announced their top awards for Prime Minister Narendra Modi?
 - (1)France and UAE (2)Guyana and Barbados (3)Sri Lanka and Mauritius (4)UK and USA
- 28. Who received the "Indira Gandhi Prize for Peace, Disarmament and Development for 2023"?
 - (1)A.R. Rahman and Ashok Gopal (2)Daniel Barenboim and Ali Abu Awwad (3)M. Karunakar Reddy and Vikrant Massey (4)Narendra Modi and Dr. Verghese Kurien
- 29. Which app was named the "Best App of 2024" and "Best for Fun" by Google Play?
 - (1)Fold: Expense Tracker (2)Alle Your AI Fashion Stylist (3)Indus Battle Royale (4)Headlyne
- **30.** Coal India Limited (CIL) received the "Green World Environment Award 2024" for its work under which scheme?
 - (1)Renewable Energy Initiative (2)Thalassemia Bal Sewa Yojna (3)Carbon Neutrality Program (4)Green India Mission



- **31.** Ashok Gopal won the "Kamaladevi Chattopadhyay NIF Book Prize 2024" for his biography of which leader?
 - (1)Mahatma Gandhi (2)Dr. B R Ambedkar (3)Jawaharlal Nehru (4)Sardar Vallabhbhai Patel
- **32.** What is the name of the award M. Karunakar Reddy received for environmental stewardship?
 - (1)Indira Gandhi Environmental Award (2)Jadav Payeng International Award (3)Green World Award (4)Bharat Environmental Prize
- **33.** On which date is National Milk Day celebrated to commemorate Dr. Verghese Kurien?
 - (1)November 14 (2)November 19 (3)November 26 (4)November 30
- **34.** A.R. Rahman received the XTIC Award 2024 for which innovation?
 - (1)AI Music Technology (2)Virtual reality film "Le Musk" (3)Blockchain-based music platform (4)3D Music Composition System
- 35. Who was crowned "Miss Grand International (MGI) 2024"?
 - (1)María Fernanda Beltrán (2)Rachel Gupta (3)Victoria Kjaer Theilvig (4)Cnidimma Adetshina
- **36.** Which Indian organization won the 2024 OPCW The Hague Award?
 - (1)ISRO (2)Indian Chemical Council (ICC) (3)DRDO (4)Ministry of Agriculture
- **37.** Who won the Personality of the Year award at the 55th International Film Festival of India (IFFI)? (1)Phillip Noyce (2)Vikrant Massey (3)Daniel Barenboim (4)A.R. Rahman
- **38.** What is the monthly allowance offered under the RBI Scholarship Scheme for faculty members? (1)₹30,000 (2)₹50,000 (3)₹75,000 (4)₹1,00,000
- **39.** What is the main purpose of Matrimony.com's "WeddingLoan.com" platform? (1)Financing home loans (2)Providing educational loans (3)Offering wedding loans (4)Funding travel expenses
- **40.** What does RB-CRIS, proposed by the RBI, focus on?
 - (1)Financial inclusion (2)Climate-related data repository (3)Credit risk assessment (4)Digital payments
- **41.** What penalty did SEBI impose on Reliance Big Entertainment for not clearing previous penalties? (1)₹10 crore (2)₹15 crore (3)₹26 crore (4)₹50 crore
- **42.** Which bank is negotiating the largest overseas borrowing by India's financial sector in 2024? (1)Punjab National Bank (2)State Bank of India (3)HDFC Bank (4)ICICI Bank
- **43.** Which region recorded the highest retail inflation rate in October 2024, according to NSO? (1)Bihar (2)Odisha (3)Chhattisgarh (4)Delhi
- **44.** What is unique about Punjab National Bank's "Palaash Debit Card"?
 - (1)It is made of biodegradable material. (2)It is a virtual debit card. (3)It is made from recycled PVC plastic (rPVC). (4)It offers the highest cashback in the market.
- **45.** Which languages did the RBI's Odisha office use to prepare financial awareness booklets? (1)Hindi and English (2)Santali (3)Odia and Bengali (4)Tribal languages of Jharkhand
- **46**. What is the Labour Force Participation Rate (LFPR) recorded in Q2 FY25? (1)40.2% (2)45.6% (3)50.4% (4)55.8%
- **47.** Which two financial products were launched by Karnataka Bank Ltd in 2024?
 - (1)KBL Safe and KBL Genius (2)KBL Peak and KBL Genius (3)KBL Wealth and KBL Smart (4)KBL Shield and KBL Peak
- **48.** Who partnered with Yes Bank to launch the "Credit Line on UPI" platform?
 - (1)Vegapay (2)Paytm (3)BharatPe (4)Cashfree Payments

- **49.** What feature does Paytm's UPI LITE offer?
 - (1)PIN-less transactions for payments under ₹500 (2)Unlimited transactions without any fees
 - (3) Multi-currency payments (4) High-value transaction support
- **50.** What is the capital requirement for IRDAI's "Bima Sugam" project?
 - (1)₹100 crore (2)₹200 crore (3)₹500 crore (4)₹1,000 crore
- 51. By when has the RBI directed banks to implement the cassette swap mechanism for ATMs?
 - (1)March 31, 2024 (2)December 31, 2024 (3)March 31, 2025 (4)June 30, 2025
- **52.** What was the total export value for India in October 2024?
 - (1)\$60.25 billion (2)\$65.75 billion (3)\$73.22 billion (4)\$80.45 billion
- **53.** Which initiative was launched by SBI to support entrepreneurship among young aspirants? (1)Startup India Drive (2)Jagriti Yatra 2024 (3)Rural Self Employment Programme (4)Bharat Udyam Scheme
- **54.** What was unveiled to commemorate 100 years of SBI's Horniman Circle Branch in Mumbai? (1)A ₹100 commemorative coin (2)A special stamp (3)An official documentary (4)A new branch building
- **55.** Which organization partnered with IndusInd Bank and Bharat Financial Inclusion Ltd for the "Bharat Sanjeevani Krishi Utthan" initiative?
 - (1)Ministry of Agriculture and Farmers Welfare (2)National Bank for Agriculture and Rural Development (NABARD) (3)Indian Farmers Welfare Association (4)Ministry of Rural Development
- 56. Which countries recently signed agreements with NPCI to introduce UPI and RuPay?
 - (1)Bhutan, Nepal, and UAE (2)Namibia, Trinidad & Tobago, and Peru (3)Sri Lanka, Singapore, and France (4)Mauritius, UK, and Maldives
- **57.** What is the minimum annual dividend requirement for CPSEs classified as NBFCs under the revised Ministry of Finance guidelines?
 - (1)20% of PAT or 2% of net worth (2)25% of PAT or 3% of net worth (3)30% of PAT or 4% of net worth (4)35% of PAT or 5% of net worth
- **58.** Which entity received RBI approval to enter the life and non-life insurance business?
 - (1)Punjab National Bank (2)Central Bank of India (3)State Bank of India (4)Canara Bank
- **59.** How much did SEBI propose to increase the minimum subscription amount for SME IPOs? (1)From ₹50,000 to ₹1 lakh (2)From ₹1 lakh to ₹2 lakh (3)From ₹2 lakh to ₹5 lakh (4)From ₹5 lakh to ₹10 lakh
- 60. What was the theme of the RBI-organized conference for central banks of the Global South?(1)Building Synergies (2)Fostering Resilience (3)Economic Collaboration (4)Financial Inclusion for All
- **61.** How much did Scheduled Commercial Banks (SCBs) write off in FY24?
 - (1)₹1.25 lakh crore (2)₹1.50 lakh crore (3)₹1.70 lakh crore (4)₹2 lakh crore
- **62**. Which organization partnered with AU Small Finance Bank for life insurance products?
 - (1)ICICI Lombard (2)Bharti AXA Life Insurance (3)SBI Life Insurance (4)LIC of India
- **63.** What is the start date for mandatory reporting of inter-bank foreign exchange contracts to the CCIL Trade Repository?
 - (1) January 1, 2025 (2) February 10, 2025 (3) March 31, 2025 (4) April 1, 2025
- **64.** Which financial product was launched by HDFC Bank targeting semi-urban and rural populations?

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- (1)Pragati Savings Account (2)Suraksha Loan Scheme (3)Kisan Credit Facility (4)Grameen Savings Plan
- **65.** What is the proposed new FDI limit for the insurance sector as per the Finance Ministry? (1)51% (2)74% (3)100% (4)90%
- **66.** Which state led the consolidated profit performance of RRBs in FY24?
 - (1)Bihar (2)West Bengal (3)Odisha (4)Jharkhand
- **67**. How many states are included in the climate risk management initiative of IndusInd Bank and UNICEF?
 - (1)Three (2)Five (3)Seven (4)Eleven
- **68.** What platform was introduced by the Insolvency and Bankruptcy Board of India (IBBI) in partnership with the Indian Banks' Association (IBA)?
 - (1)eBidding Platform (2)eBKray Platform (3)Asset Recovery Portal (4)Digital Debt Auction Platform
- **69.** What is the updated inactivity period for trading accounts as per the National Stock Exchange (NSE) norms?
 - (1)6 months (2)12 months (3)18 months (4)24 months
- 70. Which company received the Prepaid Payment Instrument (PPI) license from RBI?
 - (1)Cashfree Payments (2)PhonePe (3)BharatPe (4)Paytm
- **71.** Which mechanism did the RBI direct banks to implement for ATM cash replenishment by March 31, 2025?
 - (1)Cash Recycler Mechanism (2)Smart Cash Loading (3)Cassette Swap Mechanism (4)Digital Cash Management
- **72.** What was India's total services trade surplus for April-October 2024?
 - (1)\$89.64 billion (2)\$95.22 billion (3)\$101.41 billion (4)\$110 billion
- 73. Which entity partnered with HDFC Bank to support farmers and India's agricultural sector?
 - (1)BigHaat (2)NABARD (3)Krishi Vikas Kendras (4)FPOs of India
- 74. What was the capital requirement increase for the IRDAI's "Bima Sugam" project?
 - (1)₹100 crore (2)₹200 crore (3)₹300 crore (4)₹500 crore
- **75.** Which sector saw a proposed reduction in the net owned funds requirement from ₹5,000 crore to ₹1,000 crore for foreign entities?
 - (1)Banking (2)Insurance (3)E-commerce (4)Infrastructure
- **76.** What percentage of exports are contributed by MSMEs in India as per the content? (1)20% (2)30% (3)40% (4)50%
- 77. Which state-owned banks are being considered for minority stake sales to comply with SEBI norms? (1)SBI, Canara Bank, and PNB (2)Central Bank of India, UCO Bank, Indian Overseas Bank, and Punjab & Sind Bank (3)HDFC Bank, ICICI Bank, and Axis Bank (4)Bank of Baroda, Union Bank of India, and Bank of India
- 78. Which payment feature did Paytm introduce for UPI LITE?
 - (1)PIN-less transactions below ₹500 (2)Cashback rewards for all transactions (3)Multi-currency payments (4)Daily transaction limit of ₹10,000
- **79.** What was the gross NPA level of Scheduled Commercial Banks (SCBs) as of March 31, 2024? (1)₹4.81 lakh crore (2)₹5.50 lakh crore (3)₹6.00 lakh crore (4)₹4.00 lakh crore
- 80. Which organizations faced RBI restrictions due to issues in pricing policies?

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- (1)DMI Finance, Navi Finserv, Arohan Financial Services, and Asirvad Micro Finance (2)BharatPe, PhonePe, Cashfree Payments, and Paytm (3)SBI, PNB, Canara Bank, and ICICI Bank (4)BigHaat, NABARD, and Krishi Kendras
- 81. What is the theme of interoperability among stock exchanges announced by SEBI?
 - (1)Ensuring Continuity of Trade (2)Fostering Financial Integration (3)Building Interoperable Markets (4)Interoperability for Business Continuity
- **82.** What percentage of CET1 capital is mandated for SBI as a Domestic Systemically Important Bank (D-SIB)?
 - (1)0.50% (2)0.80% (3)1.00% (4)1.20%
- **83.** What is the highest unemployment rate recorded in Q2 FY25 as per the PLFS? (1)8.5% in Bihar (2)9.8% in Punjab (3)11.8% in Jammu & Kashmir (4)12.5% in Odisha
- **84.** Which state recorded the lowest retail inflation in October 2024? (1)Chhattisgarh (2)Odisha (3)Bihar (4)Delhi
- **85.** Which Indian bank launched a customized vehicle loan product for Uber's fleet partners? (1)HDFC Bank (2)ICICI Bank (3)State Bank of India (4)Punjab National Bank
- **86.** How many Rural Self Employment Training Institutes (RSETIs) have been established by SBI? (1)100 (2)120 (3)152 (4)175
- **87.** Which countries are among the top five export destinations for India in October 2024? (1)USA, UK, France, UAE, Singapore (2)UAE, USA, Singapore, UK, Australia (3)China, Sri Lanka, Nepal, Bhutan, Bangladesh (4)Canada, Japan, Germany, South Korea, Singapore
- **88.** What is the services trade surplus recorded by India for April-October 2024? (1)\$80.22 billion (2)\$85.41 billion (3)\$95.30 billion (4)\$101.41 billion
- 89. What penalty was imposed on RBL Bank by RBI for KYC guideline violations? (1)₹25 lakh (2)₹61.4 lakh (3)₹75 lakh (4)₹1 crore
- **90.** Which state-run bank received RBI approval to enter the insurance business in partnership with Generali Group?
 - (1)Punjab National Bank (2)Central Bank of India (3)Union Bank of India (4)Canara Bank
- **91.** What is the proposed effective date for SEBI's interoperability mechanism among stock exchanges? (1)April 1, 2024 (2)April 1, 2025 (3)July 1, 2025 (4)December 31, 2025
- 92. What is the primary goal of the "Bharat Sanjeevani Krishi Utthan" initiative?
 - (1)Promote solar energy in agriculture (2)Improve irrigation infrastructure (3)Establish 10,000 farmer producer organizations (FPOs) (4)Train rural entrepreneurs
- **93.** By what percentage did India's exports grow in October 2024 compared to October 2023? (1)15.25% (2)19.08% (3)22.50% (4)25.75%
- **94.** What daily transaction limit is allowed for Paytm UPI Lite users under the automatic top-up feature? (1)₹1,000 (2)₹2,000 (3)₹5,000 (4)₹10,000
- **95.** What is the theme of the RBI High-Level Policy Conference for Central Banks from the Global South?
 - (1)Building Synergies (2)Inclusive Growth (3)Strengthening Economies (4)Resilient Policies
- **96.** What amount was the net owned funds requirement reduced to for foreign reinsurers in the insurance sector?
 - (1)₹500 crore (2)₹1,000 crore (3)₹2,000 crore (4)₹2,500 crore
- 97. Which product launched by Yes Bank offers hyper-configurable credit access via UPI?

- (1)Credit for All (2)Credit Line on UPI (3)Instant Credit Card (4)CreditBridge UPI
- **98.** Where are the T-90 'Bhishma' Mk-3 tanks overhauled and built under license from Russia? (1)Ordnance Factory Board, Kolkata (2)Heavy Vehicles Factory, Avadi (3)Bharat Dynamics Ltd, Hyderabad (4)Hindustan Aeronautics Ltd, Bengaluru
- **99.** What is the maximum speed of the T-90 'Bhishma' Mk-3 tank? (1)50 km/h (2)60 km/h (3)70 km/h (4)80 km/h
- **100.** Which Naval Command coordinated the 4th edition of the Coastal Defence Exercise "Sea Vigil 2024"?
 - (1)Eastern Naval Command (2)Western Naval Command (3)Southern Naval Command (4)Andaman and Nicobar Command
- 101. What was unique about the "Sea Vigil 2024" Coastal Defence Exercise?

 (1)It was conducted in Gujarat for the first time. (2)National Cadet Corps (NCC) participated for the first time. (3)It focused on submarine threats exclusively. (4)It was held in international waters.
- **102.** Where was the Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise "Sanyukt Vimochan 2024" conducted?
 - (1)Maharashtra (2)Gujarat (3)Tamil Nadu (4)Kerala
- 103. What was the focus of the HADR Exercise "Sanyukt Vimochan 2024"?
 - (1)Earthquake disaster response (2)Cyclone disaster response (3)Flood disaster response (4)Wildfire disaster response
- 104. What is the theme of the 11th National Maritime Search and Rescue Exercise (SAREX-24)?

 (1)Strengthening Naval Surveillance (2)Enhancing Search and Rescue Capabilities through Regional Collaboration (3)Coastal Defence Against Natural Disasters (4)Maritime Peacekeeping Operations
- **105.** Which military units received the President's Colours during a ceremony in Ahilyanagar, Maharashtra?
 - (1)Mechanised Infantry Regiments and Armoured Corps (2)26th & 27th Battalions of Mechanised Infantry Regiment and 20th & 22nd Battalions of Brigade of The Guards (3)Artillery Regiments and Air Defence Units (4)Para Special Forces Units
- 106. India recently tested which nuclear-capable missile from INS Arighaat in the Bay of Bengal? (1)Agni-5 (2)BrahMos (3)K4 (4)Prithvi-3
- **107.** With the successful K4 test, India joined a small group of nations capable of launching nuclear missiles from land, air, and undersea. Which countries are in this group?
 - (1)Russia, China, UK (2)Russia, China, US (3)US, UK, France (4)US, France, China
- **108.** Which organization signed a ₹490.98 crore contract with Garden Reach Shipbuilders and Engineers (GRSE) to build an acoustic research ship?
 - (1)Naval Physical and Oceanographic Laboratory (NPOL) (2)Indian Space Research Organisation (ISRO) (3)Defence Research and Development Organisation (DRDO) (4)Hindustan Shipyard Limited
- **109.** Where is the HQ of Garden Reach Shipbuilders and Engineers (GRSE) located? (1)Mumbai (2)Visakhapatnam (3)Kolkata (4)Kochi
- 110. What was the purpose of the acoustic research ship being built under the NPOL contract? (1)Coastal monitoring (2)Underwater surveillance and anti-submarine warfare (3)Deep-sea exploration (4)Naval transportation
- 111. Which countries participated in the 13th Joint Military Exercise "AGNI WARRIOR (XAW-2024)"?

- (1)India and Singapore (2)India and Russia (3)India and US (4)India and UK
- 112. Where was the AGNI WARRIOR (XAW-2024) exercise conducted?
 - (1) Jaisalmer, Rajasthan (2) Field Firing Ranges, Devlali, Maharashtra (3) Pokhran, Rajasthan (4) Ranikhet, Uttarakhand
- **113.** Which Indian agency joined the Steering Committee of the Asset Recovery Interagency Network-Asia Pacific (ARIN-AP)?
 - (1)Central Bureau of Investigation (CBI) (2)Directorate of Enforcement (ED) (3)Narcotics Control Bureau (NCB) (4)Income Tax Department
- **114.** Where is the headquarters of ARIN-AP located?
 - (1)Tokyo, Japan (2)Seoul, South Korea (3)Beijing, China (4)Bangkok, Thailand
- 115. How much is India contributing for tourism development in ASEAN nations?
 - (1)\$2 million (2)\$3 million (3)\$5 million (4)\$10 million
- **116.** What initiative was unveiled by the UAE during COP29?
 - (1)Global Renewable Energy Alliance (2)Green Carbon Alliance (3)Global Energy Efficiency Alliance (4)International Climate Consensus Alliance
- 117. How much humanitarian aid did India send to support flood relief efforts in Nigeria?
 - (1)10 tons (2)15 tons (3)20 tons (4)25 tons
- 118. What is the primary goal of the Chennai-Vladivostok Eastern Maritime Corridor?
 - (1)To boost defense trade (2)To reduce travel time for goods transport to 24 days (3)To establish a tourism route between India and Russia (4)To promote naval collaboration between India and Russia
- 119. Which word was declared the Word of the Year 2024 by Cambridge Dictionary?
 - (1)Manifest (2)Resilience (3)Sustainability (4)Perseverance
- **120.** Where is the International Criminal Court (ICC) headquartered?
 - (1) Geneva, Switzerland (2) Brussels, Belgium (3) The Hague, Netherlands (4) Paris, France
- **121.** What was the funding commitment by wealthy nations during COP29 to combat the climate crisis in developing countries?
 - (1)\$100 billion annually (2)\$200 billion annually (3)\$300 billion annually (4)\$500 billion annually
- 122. Which country received two Fast Interceptor Crafts (FICs) from the Indian Navy?
 - (1)Madagascar (2)Mozambique (3)Maldives (4)Mauritius
- **123.** What does the WHO's \$2 million grant aim to improve?
 - (1) Vaccination coverage (2) Pathogen genomic surveillance (3) Healthcare infrastructure
 - (4)Emergency medical response
- **124.** Which organizations are supporting the WHO's International Pathogen Surveillance Network (IPSN)?
 - (1)United Nations Development Programme and World Bank (2)Rockefeller Foundation, Bill & Melinda Gates Foundation, and Wellcome (3)GAVI Alliance and Global Fund (4)International Monetary Fund and UNICEF
- **125.** What defense system did the United States send to Israel?
 - (1)Patriot Missile System (2)Terminal High-Altitude Area Defence (THAAD) (3)Iron Dome (4)Aegis Combat System
- **126.** Who developed the THAAD system?
 - (1)Boeing (2)Lockheed Martin Corporation (3)Northrop Grumman (4)Raytheon Technologies
- 127. Where was the 19th G20 Leaders' Summit held in 2024?

- (1)New Delhi, India (2)Rio de Janeiro, Brazil (3)Tokyo, Japan (4)Baku, Azerbaijan
- 128. What was the theme of the 19th G20 Leaders' Summit?
 - (1) "Vision for Viksit Bharat" (2) "Building a Just and Sustainable World" (3) "Towards a Resilient Global Economy" (4) "Sustainable Development for All"
- **129.** Which institutions are part of the G20 Troika in 2024?
 - (1)India, Brazil, and South Africa (2)India, China, and the USA (3)Brazil, Japan, and Germany (4)India, UAE, and the UK
- 130. What was the theme of "VIVIBHA 2024", the national conference in which IIT Ropar participated? (1) "Vision for Viksit Bharat" (2) "Building a Sustainable Future" (3) "Advancing Technology for Development" (4) "Innovative India 2047"
- **131.** Which countries co-chaired the "Annual Summit of the Leadership Group for Industry Transition (LeadIT)" at COP29?
 - (1)India and Germany (2)India and Sweden (3)India and Brazil (4)India and France
- **132.** Where will the 'Global Conference of the International Cooperative Alliance (ICA)' be hosted by India?
 - (1)Bengaluru (2)Mumbai (3)Delhi (4)Hyderabad
- **133.** What is the theme of the "Global Cooperative Conference 2024" inaugurated by Prime Minister Narendra Modi?
 - (1) "Cooperatives for the Next Generation" (2) "Cooperatives Build Prosperity for All"
 - (3) "Empowering Communities Through Cooperatives" (4) "Sahkar Se Vikas"
- **134.** Which MoU signed during the 18th NCB International Conference and Exhibition promotes decarbonization research?
 - (1)With AIC-Plasmatech Innovation Foundation (2)With Global Cement and Concrete Association (GCCA) (3)With Indian Institute of Technology (IIT) Delhi (4)With National Green Energy Council
- **135.** What technology was discussed in the MoU signed with AIC-Plasmatech Innovation Foundation at the NCB Conference?
 - (1)Renewable Energy Conversion Technology (2)Thermal Plasma Torch Technology (3)Advanced Carbon Sequestration Technology (4)Artificial Intelligence in Manufacturing
- **136.** Where was the 27th Energy Technology Summit held in 2024?
 - (1)New Delhi (2)Bengaluru (3)Mumbai (4)Hyderabad
- **137.** What is India's blending target for biofuels by 2025?
 - (1)10% (2)15% (3)20% (4)25%
- **138.** What is India's rank globally in crude oil refining capacity?
 - (1)2nd (2)3rd (3)4th (4)5th
- 139. What is the annual crude oil refining capacity of India?
 - (1)200-250 million metric tons (2)300-350 million metric tons (3)400-450 million metric tons (4)500-550 million metric tons
- 140. Where is the 126 MW Omkareshwar Floating Solar Project located?
 - (1)Gujarat (2)Madhya Pradesh (3)Rajasthan (4)Maharashtra
- **141.** Where is the Caracal Breeding and Conservation Center being established?
 - (1)Rajasthan (2)Gujarat (3)Uttar Pradesh (4)Madhya Pradesh
- 142. Who were appointed as the Brand Ambassadors of the Dubai Sports Council?



- (1)Harbhajan Singh and Gautam Gambhir (2)Harbhajan Singh and Sania Mirza (3)Gautam Gambhir and Mohinder Amarnath (4)Mohinder Amarnath and Sania Mirza
- 143. What was the theme of the 1st Bodoland Mahotsav held in New Delhi?
 - (1) "Unity in Diversity" (2) "Peace and Harmony for Prosperous Bharat" (3) "Cultural Heritage of Bodoland" (4) "Towards a Vibrant Bodoland"
- **144.** Who is the brand ambassador for CoinDCX's 'learn Karo.Cryptp karo' campaign?
 - (1)Virat Kohli (2)Sania Mirza (3)Gautam Gambhir (4)Mohinder Amarnath
- **145.** What is the title of Mohinder Amarnath's autobiography?
 - (1) "My Journey in Cricket" (2) "Fearless" (3) "The Warrior of Cricket" (4) "Beyond Boundaries"
- **146.** Where was the Cherry Blossom Festival held?
 - (1)Manipur (2)Meghalaya (3)Nagaland (4)Arunachal Pradesh
- **147.** Who authored the book "A Wonderland of Words: Around the Word in 101 Essays"?
 - (1) Abhijit Banerjee (2) Shashi Tharoor (3) Ramachandra Guha (4) Sreeram Chaulia
- **148.** Who authored the book "Modialogue: Conversations for a Viksit Bharat"?
 - (1)Dr. Ashwin Fernandes (2)Ramachandra Guha (3)Abhijit Banerjee (4)Thomas Mathew
- **149**. Pandit Ram Narayan, who recently passed away, was a legendary exponent of which instrument? (1)Sitar (2)Sarangi (3)Tabla (4)Flute
- 150. Who was the founder of British Physical Laboratories (BPL) Group who passed away?
 - (1)TP Gopalan Nambiar (2)Sreeram Chaulia (3)Pandit Ram Narayan (4)Thomas Mathew
- **151.** What is the title of the book authored by Sreeram Chaulia and released by S. Jaishankar?
 - (1) "Speaking With Nature" (2) "Friends: India's Closest Strategic Partner" (3) "Fearless"
 - (4) "Modialogue: Conversations for a Viksit Bharat"
- **152.** Where is the Bordoibam-Bilmukh Bird Sanctuary located?
 - (1) Arunachal Pradesh (2) Assam (3) Meghalaya (4) Nagaland
- **153.** Which state observes Lachit Diwas?
 - (1)Meghalaya (2)Assam (3)Manipur (4)Arunachal Pradesh
- 154. Who authored the book "Chhaunk on Food, Economics and Society"?
 - (1) Abhijit Banerjee (2) Ramachandra Guha (3) Shashi Tharoor (4) Sreeram Chaulia
- **155.** When is the first-ever International Esports Masters scheduled to be held in India?
 - (1)March 2024 (2)March 2025 (3)December 2024 (4)January 2025
- **156.** Where is the first-ever Integrated Check Post (ICP) along the India-Bhutan border located?
 - (1)Tawang, Arunachal Pradesh (2)Darranga, Assam (3)Jaigaon, West Bengal (4)Samdrup Jongkhar, Bhutan
- **157.** Who authored the book "Ratan Tata: A Life"?
 - (1)Sreeram Chaulia (2)Ramachandra Guha (3)Thomas Mathew (4)Shashi Tharoor
- 158. Which two national parks are located in Arunachal Pradesh and Telangana?
 - (1)Pakke Tiger Reserve and Mrugavani National Park (2)Bordoibam-Bilmukh Bird Sanctuary and Kinnerasani Wildlife Sanctuary (3)Dibang Wildlife Sanctuary and Pocharam Wildlife Sanctuary
 - (4) Nameri National Park and Kinnerasani Wildlife Sanctuary
- 159. Where is the Kinnerasani Wildlife Sanctuary located?
 - (1) Arunachal Pradesh (2) Meghalaya (3) Telangana (4) Nagaland
- **160.** Who authored the book "Speaking With Nature: The Origins of Indian Environmentalism"?
 - (1)Shashi Tharoor (2)Abhijit Banerjee (3)Ramachandra Guha (4)Sreeram Chaulia

- **161.** Which battle is commemorated in Arunachal Pradesh?
 - (1)Battle of Kohima (2)Battle of Walong (3)Battle of Imphal (4)Battle of Tawang
- **162.** Where was the 12th International Tourism Mart held?
 - (1)Shillong, Meghalaya (2)Tawang, Arunachal Pradesh (3)Kaziranga National Park, Assam (4)Imphal, Manipur
- **163.** Which two organizations signed an MoU to introduce the Skill to Enterprise Model (STEM) Programme?
 - (1)IIM Bangalore and BPCL (2)IIM Shillong and SIDBI (3)IIT Delhi and GAIL (4)IIM Ahmedabad and NIELIT
- **164.** Which company partnered with the National Stock Exchange (NSE) to promote financial literacy among gig economy workers?
 - (1)Ola (2)Uber (3)Zomato (4)Swiggy
- **165.** What is the aim of the BPCL-Mumbai Port Authority MoU?
 - (1)Build LNG terminals (2)Create a green fuel ecosystem (3)Develop port infrastructure (4)Expand crude oil storage capacity
- 166. Which technologies will the Centre of Excellence in Maharashtra focus on?
 - (1)Renewable Energy and Robotics (2)AI, Robotics, IoT, and related technologies (3)Big Data and Cybersecurity (4)Blockchain and Machine Learning
- **167.** Which Union Minister inaugurated the first trilateral power transaction between Nepal, India, and Bangladesh?
 - (1)Nitin Gadkari (2)Raj Kumar Singh (3)Manohar Lal (4)Piyush Goyal
- **168.** GAIL signed a 10-year SPA with which company for LNG deliveries starting in 2026? (1)Shell (2)ADNOC (3)TotalEnergies (4)BP
- **169.** What technology will Oil India Ltd (OIL) use for methane emissions detection?
 - (1)Infrared Spectrometry (2)AUSEA Gas Analyzer (3)Laser Interferometry (4)Satellite Imaging
- **170.** Tata Power and Druk Green Power Corporation Ltd (DGPC) signed an MoU to develop how much clean energy?
 - (1)1,000 MW (2)2,500 MW (3)5,000 MW (4)10,000 MW
- **171.** Under the Nipuna Karnataka initiative, which company will train 20,000 persons annually in AI? (1)IBM (2)Intel (3)Microsoft (4)Accenture
- **172.** NTPC Green Energy Ltd (NGEL) signed a JV agreement to set up renewable energy projects in which state?
 - (1)Maharashtra (2)Andhra Pradesh (3)Tamil Nadu (4)Gujarat
- **173.** How much funding will ADB provide Tata Power under their MoU for renewable energy projects? (1)\$2 billion (2)\$3.5 billion (3)\$4.25 billion (4)\$5 billion
- **174.** The DPIIT signed an MoU with which company to foster a robust startup ecosystem in gaming? (1)Zynga (2)WinZO (3)MPL (4)Epic Games
- **175.** India and the UK signed a Statement of Intent (SoI) to co-design which systems for Indian Navy warships?
 - (1)Advanced Radar Systems (2)Underwater Sonar Systems (3)Electric Propulsion Systems (4)High-Speed Missile Systems
- **176.** IREL (India) Limited partnered with which country's company to produce Ti Slag in India? (1)Russia (2)Kazakhstan (3)Australia (4)UAE



- 177. NHPC Limited signed an MoU with which organization to support India's low-carbon transition?

 (1)Global Green Growth Institute (GGGI) (2)UN Environment Programme (UNEP) (3)International Solar Alliance (ISA) (4)World Bank Group
- **178.** How much is the cost of the Ministry of Defence's contract with Cochin Shipyard Limited for SRDD of INS Vikramaditya?
 - (1)₹1,000 crore (2)₹1,207.5 crore (3)₹1,500 crore (4)₹2,000 crore
- **179.** What is the theme of the "People's Plan Campaign (Jan Yojana Abhiyan)" launched by the Ministry of Panchayati Raj?
 - (1) "Inclusive Development for All" (2) "Sabki Yojana Sabka Vikas" (3) "Empowering Panchayats" (4) "Sustainable Rural Development"
- **180.** How many Gram Panchayats participated in the Gram Sabha cum-Orientation Programme for the People's Plan Campaign?
 - (1)500 (2)600 (3)750 (4)1,000
- **181.** Which event marked the 150th birth anniversary of Birsa Munda?
 - (1)Atal Innovation Day (2)Janjatiya Gaurav Divas (3)Azadi Ka Amrit Mahotsav (4)Tribal Unity Day
- **182.** How much procurement was handled by the GeM portal in FY24?
 - (1)₹3 lakh crore (2)₹4 lakh crore (3)₹2.5 lakh crore (4)₹5 lakh crore
- **183.** Which state government recently announced a 100% exemption on road tax for Electric Vehicles (EVs)?
 - (1)Gujarat (2)Karnataka (3)Telangana (4)Maharashtra
- **184.** Where is Guru Ghasidas Tamor Pingla Tiger Reserve located?
 - (1)Assam (2)Arunachal Pradesh (3)Chhattisgarh (4)Madhya Pradesh
- **185.** Which tiger reserve is the largest in India by area?
 - (1)Manas Tiger Reserve (2)Nagarjunasagar-Srisailam Tiger Reserve (3)Guru Ghasidas Tamor Pingla Tiger Reserve (4)Achanakmar Tiger Reserve
- **186.** The Bharat National Cyber Security Exercise (Bharat NCX 2024) was organized in collaboration with which institution?
 - (1)Indian Institute of Technology (IIT) (2)Rashtriya Raksha University (RRU) (3)National Defence Academy (NDA) (4)Cyber Defence Institute of India
- **187.** What is the target for the Karnataka government's Global Capability Centre (GCC) policy by 2029? (1)100 GCCs (2)250 GCCs (3)500 GCCs (4)1,000 GCCs
- **188.** Which villages in Odisha were recognized as 'Tsunami Ready' by UNESCO?
 - (1)Coastal villages in Ganjam and Puri (2)Villages in Balasore and Kendrapada (3)Noliasahi and Venkatraipur (4)Jagatsinghpur and Bhadrak
- **189.** What is the purpose of the "Bhu-Neer" portal launched during India Water Week 2024?
 - (1)Groundwater management (2)Rainwater harvesting (3)Flood monitoring (4)Urban water supply planning
- 190. What penalty was imposed on Meta by the Competition Commission of India (CCI)?
 - (1)₹150 crore (2)₹213.14 crore (3)₹250 crore (4)₹300 crore
- **191.** The Delhi Solar Portal provides an additional subsidy of ₹2,000 per KW for installing solar plants up to how many KW?
 - (1)3 KW (2)4 KW (3)5 KW (4)6 KW

- - (1)BharatStream (2)Waves (3)DD Digital (4)AkashApp
- 193. How many startups are currently part of India's startup ecosystem, making it the third-largest globally?
 - (1)1.25 lakh (2)1.67 lakh (3)2 lakh (4)2.5 lakh
- **194.** What is the main focus of the "Eklavya" online learning platform launched by the Indian Army? (1)Leadership training (2)Safety management (3)Technology absorption (4)Tactical operations
- 195. Which ministry oversees the North East Special Infrastructure Development Scheme (NESIDS)?
 - (1) Ministry of Home Affairs (2) Ministry of Development of North Eastern Region (MDoNER)
 - (3) Ministry of Rural Development (4) Ministry of Road Transport and Highways
- **196.** Which state launched India's first fully digital lottery called "EasyLottery"?
 - (1)Kerala (2)Meghalaya (3)Sikkim (4)Nagaland
- 197. What was the theme of the 10th India International Science Festival (IISF) hosted by IIT Guwahati?
 - (1) "Science for Sustainable Development" (2) "Transforming India into an S&T-driven Global Manufacturing Hub" (3)"Advancing Science and Technology" (4)"Innovate India 2047"
- 198. Which state declared 2025 as the "Year of Industry and Employment"?
 - (1)Karnataka (2)Gujarat (3)Madhya Pradesh (4)Maharashtra
- 199. Which amendment was approved by the Karnataka Cabinet regarding the Karnataka State Rural Development and Panchayat Raj University?
 - (1)Governor replaced by CM as chancellor (2)Addition of more districts under its purview
 - (3)Introduction of new degree programs in rural development (4)Integration with the National Rural Development Mission
- **200.** Which tiger reserve was notified as the 56th Tiger Reserve of India?
 - (1) Nagarjunasagar-Srisailam (2) Guru Ghasidas Tamor Pingla (3) Achanakmar (4) Indravati
- 201. What is the capacity of India's first green hydrogen fueling station in Leh, Ladakh?
 - (1)60 kg per day (2)80 kg per day (3)100 kg per day (4)120 kg per day
- 202. What is the expected reduction in PM10 levels in the Indo-Gangetic Plain (IGP) region by 2025-26? (1)30% (2)35% (3)40% (4)45%
- 203. Which digital platform was launched by Bharti Airtel Foundation for teacher skill development?
 - (1) EduTech App (2) The Teacher App (3) Digital Classroom App (4) Skill Up Teacher App
- **204.** How many hydrogen fuel cell buses will NTPC operationalize in Leh, Ladakh?
 - (1)3 (2)4 (3)5 (4)6
- 205. What is the target economic output from Karnataka's Global Capability Centre (GCC) initiative by 2029?
 - (1)\$25 billion (2)\$35 billion (3)\$50 billion (4)\$75 billion
- **206.** Which constitutional article led to the establishment of the Inter-State Council (ISC)?
 - (1)Article 243 (2)Article 263 (3)Article 275 (4)Article 280
- 207. Which Indian Railways zone introduced the "Sanraksha" mobile app for safety training?
 - (1) Northern Railway (2) South East Central Railway (3) Western Railway (4) Southern Railway
- 208. Where will the first Dholera Semicon City, an AI-enabled semiconductor fabrication facility, be established?
 - (1)Bengaluru, Karnataka (2)Pune, Maharashtra (3)Dholera, Gujarat (4)Hyderabad, Telangana
- **209.** Who inaugurated the PAN 2.0 Project for the Income Tax Department?

- (1)Finance Minister Nirmala Sitharaman (2)Prime Minister Narendra Modi (3)RBI Governor Shaktikanta Das (4)Home Minister Amit Shah
- **210.** What is the financial outlay for the PAN 2.0 Project?
 - (1)₹1,200 crore (2)₹1,435 crore (3)₹1,500 crore (4)₹2,000 crore
- **211.** Which platform allows Indian citizens to act as 'prosumers' by generating extra solar power?
 - (1)Delhi Solar Portal (2)National Solar Mission Portal (3)Ujala Solar Portal (4)India Solar Grid
- **212.** Which company partnered with RBL Bank to launch a co-branded credit card targeting non-metro areas?
 - (1)Mahindra Finance (2)Bajaj Finserv (3)Tata Capital (4)ICICI Bank
- **213.** Which year was declared as the "Year of Industry and Employment" by Madhya Pradesh? (1)2024 (2)2025 (3)2026 (4)2027
- **214.** Who has been appointed to co-lead the new "Department of Government Efficiency" announced by Donald Trump?
 - (1)Bill Gates and Vivek Ramaswamy (2)Elon Musk and Vivek Ramaswamy (3)Elon Musk and Sundar Pichai (4)Vivek Ramaswamy and Jeff Bezos
- **215.** Who will serve as the Director of National Intelligence (DNI) under Donald Trump's presidency? (1)Kamala Harris (2)Vivek Ramaswamy (3)Tulsi Gabbard (4)Nikki Haley
- 216. What milestone does Tulsi Gabbard achieve as the Director of National Intelligence (DNI)? (1)First woman in the role (2)First Hindu-American in the role (3)First person of Indian descent in the role (4)First Asian-American in the role
- **217.** Arjun Vajpai became the first Indian to scale which mountain?
 - (1)Mt. Everest (2)Mt. K2 (3)Mt. Shisha Pangma (4)Mt. Lhotse
- 218. What is the height of Mt. Shisha Pangma, scaled by Arjun Vajpai?
 - (1)7,800 meters (2)8,027 meters (3)8,215 meters (4)8,848 meters
- **219.** Which organization supported Arjun Vajpai's expedition to Mt. Shisha Pangma?
 - (1)Indian Mountaineering Federation (2)Himalayan Adventure Trust (3)Mpower by Aditya Birla Education Trust (4)Tata Adventure Initiative
- **220.** What is the percentage market share of Iraq as India's oil supplier in FY25?
 - (1)15% (2)18% (3)20% (4)25%
- **221.** By how much did glacial lake surface area in India increase between 2011 and 2024?
 - (1)10.81% (2)25.4% (3)33.7% (4)40%
- **222.** How many lakes in India are at high risk of Glacial Lake Outburst Floods (GLOFs)? (1)50 (2)67 (3)75 (4)100
- **223.** According to the Asian Development Bank, what percentage of GDP loss is projected for India due to climate change by 2070?
 - (1)20% (2)22.5% (3)24.7% (4)25%
- **224.** How much forest area was lost globally in 2023 according to the "2024 Forest Declaration Assessment"?
 - (1)3.7 million hectares (2)5 million hectares (3)6.37 million hectares (4)7 million hectares
- **225.** Which country is projected to have the fastest GDP growth among G20 countries in 2024? (1)China (2)India (3)Indonesia (4)Russia
- **226.** In the "Climate Change Performance Index (CCPI 2025)", what is India's rank? (1)5th (2)8th (3)10th (4)12th

- 227. How many Indian cities are in the World's Top 100 Worst Polluted Cities list?
 - (1)25 (2)30 (3)35 (4)39
- 228. What rank does India hold in the 2024 Network Readiness Index (NRI)?
 - (1)47th (2)49th (3)50th (4)52nd
- 229. Which Indian IIT ranked highest in the "QS World University Rankings: Asia 2025"?
 - (1)IIT Delhi (2)IIT Bombay (3)IIT Madras (4)IIT Kanpur
- **230.** By what percentage has India reduced TB incidence from 2015 to 2023 according to the "Global Tuberculosis Report 2024"?
 - (1)8.3% (2)15.2% (3)17.7% (4)20%
- **231.** Which country is India's top oil supplier in FY25?
 - (1)Iraq (2)Saudi Arabia (3)Russia (4)UAE
- **232.** How much did milk production in India increase to in 2023-24, according to "Basic Animal Husbandry Statistics 2024"?
 - (1)200 million tonnes (2)225 million tonnes (3)239.30 million tonnes (4)250 million tonnes
- 233. Which state is India's largest milk producer?
 - (1)Rajasthan (2)Maharashtra (3)Uttar Pradesh (4)Punjab
- **234.** What is the estimated adaptation finance gap per year according to the "Adaptation Gap Report 2024"?
 - (1)\$100-200 billion (2)\$150-250 billion (3)\$187-359 billion (4)\$200-400 billion
- 235. What is the rank of Mukesh Ambani in the "Fortune 100 Most Powerful People in Business"? (1)10th (2)11th (3)12th (4)15th
- **236.** How many universities from India were featured in the "QS World University Rankings: Asia 2025"?
 - (1)150 (2)160 (3)163 (4)170
- **237.** How much public finance for climate adaptation was reported in the "Adaptation Gap Report 2024"? (1)\$22 billion (2)\$28 billion (3)\$32 billion (4)\$35 billion
- 238. Which index replaced the Ease of Doing Business Index?
 - (1)Business Facilitation Index (2)Business-Ready (B-Ready) Index (3)Global Business Competitiveness Index (4)Business Development Index
- 239. How many tonnes of CO2 emissions is India expected to reduce by 2030 according to CEEW?
 - (1)3 billion tonnes (2)3.5 billion tonnes (3)4 billion tonnes (4)4.5 billion tonnes
- **240.** Which report emphasizes embedding skill-based education from Classes 9-12?
 - (1)"Jobs at Your Doorstep" by World Bank (2)"Future of Skills" by UNESCO (3)"Education for All" by UNICEF (4)"Global Skills Report" by OECD
- **241.** What is the estimated worth of the global tuna market as mentioned in the content?
 - (1)\$30 billion (2)\$41.94 billion (3)\$50 billion (4)\$60 billion
- **242.** What percentage of global tuna is produced by the Indian Ocean?
 - (1)21% (2)25% (3)30% (4)35%
- **243.** How many Key Biodiversity Areas (KBAs) were lost due to deforestation in 2023?
 - (1)1.2 million hectares (2)1.4 million hectares (3)1.6 million hectares (4)2 million hectares
- **244.** What is India's rank in the "Children's Climate Risk Index (CCRI)" according to UNICEF? (1)22nd (2)25th (3)26th (4)28th
- 245. Which country topped the "Climate Change Performance Index (CCPI 2025)"?

- (1)Sweden (2)Denmark (3)Norway (4)Germany
- **246.** What rank does India hold among lower-middle-income countries in the 2024 Network Readiness Index (NRI)?
 - (1)1st (2)2nd (3)3rd (4)4th
- 247. What percentage of traffic congestion was recorded in Mumbai, the highest among Indian cities? (1)350 vehicles per km (2)400 vehicles per km (3)430 vehicles per km (4)450 vehicles per km
- **248.** What is India's projected GDP growth rate for 2024, the fastest among G20 countries? (1)6.5% (2)6.8% (3)7% (4)7.2%
- **249.** How many hectares of primary tropical forests were lost globally in 2023?
 - (1)3 million hectares (2)3.7 million hectares (3)4 million hectares (4)4.5 million hectares
- 250. Which report highlighted that India ranks 1st globally in AI scientific publications?
 - (1)2024 Network Readiness Index (NRI) (2)Global Innovation Report 2024 (3)Future Skills Index 2024 (4)Digital Readiness Report 2024
- 251. What is the name of the inaugural business environment index launched by the World Bank?
 (1)Global Business Index (2)Business-Ready (B-Ready) Index (3)Ease of Business Assessment (4)Global Competitiveness Index
- **252.** What growth percentage was observed in international public finance for climate adaptation from 2021 to 2022?
 - (1)20% (2)25% (3)32% (4)35%
- **253.** How many children will India house by 2050 according to UNICEF's "State of the World's Children 2024" report?
 - (1)300 million (2)320 million (3)350 million (4)380 million
- **254.** What percentage of global deforestation goals was exceeded in 2023?
 - (1)30% (2)40% (3)45% (4)50%
- 255. What is the financial outlay of the "PM E-DRIVE" scheme for two years?
 - (1)₹8,000 crore (2)₹10,900 crore (3)₹12,500 crore (4)₹15,000 crore
- **256.** What is the incentive cap for electric three-wheelers (e-3Ws L5 category) under the PM E-DRIVE scheme?
 - (1)₹20,000 per vehicle (2)₹25,000 per vehicle (3)₹30,000 per vehicle (4)₹35,000 per vehicle
- **257.** In the second phase of PMAY-Gramin, how many additional beneficiaries will be identified under the Awas-Plus 2024 survey?
 - (1)50 lakh (2)70 lakh (3)80 lakh (4)90 lakh
- 258. What is the financial outlay of the National Mission on Natural Farming (NMNF)?
 - (1)₹2,000 crore (2)₹2,481 crore (3)₹3,000 crore (4)₹4,000 crore
- **259.** How many Bio-input Resource Centres (BRCs) will be set up under the NMNF? (1)5,000 (2)7,500 (3)10,000 (4)15,000
- **260.** What is the main objective of the "One Nation One Subscription" scheme?
 - (1)To reduce the cost of online subscriptions (2)To provide nationwide access to scholarly research articles and journals (3)To consolidate digital library resources (4)To provide free internet services to students
- **261.** What is the budget allocated for the Atal Innovation Mission (AIM 2.0) until March 31, 2028? (1)₹2,000 crore (2)₹2,500 crore (3)₹2,750 crore (4)₹3,000 crore
- 262. What is the name of the Kerala scheme for nurturing heifers in the dairy sector?

- (1)Snehamitram (2)Arunodayam (3)Snehakiranam (4)Sahyadri
- **263.** How much monthly assistance is provided under the Old-Age Pension Scheme in Delhi for senior citizens aged 70 and above?
 - (1)₹2,000 (2)₹2,500 (3)₹3,000 (4)₹3,500
- **264.** What is the committed investment attracted by the 3rd round of the PLI Scheme for White Goods? (1)₹3,500 crore (2)₹4,121 crore (3)₹4,500 crore (4)₹5,000 crore
- **265.** What approach does the PMFME Scheme adopt to enhance competitiveness and formalization of micro food processing enterprises?
 - (1)District Competitiveness Approach (2)One District One Product (ODOP) Approach (3)Localized Manufacturing Strategy (4)Regional Development Model
- **266.** What is the operational period of the PMFME Scheme?
 - (1)2018-2023 (2)2020-2025 (3)2020-2026 (4)2021-2027
- **267.** How many young volunteers will be trained under the "Yuva Apada Mitra Scheme"? (1)1.5 lakh (2)2 lakh (3)2.37 lakh (4)3 lakh
- **268.** How many districts will be covered under the "Yuva Apada Mitra Scheme"? (1)250 (2)300 (3)315 (4)350
- **269.** How many spy satellites will be launched under the Space Based Surveillance (SBS-III) mission? (1)21 (2)31 (3)52 (4)60
- **270.** What is the financial outlay for the SBS-III mission?
 - (1)₹25,000 crore (2)₹27,000 crore (3)₹28,000 crore (4)₹30,000 crore
- 271. Which companies are involved in the production of the Pinaka launcher?
 - (1)Tata Advanced Systems Limited (TASL) and BHEL (2)Tata Advanced Systems Limited (TASL) and Larsen & Toubro (L&T) (3)DRDO and L&T (4)ISRO and TASL
- 272. What is the range of the guided "Pinaka" multi-barrel rocket system after the successful flight tests? (1)50 km (2)60 km (3)75 km (4)100 km
- **273.** Which satellite will NSIL launch using SpaceX's Falcon 9 rocket?
 - (1)GSAT-19 (2)GSAT-20 (3)GSAT-N1 (4)GSAT-N2
- **274.** What purpose will GSAT-20 serve?
 - (1) Weather forecasting (2) In-flight internet services (3) Agricultural monitoring (4) Defense communication
- **275.** What is the purpose of NASA and Microsoft's "Earth Copilot" AI chatbot?
 - (1)To predict weather patterns (2)To provide air quality insights (3)To answer queries related to Earth data (4)To detect space debris
- 276. What is the theme of the 7th ASSOCHAM AI Leadership Meet 2024?
 - (1) "AI for Industry 4.0" (2) "AI for India: Advancing India's AI Development Innovation, Ethics, and Governance" (3) "Building an AI-Driven Future" (4) "AI and National Security"
- 277. Which missions will the ISRO-ASA Implementation Agreement focus on?
 - (1) Chandrayaan missions (2) Gaganyaan missions (3) Aditya missions (4) Mars Orbiter missions
- 278. How many satellites did Russia launch using the Soyuz-2.1b rocket?
 - (1)50 (2)55 (3)60 (4)65
- **279.** What is the payload capacity of the Sabal 20 logistics drones deployed by the Indian Army? (1)10 kg (2)15 kg (3)20 kg (4)25 kg
- **280.** What is the name of the textile-based microwave absorber developed by IIT Kanpur?

- (1)Akshya (2)Anālakshya (3)Ayushya (4)Avyakta
- **281.** What is the name of the exoplanet discovered by Abhijit Chakraborty's team?
 - (1)TOI-6651b (2)Kepler-22b (3)Gliese-581g (4)HD-209458b
- **282.** Where is the telescope used to discover TOI-6651b located?
 - (1)Ladakh, Jammu & Kashmir (2)Mount Abu, Rajasthan (3)Nainital, Uttarakhand (4)Pune, Maharashtra
- **283.** What is the size of the exoplanet TOI-6651b compared to Earth?
 - (1)Two times bigger (2)Five times bigger (3)Ten times bigger (4)Fifteen times bigger
- **284.** Which IIT partnered with Tata Consultancy Services (TCS) to set up an advanced research center which is focusing on Digital health, robotics, and intelligent systems?
 - (1)IIT Bombay (2)IIT Kharagpur (3)IIT Delhi (4)IIT Madras
- **285.** How many medals did Indian shooters win at the FISU World University Championship Shooting 2024?
 - (1)20 (2)22 (3)24 (4)26
- **286.** Where was the FISU World University Championship Shooting 2024 held?
 - (1)New Delhi (2)Chennai (3)Hyderabad (4)Bangalore
- 287. Who won both the rapid and blitz titles at the 2024 Tata Steel Chess India tournament?
 - (1)Levon Aronian (2)Magnus Carlsen (3)Arjun Erigaisi (4)Viswanathan Anand
- **288.** Which Italian player won his first ATP Finals title in 2024?
 - (1)Matteo Berrettini (2)Fabio Fognini (3)Jannik Sinner (4)Lorenzo Musetti
- 289. Jyothi Surekha Vennam and Abhishek Verma won medals in which event?
 - (1)World Archery Championships (2)GT Open Indoor Archery Tournament (3)Asian Archery Championship (4)ISSF World Cup
- 290. Which team won gold in the Hockey India-14th Senior National Championship?
 - (1)Haryana (2)Punjab (3)Odisha (4)Karnataka
- **291.** Sony Pictures Networks India (SPNI) secured media rights for which tournaments from 2024 to 2031?
 - (1)ICC World Cups (2)Asia Cups and ACC tournaments (3)Hockey World Cups (4)FIFA World Cups
- 292. Which country won the "Billie Jean King Cup" for the fifth time in Malaga, Spain?
 - (1)Italy (2)Spain (3)Slovakia (4)France
- 293. Where did the Indian Women's Hockey Team win the 8th Women's Asian Champions Trophy 2024?
 - (1)Rajgir, Bihar (2)Ranchi, Jharkhand (3)Lucknow, Uttar Pradesh (4)Kolkata, West Bengal
- **294.** Who became the most expensive player in IPL auction history during the 2025 mega auction?
 - (1)Shreyas Iyer (2)Rishabh Pant (3)Vaibhav Suryavanshi (4)Rohit Sharma
- **295.** Which grandmaster won the 2nd edition of the Chennai Grandmasters 2024 chess tournament?
 - (1)Levon Aronian (2)Magnus Carlsen (3)Aravindh Chithambaram (4)Pranav Venkatesh
- **296.** When was Hockey India (HI) formed?
 - (1)1920 (2)1925 (3)1930 (4)1935
- **297.** Who became the youngest player in IPL history in 2025?
 - (1) Rishabh Pant (2) Shreyas Iyer (3) Vaibhav Suryavanshi (4) Yashasvi Jaiswal
- **298.** Which team won bronze at the Sultan of Johor Cup 2024?

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(1)Indian Junior Men's Hockey Team (2)Pakistan Junior Hockey Team (3)Malaysia Junior Hockey Team (4)South Korea Junior Hockey Team

- 299. Why was Bajrang Punia suspended for four years by NADA?(1)Doping violation (2)Refusal to provide a dope sample (3)Misconduct during trials (4)Use of banned substances
- **300.** Wriddhiman Saha announced his retirement from all forms of cricket after playing how many Test matches?

(1)35 (2)40 (3)45 (4)50

తల్లిదండ్రులకు మరియు విద్యార్థులకు ముఖ్య గమనిక

ఇటీవల కొందరు విద్యార్థులు సరియైన విచారణ చెయ్యకుండా ఎదో ఒక Coaching Institute లో Join అయ్యి, అక్కడ కూర్పోవడానికి కనీసం Benches కూడా లేవని, ఏ ఒక్క Subject కూడా సరిగ్గా Explain చెయ్యరని, Teachers వారి వద్దనున్న Answers Screen పై చూపించి చదువుతున్నారని, ఏడైనా ఒక సందేహం వస్తే Class లో అడిగె అవకాశమే లేదని, teacher ఒక Shed లో వుండి విద్యార్థులు మరొక shed లో కూర్చొని ఒక Radio లో Answers వింటున్నట్లుగా ఉందని, Teachers కనీసం విద్యార్థుల ముఖము కూడా చూడకుండా Answers చదువుతున్నారని, అక్కడ Coaching సరిగ్గా లేదని, పెరే ఏడైనా 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 Coching Institute లో సైన చేర్పించే ముందు అన్ని విషయాలు (Digital Class, Benches, Faculty Qualification, Class లో doubt అడిగే అవకాళం.....) 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 ಯಾವುದಾದರು 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.

യാತಿ,

NBCC Director

G V Satish (SBI PO, Interview Panel Member)

Answers:

	2
1.0	
162	3
163	2
164	3
165	2
166	2
167	3
168	2
169	2
170	3
171	2
172	2
173	3
174	2
175	3
176	2
177	1
178	2
179	2
180	3
	164 165 166 167 168 169 170 171 172 173 174 175 176 177 178

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		1		1							
181	2	201	2	221	3	241	2	261	3	281	1
182	2	202	3	222	2	242	1	262	2	282	2
183	3	203	2	223	3	243	2	263	2	283	2
184	3	204	3	224	3	244	3	264	2	284	2
185	2	205	3	225	2	245	2	265	2	285	3
186	2	206	2	226	3	246	2	266	3	286	1
187	3	207	2	227	4	247	3	267	3	287	2
188	3	208	3	228	2	248	3	268	3	288	3
189	1	209	2	229	1	249	2	269	3	289	2
190	2	210	2	230	3	250	1	270	2	290	3
191	3	211	1	231	3	251	2	271	2	291	2
192	2	212	1	232	3	252	3	272	3	292	1
193	2	213	2	233	3	253	3	273	2	293	1
194	3	214	2	234	3	254	3	274	2	294	2
195	2	215	3	235	3	255	2	275	3	295	3
196	2	216	2	236	3	256	δ	276	2	296	2
197	2	217	3	237	2	257	3	277	2	297	3
198	3	218	2	238	2	258	2	278	2	298	1
199	1	219	3	239	3	259	3	279	3	299	2
200	2	220	2	240	1	260	2	280	2	300	2