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Hey there,

Your Aparchit sir is here.

I have been providing Aparchit Super Current Affairs on a daily, weekly and monthly basis. Additionally, I run GA-paid groups and channels on Telegram for three years. Over the past three years, you have consistently shown me a great deal of love, support, and respect. Your numerous messages urging me to join YouTube have been instrumental in boosting my confidence and inspiring me to take the plunge. "Your support and love mean the world to me. They provide me the strength and courage to overcome any challenge that comes my way. Knowing that you're always there for me is everything. Please continue to be my rock and support me through thick and thin."

Ultimately, I want to express my sincere gratitude to all of you for giving me an abundance of love, support, and respect. Thank you so much, India.

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Top 12 Students Selected in RRB PO With Highest Marks in GA Section





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State - Himachal Pradesh
Selected as - IBPS PO



Name - Samridhi
State - Bihar
Selected as - PO



Name - Jyothy Jagadeesan
State - Kerala
Selected as - IBPS PO



Name - Neelam
State - Jharkhand
Selected as - IBPS P



Name - Anju
Selected as - IBPS PO



Name - Christina Daouza
State - Maharashtra
Selected as - IBPS Clerk



Name - Himanshu Gupta
State - Uttar Pradesh
Selected as - IBPS PO & Clerk



Name - Anil
State - West Bengal
Selected as - RRB PO / RRB Clerk/
IBPS Clerk



Name - Shivhumar Sharma
State - Rajasthan
Selected as - IBPS Clerk



Name - Relisha Dongre
State - Maharashtra
Selected as - IBPS Clerk



Name - Maya Mohan
State - Kerala
Selected as - IBPS Clerk



Name - Mehalar
State - Tamilnadu
Selected as - IBPS Clerk



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Aparchit 12 December English Super Current Affairs MCQ with Facts 2025

By Aparchit Exam Warriors/Kumar Kaushal Sir

Q.1. Which Indian official was honored with the 2025 Champions of the Earth Award for policy leadership in December 2025?

- A) Jinali Mody B) Supriya Sahu
C) Sonia Guajajara D) Amy Bowers Cordalis

Answer : B

- ✓ Supriya Sahu, Additional Chief Secretary of Tamil Nadu, has won the UNEP Champions of the Earth 2025 Award for her leadership in climate mitigation, adaptation, and heat resilience.
- ✓ **Supriya Sahu (India) – Inspiration & Action**
- ✓ Led Tamil Nadu's pioneering work in heat adaptation, nature-based solutions, ecosystem restoration, and sustainable cooling.
- ✓ Her initiatives created 2.5 million green jobs, expanded forest cover, and benefited 12 million people, making Tamil Nadu a global climate leader.
- ✓ **Mariam Issoufou (Niger/France) – Entrepreneurial Vision**
- ✓ Architect transforming Sahelian architecture with passive cooling designs that reduce indoor temperatures by up to 10°C without AC
- ✓ **Imazon (Brazil) – Science & Innovation**
- ✓ Research institute using AI-driven geospatial tools to expose illegal deforestation and strengthen Amazon governance
- ✓ **Manfredi Caltagirone (Posthumous) – Lifetime Achievement**
- ✓ Former head of UNEP's International Methane Emissions Observatory; championed global methane transparency.
- ✓ **About Champions of the Earth Award:**
- ✓ It was established in 2005 and awarded by the United Nations Environment Programme (UNEP).
- ✓ It is the UN's highest environmental honour, recognises trailblazers at the forefront of efforts to protect people and the planet.



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- ✓ Every year, UNEP honours individuals and organizations working on innovative and sustainable solutions to address the triple planetary crisis of climate change, nature and biodiversity loss, and pollution and waste
- ✓ **Champions of the Earth are celebrated in four categories:**
- ✓ Policy leadership: Public sector officials leading global or national action for the environment. They shape dialogue, lead commitments and act for the good of the planet.
- ✓ **Inspiration and action:** Leaders taking bold steps to inspire positive change to protect our world. They lead by example, challenge behavior and inspire millions.
- ✓ **Entrepreneurial vision:** Visionaries challenging the status quo to build a cleaner future. They build systems, create new technology and spearhead a groundbreaking vision.
- ✓ **Science and innovation:** Trailblazers pushing the boundaries of technology for profound environmental benefit

Q.2. Which organization presents the "Champions of the Earth Award"?

- A) United Nations Development Programme (UNDP)
- B) World Wide Fund for Nature (WWF)
- C) United Nations Environment Programme (UNEP)
- D) International Union for Conservation of Nature (IUCN)

Answer : C

Q.3. Which of the following individuals/organizations was NOT a recipient of the 2025 UNEP Champions of the Earth award?

- A) Supriya Sahu (India) - Inspiration and Action
- B) Imazon (Brazil) - Science and Innovation
- C) Mariam Issoufou (Niger) - Entrepreneurial Vision
- D) Sonia Guajajara (Brazil) - Policy Leadership

Answer : D

- ✓ The 2025 laureates, announced in December 2025, were:
- ✓ Pacific Island Students Fighting Climate Change (Policy Leadership)
- ✓ Supriya Sahu (India) (Inspiration and Action)
- ✓ Mariam Issoufou (Niger) (Entrepreneurial Vision)



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- ✓ **Imazon (Brazil) (Science and Innovation)**
- ✓ Manfredi Caltagirone (posthumous) (Lifetime Achievement)
- ✓ Additionally, the UNEP Young Champions of the Earth awards for innovators under 30 were announced in September 2025, with Jinali Mody (India), Joseph Nguthiru (Kenya), and Noemi Florea (USA) among the winners.

Q.4. Which bank was named the "Global Bank of the Year 2025" by The Banker magazine?

- A) Bank of America B) State Bank of India
C) HSBC D) DBS Bank

Answer : D

- ✓ DBS Named Global Bank of the Year 2025 by The Banker.
- ✓ Singapore-based DBS Bank was named Global Bank of the Year 2025 by The Banker, a publication of Financial Times, during its annual Bank of the Year Awards 2025 held in London, the United Kingdom(UK).
- ✓ This is DBS's third global win in the category after 2018 and 2021.
- ✓ DBS was selected from 294 participating banks worldwide, with the 2025 awards spanning 132 countries across diverse banking categories.
- ✓ Along with the Global Bank of the Year 2025 title, DBS also clinched multiple regional and category awards, including Asia Bank of the Year, Singapore Bank of the Year, Investment Bank of the Year – Asia, and the first-ever Investment Bank of the Year.
- ✓ With this achievement, DBS now holds Best Bank titles from both 'The Banker' and 'Euromoney' in 2025, further solidifying its strong and distinguished global standing.
- ✓ This recognition marks DBS' ninth global Best Bank award from a major financial publication since its first win in 2018.

Q.5. Which two banks are leading the formation of the Indian Digital Payment Intelligence Corporation (IDPIC)?

- A) HDFC and ICICI B) SBI and PNB
C) SBI and BoB D) Canara Bank and Union Bank of India

Answer : C

- ✓ SBI, BoB Received RBI's Approval to Set Up Fraud Detection Platform.



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- ✓ State Bank of India (SBI) and Bank of Baroda (BoB), received approval from the Reserve Bank of India (RBI) to establish the Indian Digital Payment Intelligence Corporation (IDPIC), aimed at developing a digital payments intelligence platform.
- ✓ It aims to detect and curb fraudulent digital transactions across all Public Sector Banks (PSBs).
- ✓ The proposed company IDPIC will be established as a Section 8 Company (a special type of non-profit organisation) under the Companies Act, 2013.
- ✓ The proposed company will be set with an authorised capital of Rs 500 crore and paid-up capital of Rs 200 crore.
- ✓ SBI and BoB will each contribute Rs. 10 crore as seed funding, with other PSBs joining as equity investors in later phases.
- ✓ The Department of Financial Services (DFS), Ministry of Finance (MoF) granted exemption to both PSBs from a Section 19(2) of the Banking Regulation (BR) Act, 1949, thereby allowing them to hold more than 30% stake in IDPIC till October 2026.

Q.6. What is the authorized capital of Indian Digital Payment Intelligence Corporation (IDPIC)?

A) ₹100 crore

B) ₹200 crore

C) ₹500 crore

D) ₹1000 crore

Answer : C

- ✓ The proposed company will be set with an authorised capital of Rs 500 crore and paid-up capital of Rs 200 crore.

SBI IN NEWS 2025

- State Bank of India (SBI) will discontinue its mCASH facility on OnlineSBI and YONO Lite starting December 1, 2025, to improve payment security and encourage the use of modern methods like UPI, IMPS, NEFT, and RTGS.
- State Bank of India (SBI) recently became the sixth Indian company to achieve a valuation of over USD 100 billion in November 2025.
- The other five companies already in the USD 100 billion club are Reliance Industries, HDFC Bank, Bharti Airtel, Tata Consultancy Services (TCS), and ICICI Bank.
- SBI has launched an annual award program called SBI-STAR (Staff Talent Acknowledgement & Recognition) to recognize employee excellence in areas beyond their professional roles, such as arts,



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sports, and social work

- SBI became a Special Category Client (SCC) of the India International Bullion Exchange (IIBX) in November 2025, enabling it to facilitate gold imports and transactions through the exchange.
- SBI has committed to raising the share of women in its total workforce to 30% by 2030.
- State Bank of India (SBI) Chairman C S Setty announced the bank aims to increase its asset size from its current 20% of India's GDP to 25% by 2047.
- SBI and BoB are leading the establishment of the Indian Digital Payment Intelligence Corporation (IDPIC), a new non-profit entity to combat digital fraud in real time.
- State Bank of India (SBI) has indeed been honored with the 'World's Best Consumer Bank 2025' and 'Best Bank in India 2025' awards by the New York-based financial publication Global Finance.
- SBI issued ₹7,500 crore in Tier-II bonds on October 17, 2025.
- Amount: ₹7,500 crore.
- Coupon Rate: 6.93%.
- Maturity and Call Option: 10-year tenor with a call option after 5 years
- SBI has increased the auto-sweep (Multi Option Deposit – MOD) threshold from ₹35,000 to ₹50,000.
- State Bank of India (SBI) has announced the listing of its Regulation S bonds worth \$500 million at NSE-IX in GIFT City, Gujarat.
- SBI plans to raise up to ₹20,000 crore by issuing Basel III-compliant Additional Tier 1 and Tier 2 bonds to domestic investors in FY26.
- SBI raises \$500 million in five-year dollar debt sale at 4.5% coupon rate.
- State Bank of India (SBI) and the Agence Française de Développement (AFD) signed a €100 million line of credit agreement in August 2025 to boost green financing in India
- State Bank of India (SBI) raised ₹25,000 crore through a Qualified Institutional Placement (QIP), which is the largest ever QIP in India's capital markets.
- SBI has launched a collateral free digital SME (small and medium enterprise) loan product 'SBI Asmita' for women entrepreneurs to help them expand their business
- State Bank of India has decided to divest its entire 17.8 per cent stake in Jio Payments Bank Limited, a joint venture between SBI and Jio Financial Services (JFS).
- State Bank of India (SBI) has set a target to achieve net-zero emissions by 2055.



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- SBI Singapore's YONO-UPI integration with PayNow will allow for more transactions from Singapore to India.
- YONO is an abbreviation for "You Only Need One" .
- PayNow is a payment system in Singapore.
- State Bank of India has a network of 22,542 branches across the country as of March 2024.
- SBI has 65,000 ATMs and 85,000 business correspondents.
- STATE BANK OF INDIA (SBI)
- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra
- Chairman : Challa Sreenivasulu Setty
- Imperial Bank of India was previous name of SBI
- The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.
- Tagline of State Bank of India
- (1) Pure Banking Nothing Else
- (2) With you all the way
- (3) A bank of the common man
- (4) The banker to every Indian
- (5) The Nation banks on us.
- It is one of the largest and oldest banks in India.

Q.7. Which city and country hosted CITES CoP20?

- | | |
|--------------------------|-------------------|
| A) New Delhi, India | B) Nairobi, Kenya |
| C) Samarkand, Uzbekistan | D) Cali, Colombia |

Answer : C

- ✓ The 20th meeting of the Conference of the Parties (CoP20) to the Convention on International Trade in Endangered Species of Wild Flora and Fauna (CITES) was held successfully from November 24 to December 05, 2025, at Silkroad Samarkand Expo Center in Samarkand, Uzbekistan, marking the 50th anniversary of the convention.



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- ✓ The addition of 77 species to CITES Appendices, with Global South playing an instrumental role in shaping wildlife trade policies.
- ✓ Hosted by the National Committee on Ecology and Climate Change of the Republic of Uzbekistan, in partnership with the United Nations Development Programme (UNDP).
- ✓ **Species like:** oceanic whitetip shark, whale shark, and all manta and devil ray, were added in Appendix-I, the highest-level of protection by CITES.
- ✓ Also, Ecuador's proposal to place all 3 species of Galapagos land iguana to Appendix-I was successfully adopted at the meeting.
- ✓ Ecuador also succeeded in uplisting the Galapagos marine iguana from Appendix-II to Appendix-I.
- ✓ Similarly, Cameroon efforts resulted in moving Home's hinge-back tortoise from Appendix-II to Appendix-I.
- ✓ Kazakhstan's saiga antelope and South Africa's bontebok were removed from Appendix-II
- ✓ Mexico succeeded in changing the protection status of Guadalupe fur seal and Parlatore's podocarp from Appendix-I to Appendix-II due to improvements in their conservation status.
- ✓ At COP20 CITES, India successfully opposed a European Union (EU) proposal to place guggul (Commiphora wightii) in Appendix-II.
- ✓ The convention successfully approved the combined proposal of Brazil, Senegal and Mexico to increase the CITES budget by 6.98% for 2026-28, aimed to fund the secretariat's work programme.
- ✓ **About Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES):**
- ✓ Established : 1973
- ✓ Headquarters : Geneva, Switzerland
- ✓ Secretary-General : Ivonne Higuero
- ✓ **Member** : 185 including 184 countries and the European Union (EU)

Q.8. What significant anniversary was marked during CITES CoP20?

- A) 30th anniversary of the CBD
- B) 25th anniversary of the Kyoto Protocol
- C) 50th anniversary of the Paris Agreement
- D) 50th anniversary of the CITES Convention entering into force

Answer : D



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Q.9. What is the Asian Development Bank's (ADB) revised GDP growth forecast for India for the Financial Year 2025-2026 (FY26), as announced in December 2025?

- A) 6.5% B) 7.0%
C) 7.2% D) 7.3%

Answer : C

- ✓ ADB Raised India's Growth Forecast to 7.2% for FY26.
- ✓ Asian Development Bank (ADB) released the latest edition of Asian Development Outlook (ADO) titled 'Asian Development Outlook (ADO) December 2025: Growth Steadies But Uncertainty Lingers'.
- ✓ The report has raised India's Gross Domestic Product (GDP) growth forecast by 70 basis points (bps) i.e. to 7.2% for Financial Year 2025-26 (FY26) compared to its previous estimate of 6.5%.

ADB IN NEWS 2025

- Asian Development Bank (ADB) recently approved a \$650 million loan for India to accelerate the adoption of rooftop solar systems.
- ADB Approves USD 400 Million Loan to Boost Road Connectivity in Maharashtra.
- L. Satya Srinivas has been appointed as India's Executive Director at the Asian Development Bank (ADB).
- He will take over from Vikas Sheel.
- He currently serves as the Chief Negotiator for the India-EU and India-UK Free Trade Agreement (FTA) negotiations.
- India and the Asian Development Bank (ADB) have signed a \$126.4 million loan to promote sustainable, climate-resilient tourism in Uttarakhand's Tehri Lake region.
- Asian Development Bank (ADB) approved a \$125 million loan on September 1, 2025, for the Assam Urban Sector Development Project to enhance urban livability and climate resilience in six district headquarters and Guwahati.
- Asian Development Bank (ADB) and the Green Climate Fund (GCF) launched the \$200 million India Green Finance Facility (IGFF) in July 2025 to accelerate clean energy investments and help India meet its net-zero emissions target by 2070.
- Asian Development Bank (ADB) approved a Rs 975.26 crore loan to develop world-class infrastructure in nine industrial areas in Tripura.



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- Asian Development Bank (ADB) has approved a \$109.97 million results-based loan to support Gujarat Skills Development Programme.
- Asian Development Bank (ADB) has announced a five-year initiative to provide up to \$10 billion to support India's urban transformation.
- Asian Development Bank (ADB) is prepared to offer India USD 4-4.5 billion in annual sovereign lending, along with approximately USD 1 billion in private sector financing.
- ADB's support aligns with India's Viksit Bharat 2047 vision, focusing on urban transformation, private sector development, and skills programs.
- Asian Development Bank (ADB) and Shriram Finance Limited signed a \$150 million loan to expand financing for micro, small, and medium-sized enterprises (MSMEs) in India
- ASIAN DEVELOPMENT BANK (ADB)
- Founded : 19 December 1966
- HQ : Mandaluyong, Metro Manila, Philippines
- 11th President : Masato Kanda (Japan)
- Vice President : Ashok Lavasa (Indian)
- Director of ADB for India : Mio Oka (Japan)
- Executive Director : L Satya Srinivas
- Member Countries : 69 (Israel)
- Japan is the largest contributor in the subscribed capital of the country.
- Asian Development Outlook, reports published by ADB.

Q.10. Which institution leads India's National Hub for Quantum Communication under the National Quantum Mission (NQM)?

- A) Indian Institute of Science (IISc), Bengaluru
- B) Indian Institute of Technology (IIT), Bombay
- C) Indian Institute of Technology (IIT), Madras
- D) Indian Institute of Technology (IIT), Delhi

Answer : C



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- ✓ IIT Madras has inaugurated the IITM C-DOT Samgnya Technologies Foundation, a national centre dedicated to advancing India's quantum communication capabilities.
- ✓ The hub, established at the IIT Madras Research Park, will anchor national efforts in developing secure quantum technologies through collaboration with academia, industry, start-ups, and global partners.
- ✓ The new foundation serves as India's National Hub for Quantum Communication under the National Quantum Mission. Led by IIT Madras in partnership with C-DOT, it will drive research, innovation, and pilot deployments in quantum-secure communications.
- ✓ Senior officials from the Department of Science and Technology (DST) and IIT Madras emphasised its strategic role in national security and technological leadership.
- ✓ Key areas of work include Quantum Cryptography, Post-Quantum Security, Quantum Key Distribution (QKD) Networks, Quantum Memory, Quantum Repeaters, and satellite-enabled quantum communication.
- ✓ The hub aims to deliver advanced products and technologies within five years, enhancing India's competitiveness in next-generation secure networks.
- ✓ **About National Quantum Mission (NQM).**
- ✓ NQM was approved by the Union Cabinet on 19 April 2023, with a total budget of Rs.6,003.65 crores for the period of 8 years from Financial Year 2023-24 (FY24) to FY31.
- ✓ NQM aims to seed, nurture, and scale up scientific and industrial research & development in quantum technology and to build a strong national ecosystem for quantum innovation.

IIT IN NEWS 2025

- IIT Bombay Develops India's First Quantum Diamond Microscope to Aid Neuroscience & Materials Research.
- India is establishment of four state-of-the-art quantum fabrication and central facilities worth Rs 720 crore across three IITs (Delhi, Bombay and Kanpur) and IISc-Bengaluru under the National Quantum Mission (NQM).
- India Post has opened its first Gen Z-themed Post Office at the IIT Delhi campus as part of a modernization initiative.
- QS Sustainability Rankings 2026, published by Top Universities, Lund University (Sweden) is ranked first globally. For India, the Indian Institute of Technology Delhi is the highest-ranked at



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205th globally

- Centre for Development of Telematics (C-DOT) sets up a Centre of Excellence at IIT Gandhinagar.
- Indian Institutes of Technology (IITs) are going global, with Nigeria soon to host the first IIT campus in West Africa.
- India's first indigenously designed 7-nanometer "Shakti" computer processor is slated for completion by 2028, a project led by IIT Madras.
- Finance Minister Nirmala Sitharaman inaugurated the BioNEST Incubation Centre at IIT Dharwad, emphasising the need for green innovation and industry-academia collaboration.
- IIT Madras-incubated Muse Wearables partners with NPCI to launch India's first wearable payments ecosystem.
- IIT (ISM) Dhanbad is partnering with the University of Cambridge to establish a satellite campus of the UK-India Critical Minerals Supply Chain Observatory.
- The NaMo Semiconductor Laboratory was established at IIT Bhubaneswar.
- IIT-Madras nominated as UN Centre of Excellence for AI by Indian government, aiming to bridge global AI capacity gap.
- National Institutional Ranking Framework (NIRF) 2025: IIT Madras tops overall rankings for 7th year, IISc Bengaluru best university for 10th time
- Overall top 5:-
 - 1. IIT Madras
 - 2. IISc Bengaluru
 - 3. IIT Bombay
 - 4. IIT Delhi
 - 5. IIT Kanpur
- Vizhinjam port collaborated with IIT Madras for developing a cutting-edge AI-powered Vessel Traffic Management (VTM) system
- IIT Madras has developed India's first silicon photonics-based Quantum Random Number Generator (QRNG), which it then licensed to Indrarka Quantum Technologies for commercial use in a Rs. 1 crore deal.
- Bihar ties up with IIT Delhi to train engineers in AI-powered bridge design and monitoring
- IIT Madras has launched Asia's largest Shallow Wave Basin Research Facility



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- IIT Guwahati researchers developed a bamboo-polymer composite as an eco-friendly alternative to plastic in vehicle interiors.
- IIT Madras has made India's lightest wheelchair called YD One.
- DRDO and IIT Hyderabad unveiled India's largest metal 3D printing machine for rocket components. It was developed at the DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad.
- IIT Madras has announced a collaboration with the Ministry of Agriculture and Farmers' Welfare on Project VISTAAR (Virtually Integrated System to Access Agricultural Resources).

Q.11. Which of the following is NOT one of the three approved pilot harbours under India's Blue Ports initiative?

A) Vanakbara (Diu)

B) Jakhau (Gujarat)

C) Karaikal (Puducherry)

D) Cochin (Kerala)

Answer : D

- ✓ Gujarat Launches Smart Blue Harbours to Boost Fisheries, Food Security, and Coastal Economy.
- ✓ Gujarat launched a strategic initiative to develop world-class Smart Blue Harbours under Technical Cooperation Programme (TCP) at Jakhau (Gujarat), Vanakbara (Diu), and Karaikal (Puducherry) to strengthen coastal infrastructure, boost fisheries development, and promote sustainable growth under India's Blue Economy framework.
- ✓ The initiative is being executed under a signed collaboration between the Department of Fisheries (DoF), Ministry of Fisheries, Animal Husbandry and Dairying (MoFAHD), and the Food and Agriculture Organization (FAO) of the United Nations (UN). agreement signed
- ✓ **About Smart Blue Harbours Initiative.**
- ✓ Supported by Pradhan Mantri Matsya Sampada Yojana (PMMSY) with Rs 452.32 crore for smart, integrated fisheries infrastructure.
- ✓ The project will add modern facilities including improved landing areas, jetties, repair zones, storage, and cold-chain systems to enhance post-harvest efficiency, support fishermen, and promote sustainable Blue Economy practices.
- ✓ Located in Kutch and managed by the Commissioner of Fisheries(CoF), Jakhau Harbour is a key fishing hub supporting thousands of fishermen.



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Q.12. What is the maximum percentage of a government-sector pension fund's portfolio that can be invested in Government Securities (G-secs) under the new PFRDA guidelines?

- A) 45% B) 25%
C) 65% D) 100%

Answer : C

- ✓ PFRDA Issues New Investment Rules For Government-Sector Pension Schemes.
- ✓ Pension Fund Regulatory and Development Authority (PFRDA) released 'Master Circular on Investment Guidelines issued for government-sector pension schemes', including Unified Pension Scheme (UPS), National Pension System (NPS) for Central/State Government subscribers, Corporate Government (CG) NPS, NPS Lite, Atal Pension Yojana (APY), and APY Fund Scheme.
- ✓ The Master Circular is issued under the powers conferred on the Authority by sub-clause (b) of sub-section (2) of Section 14, read with Section 23 of the PFRDA Act, 2013, and sub-regulation (1) of Regulation 14 of the PFRDA (Pension Fund) Regulations, 2015, as amended from time to time.
- ✓ **Pension Fund Investment and Allocation Framework:**
- ✓ Government Securities (G-secs): Pension funds are allowed to invest up to 65% of the portfolio in the G-secs, the safest instruments.
- ✓ They are also allowed to invest a maximum of 5% of the total G-Secs portfolio in the units of Mutual Funds (MFs) set up as dedicated funds for investment in Government securities and regulated by the Securities Exchange and Board of India (SEBI).
- ✓ **Debt Instruments:** Funds may invest up to 45% in corporate bonds and other debt instruments such as infrastructure debt and bank deposits, subject to credit-rating requirements.
- ✓ The Pension funds can invest in securities having investment grade rating below 'AA', provided that, investments in securities rated from 'AA-' to 'A' shall not exceed 10% of the total debt instruments portfolio in the concerned scheme.
- ✓ **Short-term debt instruments:** Pension Funds can make investments up to 10% in short term debt instruments like Commercial Paper (CP), Certificate of Deposit (CoD) etc.
- ✓ Investment in CPs can be made only if they are rated A1+ by at least two SEBI-registered Credit Rating Agencies (CRAs).



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- ✓ **Equity Exposure:** Equity exposure is capped at 25%, with funds allowed to buy shares through Initial public offering (IPO), Follow-on Public Offer (FPO) and offers for sale, as well as through index-linked investments.
- ✓ **Asset Backed Funds:** A maximum of 5% can be invested in Asset Backed, Trust Structured and Miscellaneous Investments.
- ✓ The funds shall invest in only those AIFs whose corpus is equal to or more than Rs 100 crores (Cr) and exposure to single AIF shall not exceed 10% of the AIF size.
- ✓ **Broadened Investment Options:** Pension funds (PFs) can now invest in Gold & Silver Exchange-Traded Fund (ETF), Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) (with rating and exposure limits), AAA-rated Municipal Bonds (MBs), and Government Debt ETFs, enhancing diversification, risk management, and liquidity.
- ✓ **Subscriber Investment Options:** For Central Government NPS/UPS subscribers, PFRDA has added two new auto investment choices, complementing existing Active and Auto frameworks and providing more tailored, diversified portfolio options.

Q.13. Which new asset classes have pension funds been permitted to invest in under the updated PFRDA rules for government schemes?

- A) Only Municipal Bonds and corporate debt
- B) Only Gold and Silver ETFs
- C) Gold and Silver ETFs, REITs, InvITs, and Alternative Investment Funds (AIFs)
- D) Cryptocurrencies and foreign equities

Answer : C

- ✓ Pension funds (PFs) can now invest in Gold & Silver Exchange-Traded Fund (ETF), Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) (with rating and exposure limits), AAA-rated Municipal Bonds (MBs), and Government Debt ETFs, enhancing diversification, risk management, and liquidity.

Q.14. What is the maximum limit for investments in short-term debt instruments (like Commercial Paper and Certificate of Deposit) in the government-sector pension schemes?

- A) 10%
- B) 20%
- C) 45%
- D) 65%



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Answer : A

- ✓ Pension Funds can make investments up to 10% in short term debt instruments like Commercial Paper (CP), Certificate of Deposit (CoD) etc.

Q.15. What is Amazon's new investment commitment in India by 2030?

- A) \$25 billion
- B) \$30 billion
- C) \$35 billion
- D) \$40 billion

Answer : C

- ✓ Amazon to Invest USD 35 billion in India by 2030.
- ✓ Amazon, an American multinational technology company, announced that it will invest over USD 35 billion in India by 2030 during the Amazon Smbhav Summit in New Delhi, Delhi.
- ✓ Amazon also signed a Memorandum of Understanding (MoU) with Gati Shakti Vishwavidyalaya (GSV), under the Ministry of Railways(MoR), to collaborate on education, research, and skill development initiatives.
- ✓ Amazon aims to expand the use of Artificial Intelligence (AI)-powered tools for businesses and education, boost India-enabled exports from USD 20 billion to USD 80 billion by 2030 by supporting Micro Small and Medium Enterprises (MSMEs).
- ✓ It also aims to create a total of 3.8 million jobs in India, including about 1 million new jobs.

Q.16. Which of the following individuals was named to the Forbes 30 Under 30 Finance 2026 list for their work in transforming data-driven investing and pioneering data-centric investment systems?

- A) Mellody Hobson (Judge)
- B) Victor Cardenas (Cofounder of Slash)
- C) Arkin Gupta (Fintech Innovator)
- D) Arvinth Kumar (Judge)

Answer : C

- ✓ Indian-origin Arkin Gupta Featured in 2026 Forbes 30 Under 30 List in Finance.
- ✓ United State of America(USA) based Indian-origin financial innovator Arkin Gupta was featured in the annual Forbes 30 Under 30 list for 2026 in the Finance category, published by Forbes magazine in recognition of his impactful contributions to financial innovation, including the development of data-driven investment frameworks and early-stage investment strategies.



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- ✓ Trader at global hedge fund Citadel, based in Miami, Florida(USA) where he works on quantitative trading and central risk strategies.
- ✓ Forbes honoured Arkin Gupta for his data-driven investment models, scalable financial products, and analytics-based frameworks that advance financial inclusion.

Q.17. Which country won the FIH Men's Junior Hockey World Cup 2025?

- A) Argentina
- B) Brazil
- C) Germany
- D) Spain

Answer : C

- ✓ Germany Defeats Spain to Win FIH Men's Junior Hockey World Cup 2025 in Chennai.
- ✓ The 14th edition of the International Hockey Federation or Fédération Internationale de Hockey (FIH) Men's Junior Hockey World Cup 2025 was held at the Mayor Radhakrishnan Hockey Stadium, Chennai, Tamil Nadu (TN), and Madurai International Hockey Stadium in Madurai, TN, from 28 Nov – 10 Dec 2025.
- ✓ Germany clinched its eighth FIH Men's Junior Hockey World Cup by defeating Spain 3–2 in a shoot-out after a 1–1 draw in regulation time in the final held in Chennai, TN.
- ✓ India secured bronze medal by overturning a 0-2 deficit to defeat Argentina 4-2.

Q.18. Which musical instrument from Pakistan was recently added to UNESCO's List of Intangible Cultural Heritage in Need of Urgent Safeguarding?

- A) Rubab
- B) Boreendo
- C) Sarangi
- D) Alghoza

Answer : B

- ✓ Boreendo, an ancient musical instrument from Pakistan, was recently inscribed on the UNESCO's List of Intangible Cultural Heritage in Need of Urgent Safeguarding.
- ✓ **About Boreendo:**
- ✓ The boreendo, or bhorindo, is a traditional musical instrument from Pakistan's Sindh region.
- ✓ It is a 5,000-year-old musical instrument with a rich history that originates in Mohenjo Daro, part of the Indus Valley Civilisation.
- ✓ It has a hollow, spherical shape with sound holes and is made of clay that is sun-dried and kiln-fired.
- ✓ It is played by men, while women are involved in decorating the instrument with clay paint.



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- ✓ The boreendo produces sound when air is blown into it, and its tone can be adjusted by tilting the mouthpiece.

Q.19. India and Sweden recently launched seven collaborative green tech projects under the 'LeadIT industry transition partnership'. The primary objective of these projects is to reduce carbon emissions in which key Indian industries?

- A) Information Technology and Automotive
- B) Agriculture and Textile
- C) Steel and Cement
- D) Renewable Energy and Space Exploration

Answer : C

- ✓ India and Sweden Launches 7 Green Tech Projects to Carbonize Steel and Cement Sectors.
- ✓ India and Sweden have launched seven collaborative decarbonisation projects to reduce carbon(C) emissions in the steel and cement sectors, marking a joint effort to support India's net-zero by 2070 goals and promote sustainable industrial practices.
- ✓ The projects span hydrogen use in rotary kilns for low-carbon steelmaking, steel-slag recycling to produce green cement, and the application of Artificial Intelligence(AI) tools to accelerate decarbonisation in cement production.
- ✓ The seven selected initiatives are structured as pre-pilot feasibility studies under the LeadIT Industry Transition Partnership.
- ✓ They are jointly supported by India's Department of Science and Technology(DST) under the Ministry of Science & Technology(MoS&T) and the Swedish Energy Agency.
- ✓ Indian Companies: Tata Steel Limited, JK Cement Limited, Ambuja Cements Limited, Jindal Steel and Power Limited, Prism Johnson Limited, and My Home Industries Private Limited.
- ✓ **Swedish Partners:** Cemvision, Kanthal, Swerim, Höganas AB, Metsol AB, Captimise AB.
- ✓ **Research Partners:** IIT Bombay, IIT-ISM Dhanbad, IIT Bhubaneswar, IIT Hyderabad, Datta Meghe College of Engineering.
- ✓ India's net-zero targets by 2070, contributing to the country's long-term climate ambitions and clean infrastructure development.
- ✓ **Key Technologies:** Hydrogen Rotary Kilns, AI for Concrete Mix, CO2 Conversion, Electric Heating, Carbon Capture



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Q.20. On which date is International Mountain Day observed?

- A) December 10
- B) December 11
- C) December 12
- D) December 15

Answer : B

- ✓ United Nations (UN) observes International Mountain Day (IMD) on 11 December each year across the world to raise awareness about the significance of mountains and the need for sustainable mountain development.
- ✓ **2025 Theme:** “Glaciers matter for water, food and livelihoods in mountains and beyond”.
- ✓ The first observance of IMD took place on December 11, 2003.

Q.21. When is UNICEF Foundation Day observed every year, which marked its 79th anniversary in 2025?

- A) November 20
- B) December 10
- C) December 11
- D) December 12

Answer : C

- ✓ United Nations Children’s Fund (UNICEF) Day is observed annually across the world on December 11, to commemorate the creation of the United Nations Children’s Fund by the United Nations General Assembly(UNGA) and Ludwik Rajchman in 1946.
- ✓ December 11, 2025, marks the 79th anniversary of UNICEF’s establishment.
- ✓ UNICEF, originally called the United Nations International Children’s Emergency Fund, was established by UNGA resolution 57(I) on December 11, 1946.
- ✓ UNICEF initially focused on providing food, clothing, and healthcare to children affected by World War II and later became a permanent part of the United Nations system in 1953, adopting the name United Nations Children’s Fund (UNICEF).
- ✓ UNICEF’s outstanding contributions to child welfare were recognized with the Nobel Peace Prize on October 26, 1965.
- ✓ In 2008, UNICEF adopted “Unite For Children” as its official tagline. Later, in 2016, “For Every Child” was introduced as its brand strategy and incorporated into the UNICEF logo.



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Q.1. When was the UNEP Champions of the Earth award established?

- A) 2000
- B) 2005
- C) 2010
- D) 2015

Answer : B

Q.2. The establishment of the Indian Digital Payment Intelligence Corporation (IDPIC) is based on the recommendations of which committee?

- A) Nandan Nilekani Committee
- B) Bimal Jalan Committee
- C) A.P. Hota Committee
- D) Nachiket Mor Committee

Answer : C

Q.3. Where is the headquarters of CITES located?

- A) New York, USA
- B) Nairobi, Kenya
- C) Vienna, Austria
- D) Geneva, Switzerland

Answer : D

Q.4. What is the total financial outlay and tenure of the National Quantum Mission (NQM) launched by the Government of India?

- A) ₹8,000 crore for a period of 5 years
- B) ₹6,000 crore for a period of 5 years
- C) ₹6,003.65 crore for a period of 8 years
- D) ₹8,000 crore for a period of 8 years

Answer : C

Q.5. The Smart Blue Harbours Initiative is a collaboration between India and which international organization?

- A) World Bank
- B) United Nations Development Programme (UNDP)
- C) Food and Agriculture Organization (FAO)
- D) International Maritime Organization (IMO)

Answer : C



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Q.6. The PMFME Scheme was launched under which government initiative/mission?

- A) Make in India
- B) Digital India
- C) Aatmanirbhar Bharat Abhiyan
- D) Start-up India

Answer : C

Q.7. Which Union Ministry is the implementing ministry for the PMFME scheme?

- A) Ministry of Agriculture and Farmers Welfare
- B) Ministry of Finance
- C) Ministry of Micro, Small & Medium Enterprises
- D) Ministry of Food Processing Industries (MoFPI)

Answer : D

Q.8. When was the United Nations Educational, Scientific and Cultural Organization (UNESCO) established?

- A) 1942
- B) 1945
- C) 1948
- D) 1950

Answer : B

Q.9. Where is the headquarters of UNESCO located?

- A) New York, USA
- B) Geneva, Switzerland
- C) Paris, France
- D) Vienna, Austria

Answer : C

- ✓ The headquarters of UNESCO (United Nations Educational, Scientific and Cultural Organization) are located in Paris, France.

Q.10. Which of the following countries was a founding member of UNESCO?

- A) Germany
- B) Japan
- C) Russia
- D) India

Answer : D



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